



For Youth  
**2024**  
Annual Report



FOR YOUTH  
FONDS DE DOTATION  
CRÉDIT AGRICOLE  
PERSONAL FINANCE & MOBILITY

 PERSONAL FINANCE  
& MOBILITY

## ***About Crédit Agricole Personal Finance & Mobility***

Crédit Agricole Personal Finance & Mobility is a leading provider of consumer finance and a gateway to comprehensive mobility solutions across Europe. It offers a broad range of financing products, including instalment loans, revolving credit, leasing solutions and loan consolidation, distributed directly, at the point of sale, or through the e-commerce platforms of its partners. These are complemented by associated services such as insurance products, split-payment solutions and mobility-focused services, designed to support the transition to sustainable mobility, housing and consumption. Its financing solutions and services are delivered in France through Sofinco, in Italy through Agos, in Germany through Creditplus, in Portugal through Credibom, in Spain through Sofinco España, in Morocco through Wafasalaf, and in China through GAC-Sofinco (automotive finance only) and GAC-Sofinco Leasing.

Crédit Agricole Personal Finance & Mobility aims to become the European leader in electric mobility and provides an end-to-end mobility offering in the 22 countries where it operates, including leasing, medium- and short-term rental, subscription services, car-sharing and charging-point installation. The company relies on Leasys, a joint venture equally owned with Stellantis; CA Auto Bank and Drivalia, a pan-European leader in automotive financing, rental and mobility; Crédit Agricole Mobility Services, a comprehensive suite of mobility-dedicated services; and on the development of automotive financing within its universal subsidiaries across Europe, as well as within the Crédit Agricole Regional Banks and LCL via Agilauto. Crédit Agricole Personal Finance & Mobility works every day in the best interests of its 16.7 million customers and of society as a whole.

# Summary

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# Editorial

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*Stéphane PRIAMI*

*Chief Executive Officer, Crédit Agricole Personal Finance & Mobility*

*Deputy Chief Executive Officer, Crédit Agricole S.A., Head of International Banking & Services*



At the heart of its model and its purpose, Crédit Agricole is committed to fostering equal opportunities and offering the best prospects for social development. For young people, this means equipping them with the skills of tomorrow and helping them build a solid and sustainable professional future,

ensuring their rightful place in society.

Through our Foundation, For Youth, lies a powerful conviction: to act with and for young people. For Youth brings together our entities and supports youth entrepreneurship, education, training for the jobs of tomorrow, and social inclusion. It is young people, employees of the Group or from society, who with their energy, engagement, and exacting standards, set the direction of our Foundation. Alongside them, our employees are encouraged to get involved through skills-based volunteering. Being a responsible company means enabling everyone to make a real contribution.

For Youth is not just another philanthropic initiative. It is a lever, a natural extension of what we aspire to be at Crédit Agricole Personal Finance & Mobility: an economic player whose impact is measured not only in figures but also in actions.

Since 2023, we have structured this ambition through a dedicated Citizen Commitment Department, responsible for coordinating our initiatives across the territories. It also steers our "Entreprise à Engagements" approach, which guarantees the authenticity of our commitments.

We choose to be an active participant in society's transformations, for our clients and employees, regardless of age or background, and to be a driver of solidarity in local communities, particularly for young people.

We are convinced that performance only matters if it leaves a mark that is both meaningful and universal. Our impact is measured in the pathways we help create the initiatives we support, and the commitments we honour.

# Laila MAMOU

*Head of the For Youth Foundation*

*Head of Citizen Commitment, Crédit Agricole Personal Finance & Mobility*



In a world where inequalities are deepening and where the challenges of ecological transition and social cohesion are intensifying, there is an urgent need for action. We must strengthen our efforts to guarantee equal opportunities for young people and to mitigate the consequences of social determinism.

It was with this conviction that we launched the For Youth Foundation in 2023. Its mission is to support social mobility for young people, to facilitate their access to the skills of tomorrow, and to help them find their place in society. We also wanted to do things differently by involving young people directly in our work. Who better than young people themselves know what they need ?

Therefore, alongside a Board of Directors and an Investment Committee, we created a Shadow Board of young people under 35, mainly from civil society. These three committees compose our governance, guide and challenge our work throughout the year.

In 2024, under their guidance, we consolidated our action, broadened our impact, and engaged our employees in the Foundation's initiatives.

**Consolidated** – because we were not starting from scratch. All our entities are committed to supporting young people, whether by welcoming them on internships, helping them discover the business world, or teaching them financial literacy. For Youth has become a shared strategy across all the countries where we operate.

**Broadened** – because we wanted to do more, particularly in the regions where we are present in France. While continuing to support initiatives near our central sites in Massy (Essonne) and Roubaix (Nord), we also selected impactful projects for young people in Grand Est, Rhône-Alpes and Occitanie.

**Engaged** – because our actions take on greater meaning when we enable our employees to be part of them. Every initiative supported by the Foundation offers engagement opportunities, whether occasional or long-term, for employees of Crédit Agricole Personal Finance & Mobility. Most are integrated into our "J'Agis" skills-based volunteering programme, which allows each employee to dedicate up to five working days per year to associations that matter to them.

We are proud of the 20 projects we supported in 2024. They reflect the richness of the French non-profit sector and the needs of local communities. In total, 951 young people were directly impacted by all our actions in France. In total, more than 3,000 young people will benefit from the projects already underway.

These results are an invitation to continue and strengthen our efforts. The future belongs to those young people who dare to believe in their potential, and our mission is to provide them with the tools to unlock it.

To all our committed employees, to the organizations in action, and to the young people who inspire and impress us: thank you. Together, we are bringing to life the ambition of a fairer and more inclusive world.

# For Youth's Approach

## *The Foundation's Mission*

For Youth, the foundation of Crédit Agricole Personal Finance & Mobility (CAPFM), is dedicated to **promoting equal opportunities and access to employment for young people** who are furthest from it. Its mission is carried out across four main areas of action :

1

Supporting access to entrepreneurship and innovation ;

2

Guiding and **training** young people for the jobs of tomorrow, particularly in sectors linked to **green mobility, the circular economy, repair and energy renovation**, as well as **artificial intelligence and technology** ;



3

Promoting **more inclusive employability**, for young people with disabilities, those from disadvantaged backgrounds (in neighbourhoods or in rurality) and promoting gender equality ;

4

Fostering **intergenerational transmission**.



To ensure this mission is effectively delivered, the Foundation has established an **innovative, demanding and grassroots governance structure** :

### **The Board of Directors**



10 members



Defines the Foundation's strategic orientations and the use of its resources.

### **The Shadow Board**



10 members



Brings a fresh perspective from young people and participates in defining For Youth's strategic vision, ensuring decisions remain closely connected to the realities on the field.

### **The Investment Committee**



3 members



Advises and supports the Board of Directors in managing the Foundation's resources and their long-term use.

## Key Figures 2024

The For Youth approach, which **combines both the projects directly supported by the Foundation and those carried out by Crédit Agricole Personal Finance & Mobility for equal opportunities for young people** (such as secondary school internships, financial education workshops, and youth mentoring), already shows **significant results for 2024** :



**17** associations supported through 20 projects.



**3 578** young people targeted by ongoing and future initiatives, benefiting from educational, professional and social opportunities tailored to their needs.



