

# **BPIFRANCE'S GREEN GUARANTEE**

**EMGN SPRING ACADEMY – ISTANBUL 2025**



# YOUR PANELISTS



KÉVIN  
THOUMENT  
HEAD OF  
INTERNATIONAL



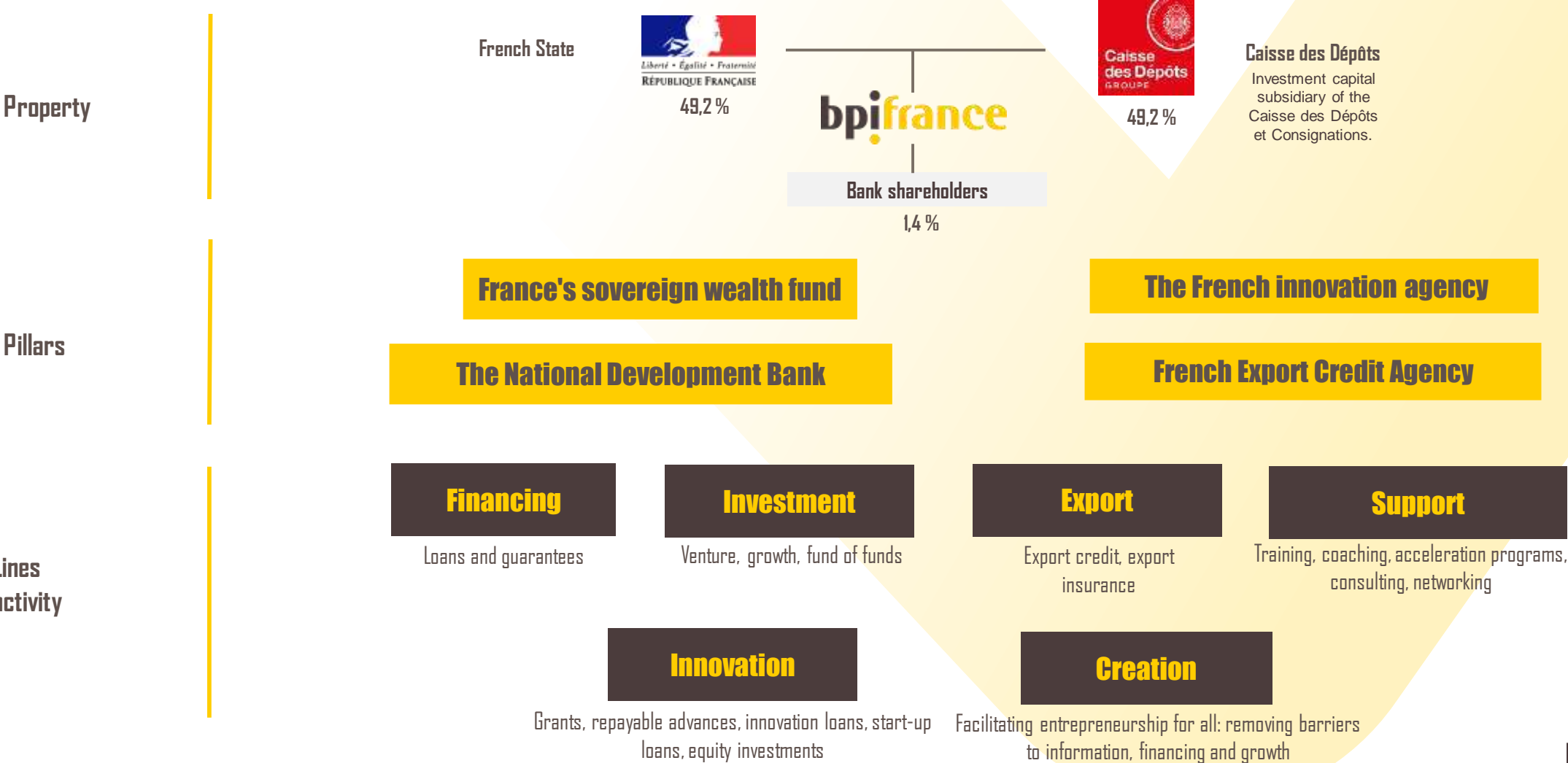
AMY HILLIARD  
CLIMATE  
COORDINATOR



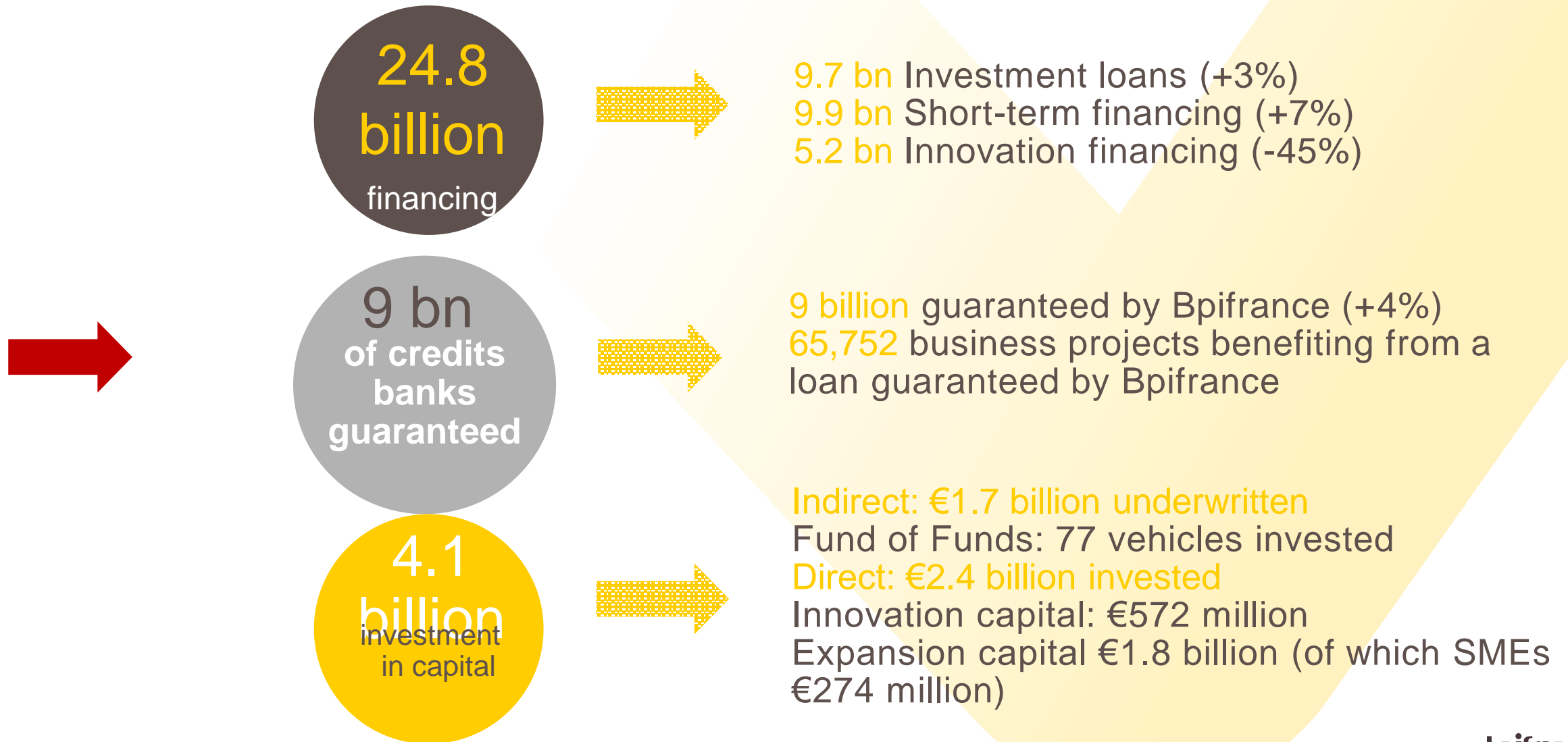
# BPIFRANCE WHO WE ARE

# BPIFRANCE, A ONE-STOP SHOP FOR ENTREPRENEURS

**Bpifrance** was created in 2012 by the French government to **support the development of French companies** of all sizes, from start-ups to large, listed multinationals, through loans, equity investments, export financing and business services.

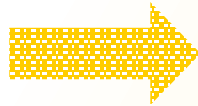


# NEARLY €60 BILLION MOBILIZED BY BPIFRANCE IN 202



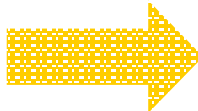
# NEARLY €60 BILLION MOBILIZED BY BPIFRANCE IN 2024

**22 bn**  
International



19 bn Medium- to long-term credit insurance  
1.4 bn Guarantee of sureties and pre-financing  
828 M€ Change in currency insurance (+7%)  
246 M€ Prospecting insurance  
270 M€ Export credit (-18%)

**Support**



5545 companies accelerated since 2015  
1031 accelerated in 2024  
6767 SME/ETI consulting assignments in 2024  
4244 companies supported internationally

