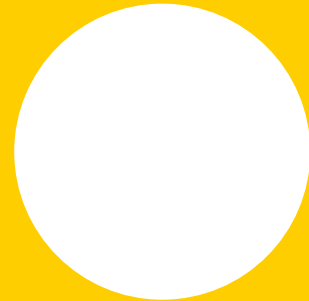
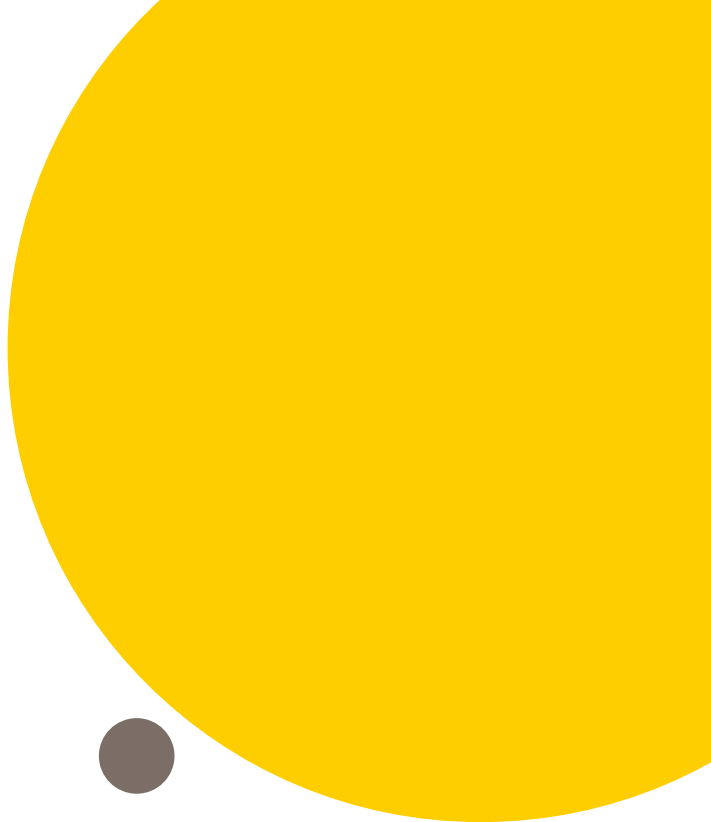


SERVIR
L'AVENIR





SERVIR L'AVENIR*

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OF THE REGIONS 20-25
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*SERVING THE FUTURE.

1. OUR MISSION SERVIR L'AVENIR*

*SERVING THE FUTURE.

Bpifrance, a public investment bank, is the trusted partner for entrepreneurs

Bpifrance* finances businesses from the seed phase to transfer to stock exchange listing, through loans, guarantees and equity. **Bpifrance** accompanies firms developing export activities, in partnership with UBIFRANCE and Coface, and provides support to their innovation projects.

Bpifrance offers businesses the benefit of a powerful contact, one who is on hand and able to respond efficiently to their financing needs, during every step of their development.

Bpifrance, whose two equal shareholders are the French State and the Deposits and Consignment Fund (Caisse des Dépôts), acts in support of public policy established by the State and the Regions.