**159** employees engaged in equal opportunities initiatives (representing nearly 50% of employee engagement in France within Crédit Agricole Personal Finance & Mobility).

**951**

young people directly impacted in 2024:

**380** young people reached

defined as beneficiaries of a **short interaction** (under two hours) without individual contact (e.g. fairs, conferences).

**461** young people inspired

defined as beneficiaries of **medium-term interactions** (lasting several hours to several days), with individual contact (e.g. coaching, workshops, discovery internships).

**110** young people accompanied

*including 16 achieving a positive outcome*

defined as beneficiaries of **long-term**, individualised support lasting several months (e.g. regular mentoring, professional immersion, personalised support). **Positive outcomes** include having a **permanent or an apprenticeship contract**, enrolling to higher education.



# **Presentation of the Foundation's Governance**

2024 marked the year in which the Foundation's governance was formally established. It is structured around three comities: the Board of Directors, which holds full decision-making authority; and the Investment Committee and the Shadow Board (youth committee), which are consultative bodies working in close collaboration with the Board.

## *The Board of Directors*

The Board of Directors is For Youth's principal decision-making body. It defines the Foundation's strategic orientations and approves the Foundation's projects, ensuring the coherence and impact of the actions undertaken.



**Laila MAMOU**

*President of the For Youth Foundation - Head of Citizen Commitment, Crédit Agricole Personal Finance & Mobility*

"For Youth is our concrete response to an obvious reality: talent is everywhere, opportunities are not. This is where the For Youth Foundation acts at the heart of local communities to turn injustice into pathways."



**François-Edouard DRION**

*Treasurer of For Youth Foundation - Chief Executive Officer, Agos*

"Within the Board, my role is first to contribute actively to the remarkable development of the For Youth Foundation, which in my view should be replicated across the Crédit Agricole Group, particularly in its international entities. I am committed to promoting this model, thereby strengthening the Foundation's relevance and impact, while also engaging our client partners."



**Denis MARQUET**

*Secretary of the For Youth Foundation - Head of External Communications and CSR, Crédit Agricole Personal Finance & Mobility*

"By creating a Foundation dedicated to young people, Crédit Agricole Personal Finance & Mobility has chosen to commit strongly to a cause close to its heart. Caring for young people, helping them grow, supporting their choices and their struggles, this is how we secure their future and pass on what we ourselves were fortunate to receive."



**Etienne EPITALON**

*Head of Group Human Resources, Crédit Agricole Personal Finance & Mobility*

"I am proud to be an engaged member of the For Youth Foundation. Bringing together the human and the societal aspects strengthens our employees' commitment day after day."



**Guillaume PENICAUT**

*Managing Director, Crédit Agricole Solidarity & Development Foundation and Crédit Agricole Pays de France Foundation*

“As Managing Director of the Crédit Agricole Solidarité et Développement Foundation, serving on the Board of Directors of the For Youth Foundation allows us not only to strengthen coherence across the Group’s philanthropic activities, but also to build stronger links with the priority areas of the national Foundation.”



**Cécile MOUTON**

*Head of Financial Communications, Crédit Agricole S.A.*

“Inclusion and equal opportunities are at the heart of Crédit Agricole’s societal project. By combining the engagement of Group employees sharing their expertise and professional experiences with the support of diverse, concrete initiatives at both local and systemic levels, the For Youth Foundation creates opportunities and contributes directly to youth employability, entrepreneurship and education.”



**Hager JEMEL-FORNETTY**

*Head of the Diversity & Inclusion Chair, EDHEC*

“For me, the For Youth initiative embodies a strong and concrete commitment to social diversity and equal opportunities, values that are deeply important to me. Supporting young talent, both economically and morally, is essential to building a fairer and more inclusive society.”



**Alizée LOZAC'HMEUR**

*Co-founder and Spokesperson of Makesense - Board Member, Impact France*

“As a member of the Board of Directors of For Youth, I bring over 15 years of experience in civic mobilisation, particularly among young people, to advance ecological transition. We also explore the best ways of engaging employees alongside supported projects, creating genuine synergies.”

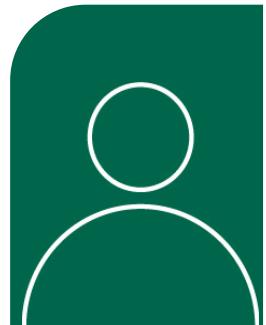


**Said HAMMOUCHE**

*Founder of Mozaïk RH and the Mozaïk Foundation*

“I am delighted to support the For Youth Foundation and its impactful work to improve access to employment and entrepreneurship for young people, while promoting economic inclusion for all.”

*Rotating seat  
reserved for a Shadow  
Board member*





## Investment Committee

The Investment Committee advises the Board of Directors on the financial management of the Foundation's. It ensures that investments are sound and sustainable, supporting the long-term mission of For Youth.



**Astrid CAMPISTRON**

*Chair of the Investment Committee - Managing Director, Indosuez Foundation*

*“Serving on this Committee is a great honour. It allows me to put my experience as an investment adviser at the service of this philanthropic enterprise that is the For Youth Foundation. Sound financial management is essential to the pursuit of the Foundation's public-interest mission.”*



**Jean-Marie MALHERBE**

*Deputy Chief Executive Officer, Crédit Agricole Personal Finance & Mobility*

*“As a member of the Investment Committee, I am proud to contribute to the Foundation's investment policy and to its secure financial management, ensuring the best possible results for the young people and associations supported by For Youth.”*



**Laurence LAPLANE-RIGAL**

*Head of Impact Investment, Amundi*

*“The For Youth Foundation, created by Crédit Agricole Personal Finance & Mobility, is part of the Crédit Agricole Group's broader initiatives for its clients. In today's world, mobility and agility are strongly tied to professional integration, especially for younger generations. The Foundation supports initiatives that promote inclusion through mobility. I was honoured to take part in establishing these governance bodies and to contribute my knowledge of the social and solidarity economy ecosystem.”*

## Shadow Board

Made up of young people who bring their perspectives and ideas on the social issues the Foundation seeks to address, the Shadow Board plays an active role in shaping orientations and projects, ensuring a governance that is inclusive and closely attuned to the realities faced by young people.



**Hajar ACHARHABI**

*Lead Expert, Strategy & Organisation, Sofinco*

“For Youth has enabled me to act on my desire to engage with young people, a cause that matters deeply to me. It has been a year rich in encounters, exchanges and discovery with passionate young people determined to move the dial on equal opportunities.”



**Antonin DUBERNAY**

*Transformation & Excellence Project Manager - For Youth Foundation Officer*

“As an internal member of the Shadow Board, I am committed to challenging the projects presented and guiding the Foundation’s development strategy, with the overarching ambition of positively impacting young people’s access to employment, especially those who do not enjoy the same opportunities as others.”



**Houda BENJELLOUNE**

*Head of Social Media, Crédit Agricole Personal Finance & Mobility*

“As a member of the Shadow Board of the For Youth Foundation, my commitment is to ensure that each supported project meets a genuine need and has a concrete impact on equal opportunities in employment. Working alongside stakeholders engaged in these issues, the challenge is to create synergy between external engagement and internal levers so that ideas become action. This combination enables effective, lasting solutions to emerge.”



