

Paris EUROPLACE Financial Forum

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Microfinance Foundation

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Microfinance: a powerful tool against poverty

*Around 1.1 bn
people live in
extreme poverty
of less than
USD 1 a day.*

*Around 2.7 bn
live on less than
USD 2 per day.*

Microfinance is the provision of financial services (credit, savings, insurance etc...) to people living in poverty who do not have access to mainstream financial sector.

Microcredit is aimed at enabling people to set up or develop their own small business capable of generating income.

Microfinance Institutions (MFI's) provide micro financial services with a double objective : serve the poor/ be sustainable in the long run.

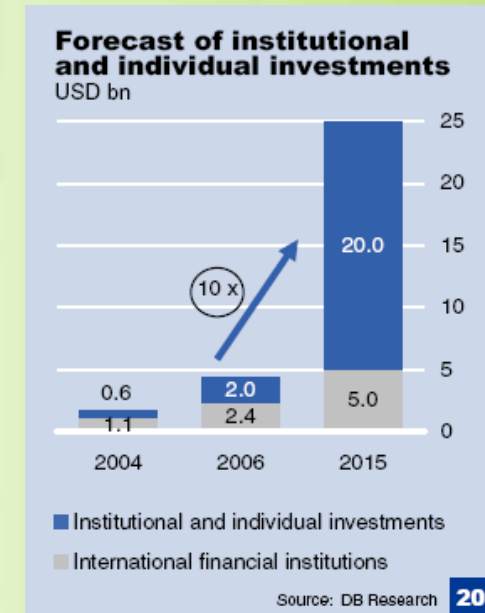
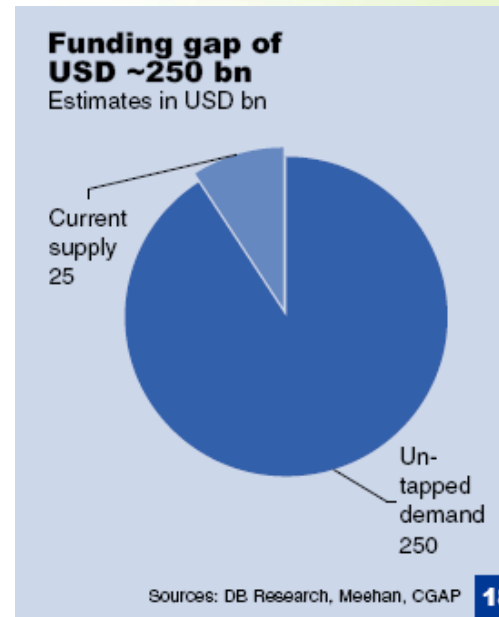
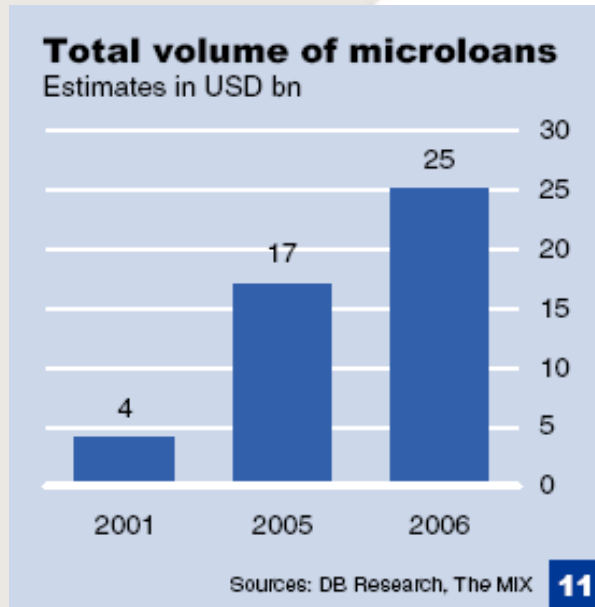
Microfinance landscape as by end of 2007

Over 10 000 MFIs

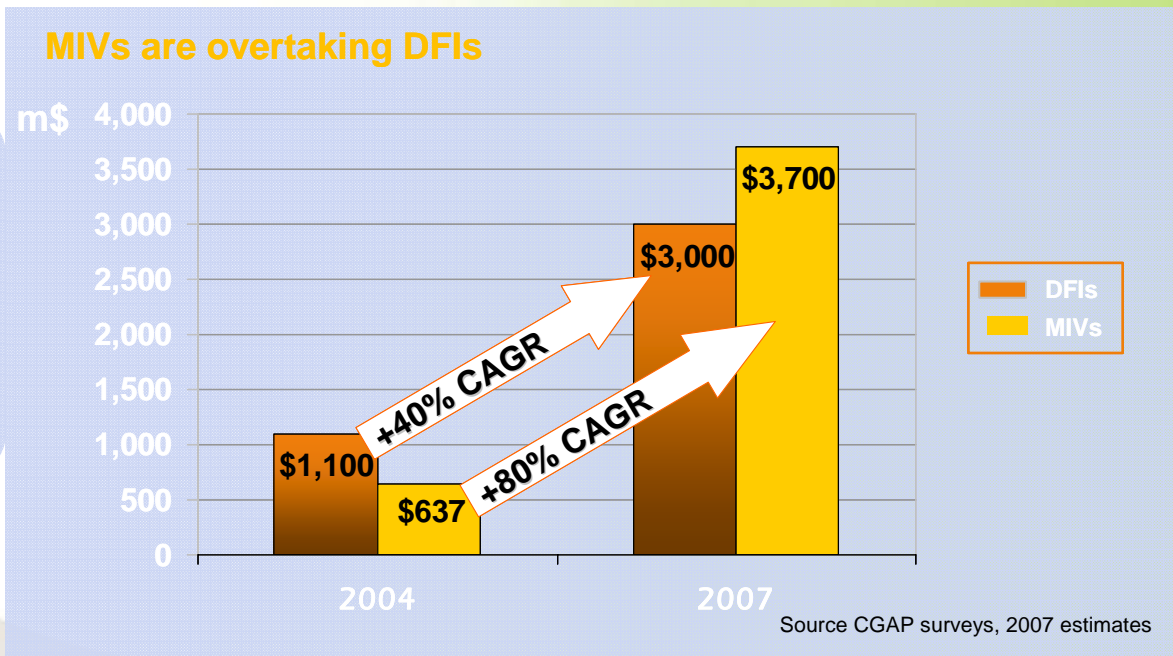
150 Millions active
borrowers in 60
countries

US\$ 30bn
outstanding
loans

Microfinance: « an emerging investment opportunity » (°)



Development Finance Investors (DFIs)
and
Microfinance Investment Vehicles (MIVs)
Portfolios
Are surging



(°) Source : Deutsche Bank research December 19, 2007

Credit Agricole: strongly committed to the fight against poverty

- Our objective: help fight poverty with the microcredit weapon via a desinterested and independant entity;
- Our alliance: privileged partnership with THE reference in the microcredit world, Pr. M. Yunus, Nobel Peace Prize 2006;
- Our positioning: accompany MFIs in an intermediary growth phase, focusing on MFIs active in the farming sector;
- Our service offering: a full set of financing facilities (credits, guarantees, equity) and a technical assistance platform.



Credit Agricole: strongly committed to the development of microfinance

- Establishment of the Grameen Credit Agricole Microfinance Foundation



- Irreversible endowment of € 50 M from Credit Agricole S.A.

- A dedicated team of specialists



- Next step (2009 / 2010): launch of a microfinance fund aimed at SRI's