Our mission: SERVIR L'AVENIR**

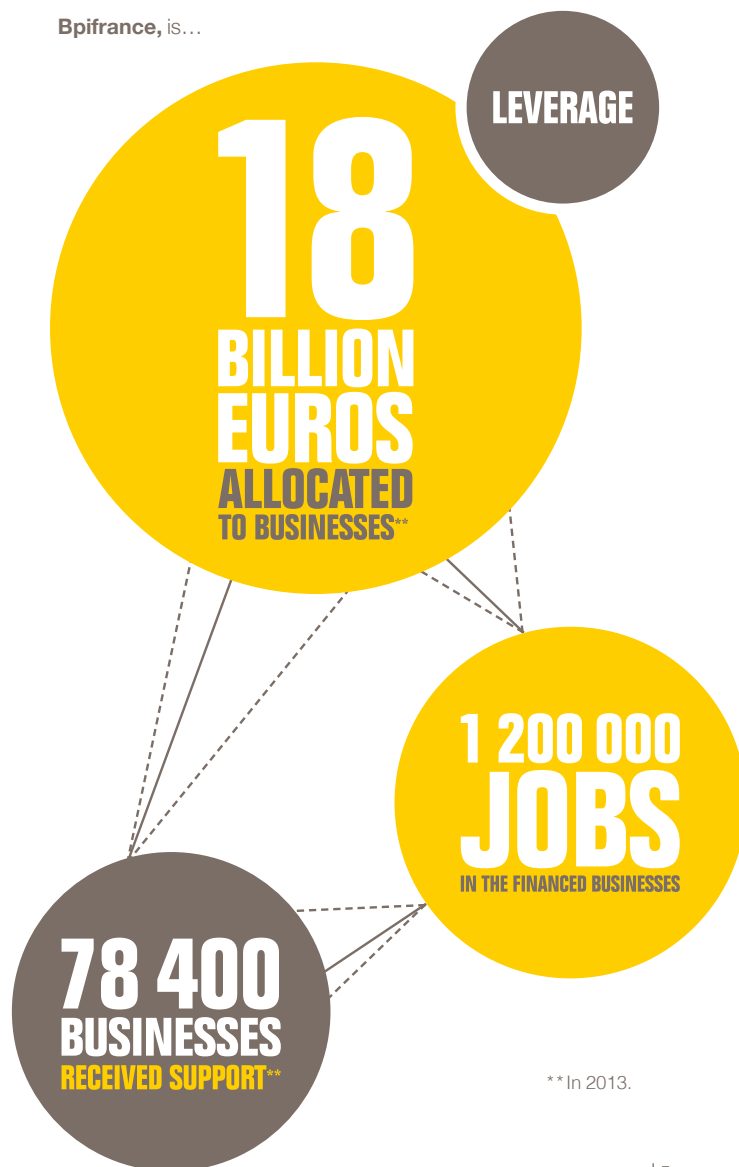
With 2 200 employees ready to serve entrepreneurs, **Bpifrance** has three goals:

- to accompany businesses in their growth;
- to prepare tomorrow's competitiveness;
- to develop an ecosystem that favours entrepreneurship.

***Bpifrance** is the result of the merger of OSEO, CDC Entreprises, FSI and FSI Régions.

**SERVING THE FUTURE.

Bpifrance, is...