**Antoine GONZALEZ**

*Public Affairs & CSR Officer, Paris Basketball - Advocacy Lead, Des Territoires aux Grandes Écoles*

“I joined the Shadow Board, a unique forum bringing together engaged young people to help set the Foundation’s priorities. It has also given me the opportunity to carry the voice of young people from rural areas.”



**Alice DEVES**

*Co-Founder, Petite Mu*

“Having personal experience of invisible disability, my aim is to raise awareness among the public and businesses through Petite Mu, the media platform I co-founded. I joined the Shadow Board to continue this commitment and to help steer the Foundation’s investment strategies.”



**Dylan MAVOUNGOU**  
*Co-founder, Camplus*

“ The For Youth Shadow Board is an opportunity to contribute to a new Foundation’s strategy that strengthens the work of those engaged for young people. Bringing together recent graduates and association leaders, the team helps identify needs and address them as close to the field as possible. ”



**Aya-Habiba HAFOUDA**  
*Medical student - Co-founder, Cookies&Jams*

“ My involvement with the For Youth Shadow Board has brought me a great deal both personally and professionally. I have seen first-hand the obstacles young people face and the importance of giving them the means to succeed. As a student, working alongside committed stakeholders has helped me develop new skills and realise just how much each action can make a difference. ”



**Achraf MANAR**  
*President & Co-founder, Destins Liés - Associate, European Climate Foundation*

“ Being part of this foundation gives us the chance to address issues at their root: providing financial support to those who are least supported, those on the front line of social and environmental crises, particularly among younger generations. That is why this commitment matters. ”



**Grâce IBA**  
*Communications Officer, Maison de la Conversation*

“ As a member of the Shadow Board, I believe it is vital to analyse and challenge projects so that they have a real impact on young people’s access to employment. It is a privilege to make our voices heard and take part directly in the Foundation’s strategic decisions. The Foundation shows that a company can genuinely involve young people in choices that concern them. ”



**Nassim LARFA**  
*Advisor to the chairman, French Economic, Social and Environmental Council (CESE)*

“ I contribute by reviewing the various proposals and ensuring that they align with the Foundation’s aspirations. ”



# *Shadow Board*

On May 27, 2024, members of the Shadow Board met at Maison de la Conversation to discover the venue and its programme, before convening to review new project proposals.





# Highlights of 2024

On the ground, 2024 saw the tangible implementation of the Foundation's mission. The first links were forged between organisations supported by the Foundation and employees, enabling the latter to take meaningful action for young people in the regions where Crédit Agricole Personal Finance & Mobility is present.

## **March - Commitment conference and presentation of the foundation to employees**



This conference provided an opportunity to present to all employees in France the company's citizen commitment strategy at Crédit Agricole Personal Finance & Mobility, in particular the "J'Agis" skills-based volunteering programme (which enables employees to devote up to five working days per year to an association during working hours) as well as the mission and ambition of For Youth.



Employees gathered in the Massy headquarters auditorium or joined remotely, in the presence of the Group Executive Committee.

Following contributions from Stéphane Priami (Chief Executive Officer, CAPFM), Laila Mamou (Head of Citizen Engagement, CAPFM), Étienne Epitalon (Head of Group Human Resources, CAPFM) and Franck Oniga (Chief Executive Officer, Sofinco), who reiterated the company's strategy on this subject, **employees heard testimonies from colleagues engaged alongside entrepreneurs, students, young people furthest from employment, and in financial education.**



They also learned about how the Foundation operates, its governance and its first funded projects, and met a member of the Shadow Board (Achraf Manar) as well as representatives of supported associations such as Souad Boutebrabet (Founder, DesCodeuses) and Camille Chemin (Director of Development, DUO for a JOB in France).

## June - Pupils internships in Massy, Roubaix and across the Sofinco network



Of the **116 pupils welcomed** for their mandatory internship experience (17-28 June 2024), **63** followed a pathway co-designed by For Youth. The objective was for Crédit Agricole Personal Finance & Mobility to play its part in supporting students seeking a placement and to ensure that pupils from schools in disadvantaged backgrounds could benefit from placements just as enriching as those obtained through employee family connections.



**Three pilot schemes** were implemented :

- An exclusive programme with the association **"Entreprendre pour Apprendre"** in Hauts-de-France, benefitting 13 pupils from the cities of Roubaix and Tourcoing. In week one, pupils took part in the association's "mini-enterprise" programme; in week two, they discovered different jobs within the company.
- The **"Tous en Stage"** programme, under which groups of pupils spent a full day alongside employees. These days formed part of a wider 10-day programme including workshops, inspirational talks, visits and company discovery.
- The **"One for One"** programme, which opened one placement for a pupil from a disadvantaged background for every child of an employee hosted. Pupils were then paired in twos to explore the company together.

In total, **130 employees** of Crédit Agricole Personal Finance & Mobility were mobilised to welcome these pupils.

## September - December

### Corporate Giving Program



The Corporate Giving Program is the international version, within Crédit Agricole Personal Finance & Mobility, of the "Coupes de pouce" programme that has existed within the Crédit Agricole Group for over ten years.

Under this call for projects, employees of Crédit Agricole Personal Finance & Mobility may put forward a project led by an association of which they are members or supporters and request financial support from the company.

The programme mobilised Crédit Agricole Personal Finance & Mobility entities in four countries: in France (the Corporate Centre, Sofinco, Smart Conso CA & LCL, Agilauto and CA Auto Bank France), Agos in Italy, Credibom in Portugal and Creditplus in Germany. In total, 60 projects were submitted by employees across these entities, in four categories: Environment; Inclusion & Social Cohesion; Health; and For Youth (equal opportunities and access to employment for young people) 14 projects fell into this last category.

**In France, 11 projects received awards.** The winners in the For Youth category were: **Les Pilotes**, with its "Le Bon Créneau" competition programme enabling sixth-form students to try out entrepreneurship and win funding for their driving licence (1st prize), **Tu sais qui**, an association offering creative writing workshops for young people (2nd prize), **La Cravate Solidaire Lille**, an association that helps job seekers boost their confidence and prepare for interviews and which is **opening a new branch in Roubaix** (3rd prize).



By supporting local, high-impact projects and recognising the engagement of employees, the programme strengthened the company's solidarity initiatives across the participating countries.

The Corporate Giving Program rewards one project per category, chosen among the category winners in each participating country.

The international winner in the For Youth category was "**Modelli si nasce**", an Italian association that enables young people with autism to envisage careers in fashion, advertising and, more broadly, communication.



## December

### “Solidarity December” and Commitment Week



Held from 2 to 6 December, the **first edition of the Commitment Week** was a key highlight of the year. Aligned with Giving Tuesday (3rd December) and International Volunteer Day (5th December), it pursued three objectives: **celebrate employee engagement, showcase the initiatives delivered during the year, and encourage further action.**

The initiative aimed to amplify the impact of the Solidarity December campaign deployed in the Group entities that use the “J’agis” platform. Throughout the week, various activities were offered to employees:

- Two webinars featuring employees engaged in mentoring and in support of homeless people;
- An associations forum at each of our two central sites (Massy and Roubaix);
- Dedicated moments for different communities of engaged employees :
  - A breakfast meeting between employees engaged in mentoring in the Aréli association’s “Emergence” programme;
  - A workshop for the mentors of the “Elles Bougent” association.
- An awards ceremony for the Corporate Giving Program at Crédit Agricole d’Île-de-France, inviting all CAPFM employees who had taken part in the Corporate Giving Program/Coups de pouce in recent years;
- A performance by the Massy choir “Gaïa à chœur” at the Longjumeau care home (EHPAD), bringing cheer to residents.



