

Crédit Coopératif

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Crédit Coopératif is a French cooperative bank set up in the 19th century. Crédit Coopératif serves social business and economy organisations, associations, cooperatives, friendly societies, trade unions, work councils, housing associations and small and medium-sized businesses. The bank is a pioneer of solidarity-based finance with the largest existing range of ethical and solidarity-based banking products and investments in France, and even probably in Europe.

Crédit Coopératif offers a wide range of services and financial tools dedicated to support and strengthen the activity in the field of socio-economic inclusion. It has broad experience in supporting microfinance institutions, and has developed its know-how through several kinds of tools and services, such as refinancing and credit lines, guarantee schemes and financial engineering.

At the end of 2006, together with other European partners and the International Finance Corporation (World Bank Group), Crédit Coopératif also launched the financial facility CoopEst, which provides long-term financing for financial institutions in the social economy sector in the new EU member states as well as in the EU candidate countries in Central and Eastern Europe. It currently invests in 17 financial institutions in five countries.

Crédit Coopératif has thus naturally come to develop an equity investment activity in microfinance institutions, focusing on MFIs transforming into regulated financial institutions.

As a cooperative, the members are the customers. As a banque populaire, Crédit Coopératif is a shareholder of BPCE, with a special position in the field of social economy and microfinance.