**In 2013.

PROXIMITY

**90% of all decisions are made regionally,
where entrepreneurs are located.**

DRIVE

**Personalised support to entrepreneurs,
providing them with the means to succeed.**

SIMPLICITY

**The implementation of a financing continuum,
simpler and more accessible than before.**

OPTIMISM

**Motivated and enthusiastic teams,
striving to make entrepreneurship a positive experience.**



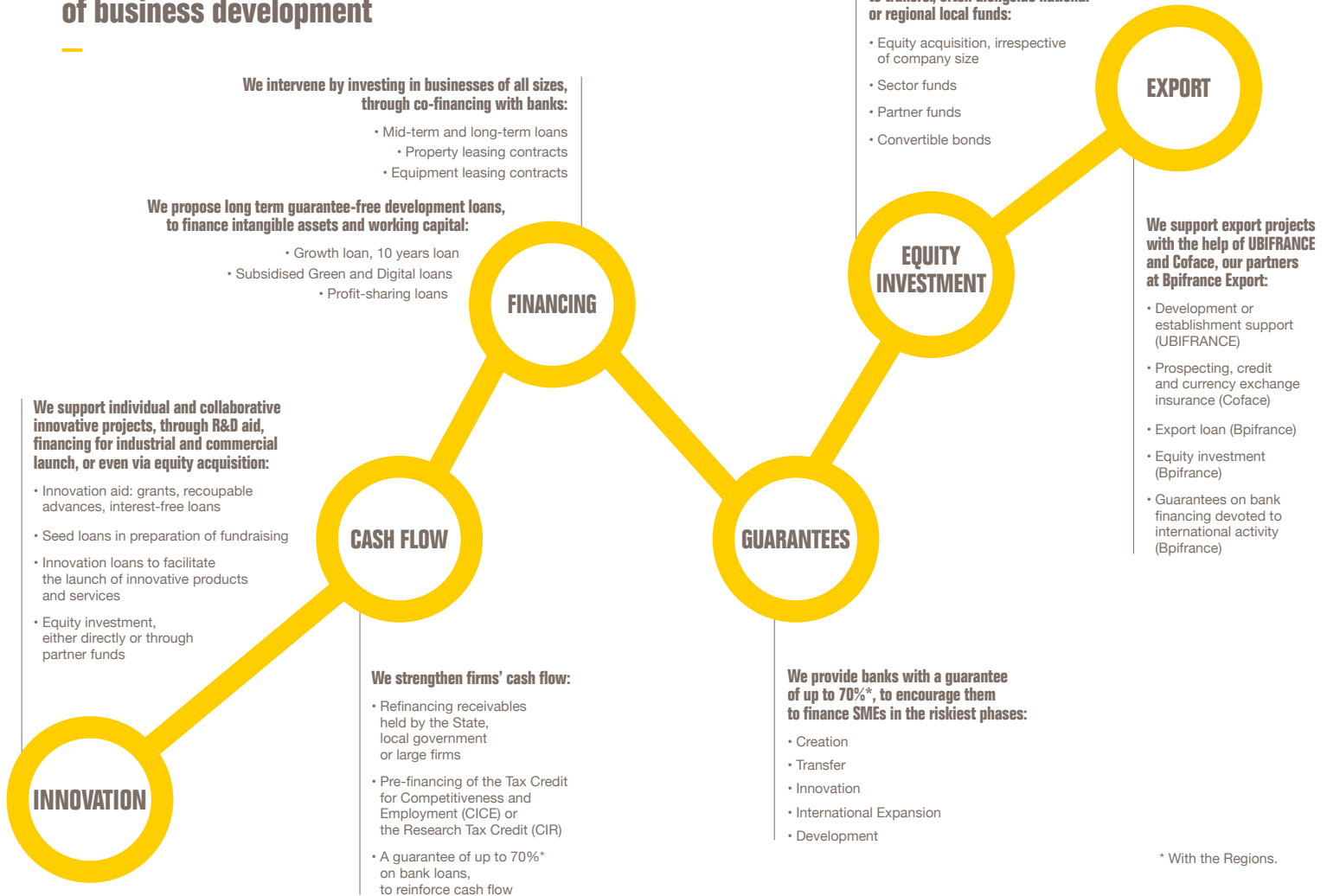
2. OUR EXPERTISE ACCOMPANYING ENTREPRENEURS

Solutions for all business sizes

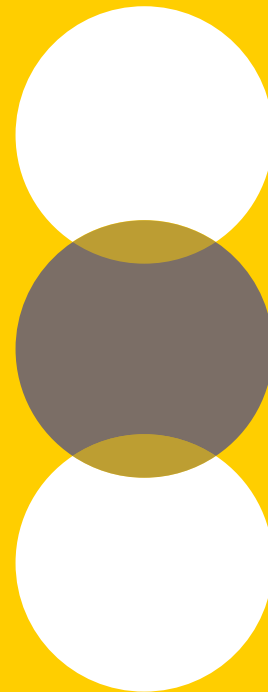
Bpifrance assists businesses of all sizes, primarily micro-businesses, SMEs, mid-caps. But we also assist big firms that are considered strategic in terms of national economy, the territories or employment.



A financing continuum, present in every key phase of business development



3. OUR STRATEGY
BRINGING
TOGETHER THE BEST
OF THE PUBLIC AND
PRIVATE SECTORS
TO BOOST GROWTH



Bpifrance makes the best of the public sector accessible to entrepreneurs:

Bpifrance is a patient partner whose purpose is to intervene in market segments and companies that traditionally lack the support of other financial players.

Bpifrance follows the same principles as private investors: reactivity, efficiency and profitability guide its entrepreneur-focused actions.

Bpifrance's strategy is guided by good environmental, social and governance (ESG) practices, revolving around 3 central pillars:

We favour a fertile financial ecosystem for entrepreneurs, in France and abroad

Bpifrance promotes the emergence of a fully integrated and effective ecosystem for financing and private investment in businesses.

The goal is to provide micro-businesses, SMEs, and mid-caps, at all stages of development, with access to highly competent, specialised financiers and investors.

Bpifrance participates through its own equity, through partner funds, or through the management of third-party accounts. It may manage State or other public budgets (both French and international, particularly European), as well as those of private industrials.

Bpifrance strives to attract international investors in the financing of French SMEs and mid-cap businesses.

We give a real boost to promising new sectors and to innovation

Bpifrance favours growth sectors and geographical zones, in its mission to support national industrial policy (digital, biotechnology, agribusiness, aeronautics, eco-industries...).

Similarly, **Bpifrance** adopts an approach suited to the particularities of firms operating within the Social and Solidarity Economy (SSE).

Innovation is a key priority for **Bpifrance**. We intervene prior to the R&D phase and continue all the way through to the reinforcing of capital for innovative firms, who are an essential source of competitiveness for the French economy.

We encourage the development of French businesses internationally

Bpifrance provides growing SMEs and mid-cap businesses with personalised international support.

Bpifrance with UBIFRANCE and Coface, offers a specific package called **Bpifrance** Export, which facilitates businesses' access to information on foreign markets and tools for financing their export activities.