In parallel, employees were invited to take part in actions via the “J’agis” platform, such as a solidarity hackathon with Pro Bono Lab (organized by Crédit Agricole S.A.) and missions supporting vulnerable populations.

Eleven CAPFM offices in France organised collections of essential goods for local branches of the NGO Croix-Rouge française.

The week resulted in major mobilisation, with over 250 employees taking part in the various activities.



#### Focus: Associations Forum

Ten associations met employees at both the Roubaix and Massy offices. The Forum enabled employees to discover associations, talk with volunteers and representatives, and consider getting involved, “either in short-term actions, or in longer-term commitments such as mentoring.



## *All Year Round - Les après-midi For Youth*



**“Les après-midi For Youth”** are professional sessions between local young people (many from disadvantaged neighbourhoods) and CAPFM employees.

As part of the “J’Agis” skills-based volunteering programme, these events invite students from Upper secondary school to meet, in small workshop groups, with ten employees to discover the company, its professions and its activities.

Organised mainly with the Camplus association, these afternoons were launched in December 2023. Since then, 152 young people have met 39 Crédit Agricole Personal Finance & Mobility employees from a wide range of roles and levels of responsibility, discovering career paths and learning professional posture.

### Integrating the social and environmental dimension

In January 2025, one session focused on social and ecological transition.

Employees shared their jobs and activities through this lens, helping young people understand how each of us can contribute to a just transition and a more sustainable economy.

### Impacts of these encounters

- Young people discovered professions and a company they did not previously know, as well as large-group culture and internal mobility. They left pleasantly surprised by open, approachable employees who listened and made themselves accessible.
- Employees, for their part, were enthusiastic and impressed by the motivation of the students.
- Three students subsequently completed Shadow Internships at Crédit Agricole Personal Finance & Mobility as a direct result of these meetings.





# “For Youth” International approach

Through company visits, internships, scholarships, financial education and entrepreneurship initiatives, the subsidiaries of Crédit Agricole Personal Finance & Mobility are also rolling out the For Youth approach across their respective territories.

Italy,

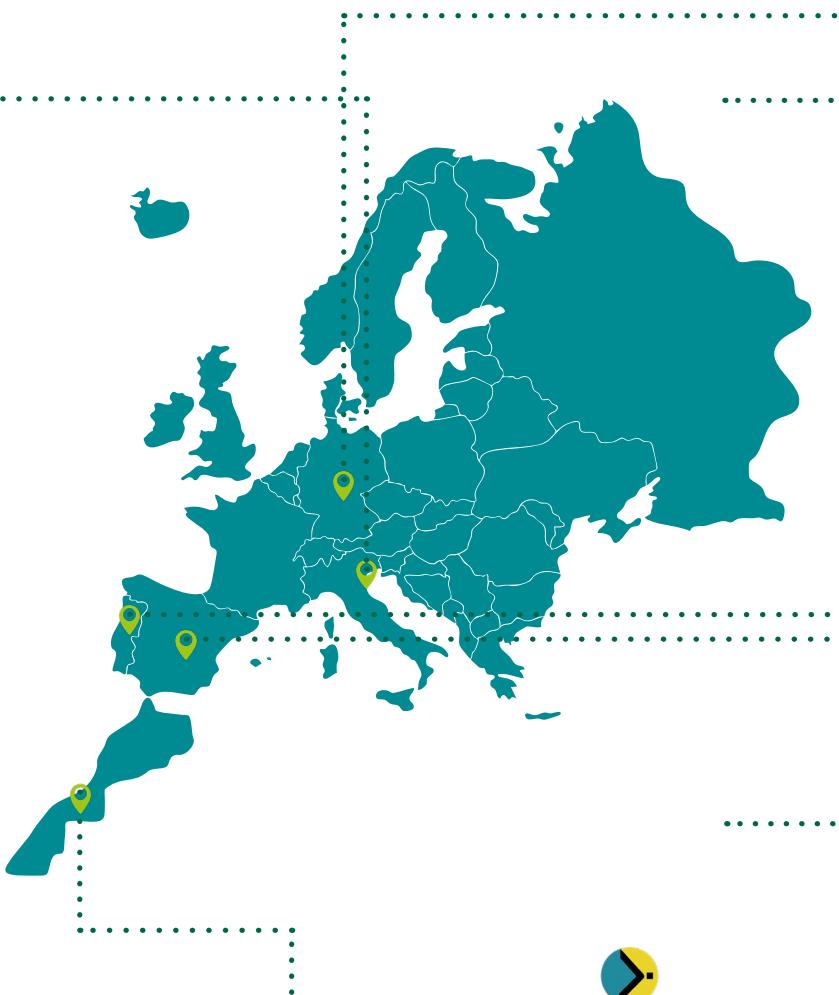
**Agos**

Agos implement Shadow internships and financial education workshops for young people.

Within the Corporate Giving Program, Agos stood out by winning both the For Youth and Health categories in the international selection.

Award-winning projects supporting Italian young people:

- **Modelli si Nasce**, sponsored by **Salvatore Privitera**, which promotes the professional integration of autistic young people in the fields of fashion, advertising and communication.
- **SanFilippo Fighters**, sponsored by **Andrea Giuliani** and recipient of the Employees' Favourite Award, which supports families whose children are affected by Sanfilippo syndrome, a rare and incurable degenerative neurological disease.



Morocco,

وَفَاسَالَاف  
**Wafasalaf**

Wafasalaf reaffirmed its commitment to youth through its long-standing partnership with **Injaz Al-Maghrib**. The scheme enables employee volunteers to take part in concrete training activities that prepare young people for the labour market. Since 2008, 192 volunteer employees have supported over 7,000 young people.

In 2024, a highlight was an I-Camp dedicated to generative AI, training nearly 400 young people, a clear sign of sustained, structured commitment for the future of Moroccan youth.

### *Germany,*



Creditplus strengthened its commitment to young people through **financial education workshops led by employees**, a cornerstone of its initiatives since 2007. **With 99 participants, five workshops and eight trainers involved in 2024**, the programme helped teach essential skills in budgeting and financial planning to young people in schools and other institutions. These efforts reflect a commitment to empowering young people and preparing future generations for financial challenges, while engaging employees in a socially meaningful mission.

### *Portugal,*



Credibom awarded €1,000 each to **ten children of employees entering their first year of study** at a public university. Launched in 2022 as part of the Credibom For Good programme, the initiative aims to support students at this critical stage of transition into higher education.

### *Spain,*



Sofinco España continued its commitment to youth and professional inclusion through two initiatives. The "Partners for a Day" programme, which in its third edition enabled four students to spend a full day immersed in the company, contributing to the integration of more than 15 young people since its launch. In partnership with COCEMFE, a one-month internship was offered to a young person with a disability, marking the third year of this collaboration.

### *Europe,*



CA Auto Bank launched the Green Mobility Challenge: a competition **inviting high-school students across Europe to design innovative digital services related to mobility**. Organised in partnership with Junior Achievement, the world's largest NGO for youth economic and entrepreneurial education, projects were assessed on social and environmental impact, economic viability, and innovation.

The "Green Mobility Prize" was awarded to the "Chance App" project, developed by a team of students from Ukraine.