4. OUR NETWORK ROOTED IN THE HEART OF THE REGIONS

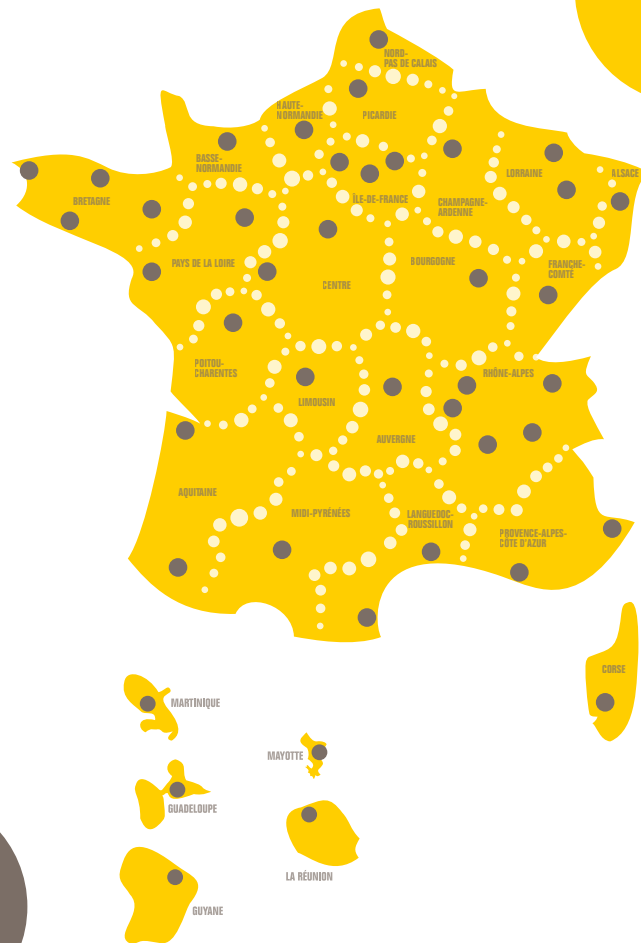


Bpifrance closer to entrepreneurs

90%
of all decisions are made regionally

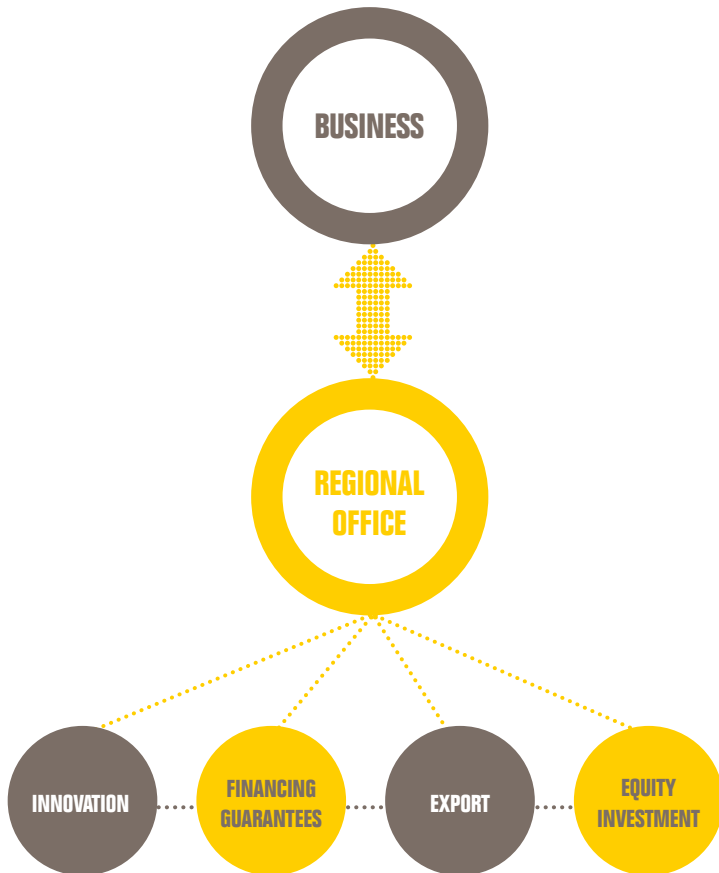
42
regional offices

1
specialised contact
reaching out to businesses



Contact the **Bpifrance** office in your region:
bpifrance.fr

The regional office: a single contact with many solutions



A strong partnership with the Regions

Bpifrance works in collaboration with the Regions, to develop **financial solutions adapted to territorial specificities.**

The Regions provide many financial tools for businesses, such as regional investment and guarantee or innovation funds. Pooling **Bpifrance**'s financial resources with those in a given Region increases the efficiency of actions designed to develop the territory and its employment.