# **Projects Supported by For Youth in 2024**

**In 2024, 20 ambitious projects, led by 17 associations, were selected and funded. These initiatives, covering diverse sectors, all pursue one common goal : to create sustainable and inclusive solutions that support young people on their path to successful professional integration.**

# Aréli – Programme Emergence

### — OBJECTIVE —

“Aréli” is an association which, through its Emergence programme, **aims to reduce social inequality by offering scholarships and personalised mentoring so that young people can realise their potential.**

### — DESCRIPTION —

The Emergence programme supports Baccalauréat graduates from modest backgrounds in the Hauts-de-France region by providing scholarships and individualised support over five years. The programme **includes mentoring by professionals to help young people master corporate codes and access meaningful work experience.**

### — BENEFICIARIES —

The 2024 cohort comprises four Baccalauréat graduates, selected for their motivation and exam success. These four join the six already supported by Crédit Agricole Personal Finance & Mobility from previous intakes, bringing the total to ten scholarship students, **each mentored by one of ten CAPFM employees based at the office in Roubaix.**

### — OBSERVED IMPACTS —

**Increased ambition among young people, greater self-confidence, and stronger understanding of professional codes** thanks to mentoring.



### Project location



Hauts-de-France

### Amount of support

**€80,000**

to fund four scholarships  
over five years  
(€20,000 per student)



### TESTIMONIALS



“ The programme’s work is made possible by significant financial backing from sponsors such as Crédit Agricole Personal Finance & Mobility, through the For Youth Foundation, and by the commitment of employees who act as mentors for young people who lack networks and the financial means to pursue studies commensurate with their ambitions. For CAPFM, a group of ten committed mentors are experiencing a powerful human adventure with young people they would not otherwise have met. Feedback shows that the relationship is as enriching for mentors as it is for mentees. ”

Tiphaine Duquesnes  
Manager, Emergence programme

“ The mentor/mentee relationship is a real opportunity: above all, it is a human journey built on dialogue, trust and kindness. ”

Agathe Beaumont  
Employee (Sofinco)



“ The Emergence programme has given me a real chance to make my professional ambitions a reality. It is allowing me to move towards a career that previously felt out of reach, financially and socially. Thanks to my mentor, I’ve gained confidence in myself and in my project, while learning the ‘social codes’ of the workplace. The programme is a genuine springboard for young people from modest backgrounds like me. ”

Gabin Lefort  
Programme beneficiary

# Im'pactes – Avenir Programme

### — OBJECTIVE —

"IM'PACTES" is an association that **supports young people in, or leaving, the child welfare system (Aide Sociale à l'Enfance – ASE)** by giving them **access to culture, healthcare and employment**.

Through its Avenir programme, IM'PACTES provides **study or start-up grants to help these young adults gain independence** and guide them into the professional world.

### — DESCRIPTION —

The Avenir programme offers grants of six months to one year to help young people continue their studies under the best conditions. **The Foundation renewed its financial support in 2024**, covering these scholarships. This support helps young people reduce their mental burden, focus on their studies and prepare more effectively for entry into working life.

### — BENEFICIARIES —

In 2024, seven young people, selected by the association, received a For Youth scholarship.

### — OBSERVED IMPACTS —

Among these seven young people :

- Three received their first support as of March 2024. After six months, one chose not to continue with the scholarship, having gained financial stability to pursue studies independently. The three validated their academic year and continued their studies.

In September 2024, the scholarship committee decided to continue support for two of the initial beneficiaries and to extend funding to four new students.



### Project location



Ile-de-France

### Amount of support

**€37,200**

over two years  
(2025–2026)



### — TESTIMONIALS —

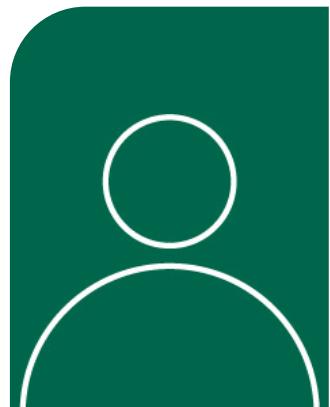


“ As a teenager placed in child welfare, it was a scholarship that enabled me to pursue medical studies and become today Head of Department at Necker-Enfants Malades Hospital and a researcher at the Imagine Institute. Without that scholarship, I could never have completed my studies. Thanks to the essential support of For Youth in financing scholarships for young people in child welfare, accompanied by IM'PACTES, dreams that once seemed impossible are finally becoming reality. ”

Céline Greco  
President of IM'PACTES

“ I no longer wish to receive the scholarship because I have completed my studies and found a job. I would rather see this scholarship benefit another young person from the child welfare system, like me. ”

Scholarship beneficiary



### Tous en stage – Upper secondary Internship Programme

#### — OBJECTIVE —

“Tous en stage” enables secondary school pupils to discover different professional environments and develop socio-professional skills to improve career guidance and academic ambition.

#### — DESCRIPTION —

The programme **combines group sessions and workplace immersions to provide concrete professional experiences**. Beneficiaries discover a variety of professions, meet employees, and take part in workshops on sport, entrepreneurship and public speaking.

#### — BENEFICIARIES —

More than 400 pupils from schools in disadvantaged neighbourhoods in Île-de-France benefitted from the programme, including 35 pupils hosted directly by Crédit Agricole Personal Finance & Mobility.

#### — OBSERVED IMPACTS —

The impact study shows that young people gained a better understanding of the world of work and the diversity of professions within companies, helping them broaden their career choices.



Project location



Massy

Amount of support

**€5,000**

### Les “Après-midi For Youth”

Developed with the Camplus association, this format of professional encounter **brings together 40 young people from local areas and 10 employees from different professions and career paths**. It enables pupils to ask questions about career choices, prepare for job interviews, and receive informal, practical advice from Crédit Agricole Personal Finance & Mobility employees in a supportive and approachable setting.



Project location



Massy

## Entreprendre pour apprendre – Experimental Internship Programme for Upper secondary pupils

### — OBJECTIVE —

“Entreprendre pour Apprendre” helps young people develop soft skills through the experience of creating a mini company. The aim is to combine this “mini-company” experience with workplace discovery at Crédit Agricole Personal Finance & Mobility during internships.

### — DESCRIPTION —

The pilot programme is delivered in two phases:

- Week 1 : an introduction to entrepreneurship, where pupils developed a product addressing an internal challenge, prototyped it and pitched it to employees. Staff from different departments supported them at each stage.
- Week 2: a week of immersion, during which pupils discovered

### — BENEFICIARIES —

The Hauts-de-France branch of Entreprendre pour Apprendre selected 12 pupils from priority schools in Roubaix and Tourcoing.

### — TESTIMONIAL —



Jérôme Beclin  
Employee (Sofinco)

“Entreprendre pour Apprendre was a wonderful opportunity for the company to demonstrate its social responsibility in the local area. This engaging business simulation was, above all, a human experience, marked by sharing and passing on knowledge to pupils from the Lille Métropole area.”



### Project location



Roubaix

### Amount of support

**€10,205**

### — OBSERVED IMPACTS —

This innovative programme encouraged students to develop curiosity, teamwork and an understanding of the professional environment.

They particularly appreciated being able to present their ideas to employees in real life conditions. Pupils discovered departments such as communications, finance, human resources and IT, and were proud to share tangible outcomes from their internship experience. Many left more open and convinced that this internship could positively influence their career plans.

### DUO for a JOB

#### — OBJECTIVE —

“DUO for a JOB” is an association that offers **intergenerational mentoring to support the social and professional integration of young people** particularly first-time migrants into the French labour market. Beyond strengthening **social cohesion and reducing discrimination**, the programme also opens up opportunities for engagement and skill development for people aged over 50.

#### — DESCRIPTION —

The mentoring programme lasts six months. DUO for a JOB also **organises sessions dedicated to mentors, as well as meetings between duos to foster bonds beyond the mentoring relationship**. For Youth supports mentor training, an essential component of the programme, which lasts four days.

#### — BENEFICIARIES —

For Youth supports the mentoring of 40 young jobseekers, aged 18 to 33. Mentors are volunteers, either employed or retired. Crédit Agricole Personal Finance & Mobility employees over 55 can get involved via the Group's “J'Agis” platform.

#### — OBSERVED IMPACTS —

As of December 2024, the impacts observed during the first year of partnership are as follows:

- **46 mentors** trained, with 40 matched with a young mentee;
- **35 mentees** successfully completed their mentorship, with 60% of positive outcome;
- **97% of mentors** rated the training highly ( $\geq 4/5$ );
- **5% drop-out** rate among mentees.



**DUO FOR A JOB**  
intergenerational coaching

#### Project location

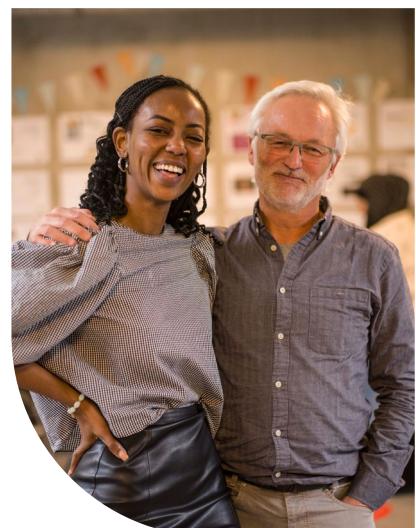


Lille, Lyon, Marseille,  
Paris

#### Amount of support

**€40,000**

over two years  
(2025–2026)  
€20,000 per year



### — TESTIMONIALS —



**“For Youth’s support enables us to train volunteer mentors over 50, giving them the tools they need to guide young people into employment. This training is a vital element of our intergenerational mentoring programme, helping build a more inclusive and supportive society.”**

**Prunelle Gorget**  
France Director, DUO for a JOB

When Ghulam Rassul joined the programme, his French level was not sufficient to enrol in a course to pursue his dream of becoming a baker. With Dominique, his pragmatic and humorous mentor, Ghulam Rassul took intensive French lessons and learned to read and write thanks in part to Dominique! The result: he earned a training certificate, completed an internship, then secured a permanent job, and is now saving to open his own bakery.

**“Thanks to everyone — I can now say that I’m saving money aside to open my own bakery.”**

**Ghulam Rassul**  
Programme beneficiary



## CAMPLUS – Education Programme *Social and Environmental Transition*



### — OBJECTIVE —

“Camplus” is an association that has developed an innovative educational programme led by young people from diverse backgrounds including those from disadvantaged areas for pupils in lower and upper secondary school. The aim is to support them in their academic and career orientation, help them make ambitious choices, encourage them to question themselves, and fully prepare for the societal challenges brought by climate change.

### — DESCRIPTION —

Through **peer learning, hands-on practice, interaction with professionals and immersive stays**, young people acquire new skills, broaden their perspectives and gain confidence in their choices.

Pupils are supported by mentors for four months, and in turn become mentors to pass on what they have learned.

The Foundation worked with Camplus to create a specific pathway focused on social and environmental transition. The project includes an eight-day residential course, during which students explore skills related to the UN Sustainable Development Goals, popular ecology and civic engagement, while also meeting mentors to help shape their personal and professional projects.

This support enables young people to **better understand environmental challenges, develop interpersonal skills, and prepare for meaningful professional opportunities that integrate these concerns**.

### — BENEFICIARIES —

The programme is being tested with two cohorts: the first began in autumn 2024, and the second will start in summer 2025. Direct beneficiaries are 80 upper-secondary students and 160 lower-secondary pupils.

### — OBSERVED IMPACTS —

Early feedback shows that young people have gained a clearer understanding of the consequences of climate change and are now integrating environmental issues into both personal and professional projects.

<b>Project location</b>

Ile-de-France
<b>Amount of support</b>
<b>€120,000</b>
over two years (2024–2025) €60,000 per year



— TESTIMONIALS —

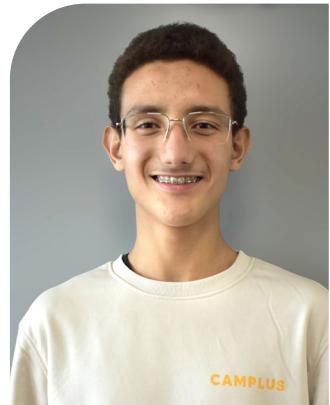


“It is important for us to run initiatives that engage both young beneficiaries and employees, as this puts people back at the heart of the process, creating enriching experiences for everyone. That is what we explore with Crédit Agricole Personal Finance & Mobility through Les Après-midi For Youth visits of professionals from CAPFM on our educational stays, and other projects we co-design around the theme of social and environmental transition.”

Zinat Nguyen  
President of Camplus

“Thanks to discussions with the different people present during the Après-midi For Youth, I learned more about two professional paths that interested me and even identified which one I might flourish in. Employees shared their experiences, successes, failures, and advice all of which boosted my motivation !”

Zakaria  
Programme beneficiary



“I had the chance to share a rewarding afternoon with pupils from the Camplus association. Together, we talked about our career paths, aspirations, and above all about social and environmental challenges. Their curiosity and clear-eyed view of today's issues impressed me. These moments of exchange matter: they remind us that we all, companies and younger generations have a role to play in building a fairer and more sustainable future.”

Léa Cologon  
Employee (Smart Conso CA & LCL)

## ENACTUS – High School Programme

### — OBJECTIVE —

“Enactus” France is a specialist in **experiential learning and civic engagement**, founded in 2002 and part of the global Enactus Worldwide network (active in 33 countries). Through its High School Programme, Enactus helps pupils develop the skills needed to innovate and take action for society and the planet.

### — DESCRIPTION —

The High School Programme enables pupils, whether in vocational, technical or general streams to grow their self-awareness and practical skills so they can become engaged, entrepreneurial citizens. Over a six-month period, pupils work in teams to design and deliver a social and solidarity-based project, supported by professionals through workshops and hands-on activities.

For Youth backs the programme's rollout in France's Grand Est region, across vocational schools, “second chance” schools and other institutions. The Foundation also supports teacher training in project-based learning, overall coordination, the smooth running of workshops (business model labs, prototyping, pitching), and mentoring for students.

### — BENEFICIARIES —

With For Youth's support, the programme aims to reach over 900 young people in the Grand Est region over the next 3 years.

### — OBSERVED IMPACTS —

The initiative strengthens pupil's entrepreneurial mindset and self-confidence particularly through year-end presentations of their projects before a jury. Pupils learn to speak in public, defend their ideas, and sharpen critical thinking, while enhancing psychosocial skills valued by employers.