The Regions are present in **Bpifrance**'s governing bodies:

- Board of Directors: the Regions are represented by two administrators. Furthermore, the President of the National Orientation Committee is a permanent guest at Board meetings;
- National Orientation Committee (NOC): three regional representatives sit on this committee, one of whom presides;
- Regional Orientation Committees (ROC): chaired by the President of the Regional Council, each ROC formulates a recommendation on **Bpifrance**'s operations in the region. It ensures their coherence within regional economic development strategies, by associating the territory's economic players.

To contact **Bpifrance** in your region

ALSACE

Strasbourg
Bernard Nicaise
03 88 56 88 56

AQUITAINE

Bordeaux
Bruno Heuclin
05 56 48 46 46

Pau
05 59 27 10 60

AUVERGNE

Clermont-Ferrand
Caroline Georges
04 73 34 49 90

BOURGOGNE

Dijon
Mathieu Defresne
03 80 78 82 40

BRETAGNE

Rennes
Eric Versey
02 99 29 65 70

Brest
02 98 46 43 42

Saint-Brieuc
02 96 58 06 80

Lorient
02 97 21 25 29

CENTRE

Orléans
Hervé Bazin
02 38 22 84 66

Tours
02 47 31 77 00

CHAMPAGNE- ARDENNE

Reims
Christian Thériot
03 26 79 82 30

CORSE

Ajaccio
Cécile Donsimoni
04 95 10 60 90

FRANCHE-COMTÉ

Besançon
Jérôme Bouquet
03 81 47 08 30

ÎLE-DE-FRANCE

Paris
Pedro Novo
01 53 89 78 78

Île-de-France Est
Philippe Bayeux
01 48 15 56 55

Île-de-France Ouest
Anne Guérin
01 46 52 92 00

LANGUEDOC-ROUSSILLON

Montpellier
Françoise Guétron-Gouazé
04 67 69 76 00

Perpignan
04 68 35 74 44

LIMOUSIN

Limoges
Thierry Martignon
05 55 33 08 20

LORRAINE

Nancy
Didier Pichot
03 83 67 46 74

Metz
03 87 69 03 69

MIDI-PYRÉNÉES

Toulouse
Laurent de Calbiac
05 61 11 52 00

NORD-PAS DE CALAIS

Lille
Bertrand Fontaine
03 20 81 94 94

BASSE-NORMANDIE

Caen
Hervé Lelarge
02 31 46 76 76

HAUTE-NORMANDIE

Rouen
Jérôme Rousseau
02 35 59 26 36

PAYS DE LA LOIRE

Nantes
Jean-Marc Ducimetière
02 51 72 94 00

Le Mans
02 43 39 26 00

PICARDIE

Amiens
Christophe Langlet
03 22 53 11 80

POITOU-CHARENTES

Poitiers
Mame Dieye
05 49 49 08 40

PROVENCE-ALPES CÔTE D'AZUR

Marseille
Jean-Marie Suquet
04 91 17 44 00

Nice
04 92 29 42 80

RHÔNE-ALPES

Lyon
Pierre Villefranque
04 72 60 57 60

Saint-Étienne
04 77 43 15 43

Valence
04 75 41 81 30

Grenoble
Laurent Bouquerel
04 76 85 53 00

Annecy
04 50 23 50 26

ANTILLES-GUYANE

Michèle Papalia

Guadeloupe

Baie-Mahault
05 90 89 65 58

Guyane

Cayenne
05 94 29 90 88

Martinique

Fort-de-France
05 96 59 44 73

RÉUNION-MAYOTTE

Christian Quééré

La Réunion

Saint-Denis
02 62 90 00 66

Mayotte

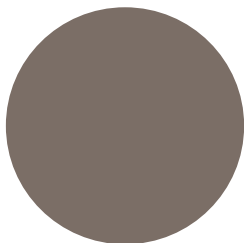
Mamoudzou
02 69 64 35 02

FOR MORE INFORMATION

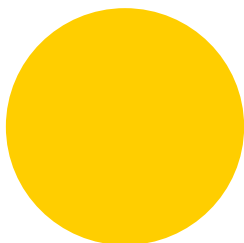
bpifrance.fr

Bpifrance

27-31, avenue du Général Leclerc
94710 Maisons-Alfort Cedex
FRANCE
Tel : +33 1 41 79 80 00



SERVIR **L'AVENIR**



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