### Project location



Grand-Est

### Amount of support

**€90,000**

over three years

(2024–2026)

€30,000 per year



### — TESTIMONIALS —

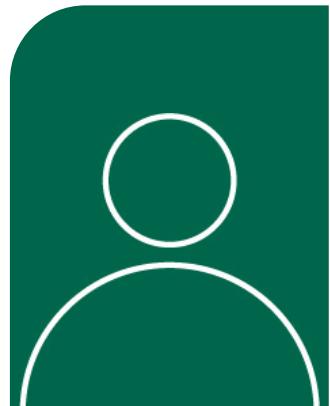


Ricardo Torres  
Regional Coordinator

“Building a social and solidarity economy, project in the classroom is a rewarding adventure that should be accessible to everyone, not a privilege. Thanks to the support from the For Youth Foundation, project-based learning is now more easily available to many teachers and pupils, particularly in vocational schools. Everyone can contribute, at their own level, to addressing major issues that affect our lives and environment. Why not start in high school, by harnessing everyone’s skills and talents? The SSE offers a rich variety of jobs and opportunities, extending far beyond the sectors traditionally associated with this field.”

“The idea was to see pupils’ progress throughout the year, with a tangible outcome to present at the end. We saw them learn to manage conflicts within their groups, express themselves better, develop critical thinking, and build confidence. Some even dared to speak up more thanks to the challenges at the end of the year. We also prepared them for the regional forum jury by practising public speaking with people they didn’t know.”

Teacher, René Cassin High School (Strasbourg)



“I had the chance to sit on the jury for the Grand Est High School Forum in Strasbourg. I was struck by the determination of these young people to convince us, without being intimidated by strangers. Their courage and talent shone through. I was also impressed by the dedication and energy of the Enactus association and all those supporting these pupils.”

Mélanie Lutz  
Employee (Corporate Center, CAPFM)

## Une voie pour tous – Pilot “Du Bac Pro à l’enseignement supérieur (expérimentation)”



### — OBJECTIVE —

The pilot project “Du Bac Pro à l’enseignement supérieur” aims to **support** students enrolled in vocational tracks across **three French high schools located in diverse settings** (urban, rural, overseas) so they can apply to selective institutions such as Sciences Po Paris.

At the same time, the association is working to open access to higher education institutions for graduates of vocational schools.

### — DESCRIPTION —

Support is provided over three years for Upper secondary schools (from the “Seconde” class to the “Terminale class” and is structured around four pillars : Institutional discovery, cultural awareness, general knowledge and preparation for entrance exams. Pupils also receive **daily mentoring, individual academic support and access to specific educational resources**.

### — BENEFICIARIES —

Between 17 and 20 pupils benefit from this tailored support each year.

### — OBSERVED IMPACTS —

Initial outcomes show that pupils experience a major shift in ambition: they set higher goals and feel empowered to prepare for competitive entrance examinations.



### Project location



Sarcelles (Ile-de-France),  
Doullens (Hauts-de-France),  
Marie-Galante (Guadeloupe).

### Amount of support

**€54,000**

over three years  
(2024–2026)  
€18,000 per year

## Une voie pour tous – Advocacy Programme “ Plaidoyer pour la voie professionnelle du Futur ”

### — OBJECTIVE —

The project “Plaidoyer pour la voie professionnelle du Futur” seeks to conduct advocacy initiatives to develop, defend and promote public policy proposals in support of vocational education.

### — DESCRIPTION —

Activities include original initiatives, legislative work, and meetings bringing together decision-makers and young people.

### — BENEFICIARIES —

Lower and upper secondary school pupils in vocational tracks, as well as teachers.

### — EXPECTED IMPACTS —

The expected results are **more systemic than those of pilot schemes**. By reforming the vocational pathway, new generations of pupils in vocational schools will be able to nurture strong ambitions and feel fully in control of their own future.



### — TESTIMONIALS —

“The support and guidance from For Youth allow us to link concrete action in daily life with reflection on public policies. It is an essential bridge for designing long-term transformations.”

Dylan Ayissi  
President of Une Voie pour Tous

“Taking part in the access-to-higher-education programme and the parliamentary working group changed how I see the role I can play in society.”

Abdoulaye  
Programme beneficiary



## Garage-Ecole du Mans – Launch of the Professional Baccalaureate in Motor Vehicle Maintenance



faire pour apprendre

### — OBJECTIVE —

The “Garage-École du Mans” is a structure that trains in automotive trades, young people who have dropped out of school or come from disadvantaged backgrounds.

Its goal is to give these young people the opportunity to gain higher qualifications and increase their chances of professional integration.

### — DESCRIPTION —

The Garage-École wanted to offer its students a qualification beyond the Youth training NVQ (National Vocational Qualification), helping them to upgrade their skills.

The project supported by For Youth involves fitting out and expanding the workshop to open a Professional Baccalaureate in Motor Vehicle Maintenance.

This training includes teaching electronics, electricity and hydrogen technologies, while raising awareness about green mobility.

### — BENEFICIARIES —

The target audience consists of young people from the Sarthe region, often from low-income families.

In 2024, 12 students enrolled in the first year of the Vehicle Maintenance programme. By 2025, two cohorts of 12 students will be trained (first and final years), totalling 24 students per year.

### — OBSERVED IMPACTS —

Early results show strong engagement and perseverance among the students, with most already receiving offers for jobs or apprenticeship contracts at the end of their training.



— TESTIMONIALS —



**“We must act at every level to fight school dropout and give young people the right technical and interpersonal skills to succeed, the future of our society depends partly on it. That's what we are doing here in Le Mans in the automotive field, and we are delighted that For Youth, the foundation of Crédit Agricole Personal Finance & Mobility, chose to support this project.”**

Bertrand Corbeau  
President of Garage-École du Mans

**“What I particularly enjoy is spending most of my time in the garage and the close contact with the instructors.”**

Marian Berdin  
2nd-year CAP student  
at Garage-École du Mans



## DesCodeuses – Training for Digital Professions

des  
codeuses.

### — OBJECTIVE —

“DesCodeuses” is an association **that trains and supports women from disadvantaged areas** to enter Tech professions. Its goal is **to provide them with technical skills and socio-professional support to facilitate long-term integration in the sector**.

It also aims to **improve the representation of women in tech, while responding to companies' recruitment needs**.

### — DESCRIPTION —

In 2023, the Foundation granted €36,000 to support DesCodeuses' new branch in Roubaix, training women in the region in computer programming.

At the end of 2024, the Foundation renewed its support for two years, covering the Paris region and Roubaix sites. This support helps the association with organisational aspects structuring, scaling up, and socio-professional support for learners while increasing the association's impact.

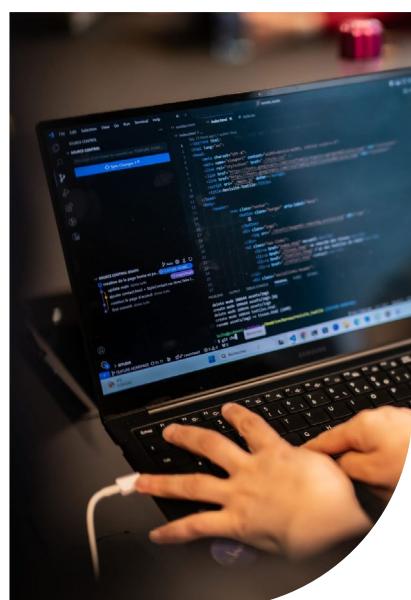
### — BENEFICIARIES —

In 2024, the Roubaix cohort consisted of 14 women from disadvantaged neighbourhoods.

Thanks to For Youth's support, the programme continues for two years, benefiting around 80 women per year.

### — OBSERVED IMPACTS —

Early results for the Roubaix class show that 12 of the 14 women secured an internship at the end of their training. They remain supported by the association until they find employment.



## Training and support for young people towards a trade or professional activity

### — TESTIMONIALS —



“Thanks to For Youth’s support, we’ve enabled even more women from working-class backgrounds to train in tech professions and become autonomous in their new professional paths. Training, inspiring and supporting is our mission for a tech sector that’s more inclusive and accessible to all!”

Souad Boutejab  
Founder of DesCodeuses

“I’ve been interested in programming since university, and I discovered DesCodeuses, where I learned to develop an application from start to finish. I landed an internship at a major digital services company, which allowed me to join a dynamic team.”

Thiziri Bouaziz  
Programme beneficiary



“The masterclass I gave to the DesCodeuses participants was an excellent professional experience outside my usual scope: I received a warm welcome with highly motivated students eager to learn about cybersecurity careers!”

Alexis Finet  
Employee (Sofinco)



# Projects coming in 2025

Among the projects selected in 2024, seven will begin implementation in 2025. They were chosen for their ambition, potential impact, and ability to address the needs of young people.

## Infinite - "RÉALISE et RAYONNE" Programmes

"Infinite" offers zero-interest, unsecured loans to help talented students from disadvantaged backgrounds access very selective study programmes, anywhere in the world. The goal is to increase the success of these students and support the emergence of a new generation of leaders that is more representative of society. The Foundation supports one student in this programme.

### — EXPECTED IMPACTS —

Students gain access to the most prestigious and expensive schools worldwide. They can complete their studies with greater peace of mind, supported by both Infinite and a mentor (a senior executive or company director).

Repayment of the loan by former beneficiaries helps finance new students in turn.

**INFINITE**

### Project location



France

### Amount of support

**€51,000**

## Tremplin Handicap - "Han'route vers mon avenir"



"Tremplin Handicap" helps young people with disabilities design their career or further-study plans and build pathways to employment.

Its mission is to boost confidence and ambition among disabled secondary-school pupils, encouraging them to aim beyond the baccalaureate and prepare for professional integration.

The Fund finances two one-week job-shadowing sessions, including visits to various companies (among them Crédit Agricole Personal Finance & Mobility) as well as schools and universities.

### — EXPECTED IMPACTS —

Pupils gain greater confidence in their abilities. They feel less anxious about career choices. They plan for post-secondary education more readily than before.

### Project location



Massy  
(Île-de-France)

Roubaix  
(Hauts-de-France)

### Amount of support

**€15,000**

## Eloquence de la différence – “Tous éloquent & Multi-Handicap” Programmes

“Éloquence de la Différence” enables young people with disabilities to develop public speaking skills and self-confidence through eloquence-based programmes (with or without competitions).

The Foundation supports three projects starting in 2025 :

- Tous Éloquent (competition format): A flagship three-month course that fosters self-acceptance and affirmation, with regional selections leading to a national final in Paris.
- Two Multi-Handicap programmes (non-competitive): Addressing issues linked to professional integration, in partnership with organisations such as ARPEJEH or France Universités.

Beneficiaries are young people with various disabilities affecting oral communication (stuttering, Down syndrome, autism,

### — EXPECTED IMPACTS —

- Personal life: Increased self-confidence and better communication skills.
- Professional life: Improved ability to assume responsibilities in teams or companies, take part in meetings, and express opinions.



### Project location



Lyon, Paris, Toulouse

### Amount of support

**€126,255**

over three years

Projects coming in 2025

## Les Cités d'Or - "Ecoles Buissonnières"

"Les Cités d'Or" supports young people who have lost their bearings, helping them to become authors of their own lives and of society.

Three times a year, the association runs a six-month programme called **École Buissonnière** (24h/week) for 12 young people who are Neither in Employment, nor in Education or Training (NEETs) and who come from disadvantaged neighbourhoods in the Lyon area.

The aim is to **help them rediscover a taste for learning and work**; by the end, participants have defined a professional project. This civic-service format develops five key human and civic skills, through workshops and individual follow-up :

- Persuade without manipulating (replace violence with dialogue)
- Find reliable information and avoid "fake news" (replace gossip with rigour)
- Know and accept oneself (replace prejudice with self-awareness)
- Build bridges (replace insularity with openness)
- Understand how society functions (replace oversimplification with nuance)

The Foundation supports one of these **Écoles Buissonnières**.

### — EXPECTED IMPACTS —

86% of participants resume a professional project or return to education.

## H'Up Entrepreneurs - "Entrepreneuriat Jeunes"

"H'Up Entrepreneurs" is a reference organisation for supporting young people with disabilities in exploring and carrying out entrepreneurial projects.

For Youth supports the expansion of this activity, **enabling young people under 35 with disabilities to design and implement their professional projects**.

As the initiative gradually scales nationwide, the association aims to support at least 190 young people over 3 years.

### — EXPECTED IMPACTS —

Reduced feelings of isolation in career development; over 70% of participants engage in professional activity; more than half feel legitimate in pursuing entrepreneurship.



### Project location



Lyon

### Amount of support

**€30,000**

over one year



### Project location



Bretagne, Grand-Est, Hauts-de-France, Ile-de-France

### Amount of support

**€90,000**

over 3 years

(Co-Founded in 2025 by the Crédit Agricole Solidarité & Développement Foundation)

Projects coming in 2025

## INCO France - "Energy Renovation Training"

"INCO" is an organization that trains and supports young people far from employment towards jobs in high demand.

The supported project offers an intensive and qualifying training program in energy renovation, aimed at young people from Priority Neighborhoods or those distant from the job market.

The program includes **400 hours of practical and theoretical training, an 8-week internship, individual mentoring support**. For Youth's support finances the rollout of this training for two cohorts.

### — EXPECTED IMPACTS —

100% of participants secure employment upon completion of the training.



### Project location



Occitanie

### Amount of support

**€75,000**

over one year

## Alliance pour l'éducation - United Way Programme "Défi Jeunesse"

This initiative promotes equal opportunities for middle school pupils in priority education networks by strengthening their support ecosystem from 6th to 9th grade.

The "Défi Jeunesse" programme brings together associations, companies, and school teams around the middle school through workshops to foster self-knowledge, identifying one's strengths and values, learning to listen, and discovering professions and the professional world. For Youth fully finances the project in a middle school in Grigny (Essonne, Paris Region), benefiting around 450 pupils.



### — EXPECTED IMPACTS —

Pupils start thinking earlier about their career guidance with their teachers, they step outside their neighborhood and discover new environments (visits to Crédit Agricole Personal Finance & Mobility offices) and they gain better self-awareness and refine their orientation choices.

### Project location



Grigny (Ile-de-France)

### Amount of support

**€51,355**

over one year

# **Thank you to the employees of Crédit Agricole Personal Finance & Mobility in France who committed to supporting young people in 2024.**

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