# FOCUS ON GUARANTEE

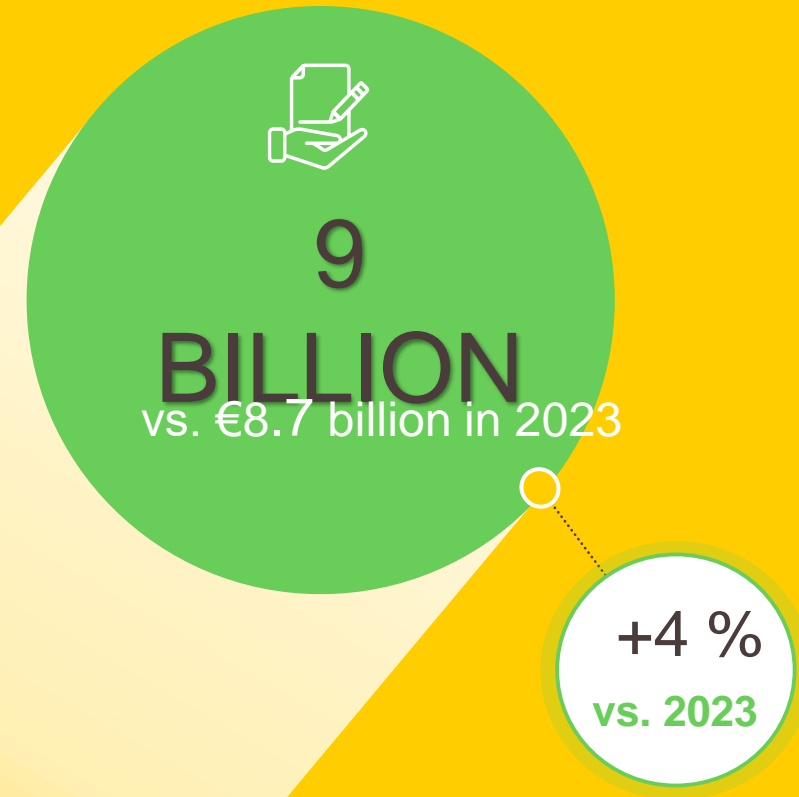
## CONTINUED GROWTH IN GUARANTEES IN 2024, WITH A MARKED INCREASE IN BUYOUT AND DEVELOPMENT FUNDS

**Bpifrance offers to banks its guarantee to strengthen SME financing during the riskiest periods.**

Covering 40% to 60%\* of the risk :

- Creation
- Reprise
- Innovation
- International
- Development
- Transmission
- Strengthening cash flow

\* Up to 70% with/for regional banks





# BPIFRANCE CLIMATE PLAN



# A CLIMATE PLAN BASED ON 3 PILLARS, IN DIRECT CONTACT WITH BUSINESSES



**PILLAR 1**  
Accelerate the transition of  
companies  
with support and financing solutions

**PILLAR 2**  
Ensure the growth of solution providers/greente  
to identify tomorrow's decarbonation solutions

**PILLAR 3**  
Supporting the production of low-carbon  
energy  
and contributing to the growth of international champions

[illegible]

- 50 regional branches in Metropolitan France and Overseas Territories,
- 24 climate coordination coordinators established in regional directions to deploy Bpifrance's climate strategy.



# ACCELERATE THE TRANSITION OF COMPANIES

# SUBSIDISED SUPPORT SCHEMES TO BOOST THE TRANSITION OF SMES & MID-CAP COMPANIES

## Training

Assess your **needs** to have a **successful ecological transition**

## Build structure

Formalised **technical audits** leading to **action plans**

## Boost your strength

A **tailor-made** support to challenge your **strategy** and **business model**

## Accelerate

**Consulting services, networking & training sessions** with top business schools

# FINANCIAL SOLUTIONS FOR SMES & MID-CAP COMPANIES TO SUPPORT THEIR TRANSITION: LOANS, GUARANTEES & GRANTS

Unsecured  
loans: SMEs

Dedicated to **support  
transition initiatives**

Unsecured  
loans: SMEs &  
mid-caps

**Low-value intangible or  
tangible investments** to  
support a transition  
project

Assets &  
regulatory  
requirements

*Specific green  
financing solutions for  
**assets** & meeting  
**regulatory**  
requirements*



# GREEN GUARANTEE

# BPIFRANCE, THE CLIMATE BANK

€7 BILLION IN  
2024 FOR THE  
ECOLOGICAL  
AND ENERGY  
TRANSITION  
(TEE) OF OVER  
4000 COMPANIES



EUR  
7 BN

# BPIFRANCE, THE CLIMATE BANK

AMOUNT FOR  
THE RISKS  
COVERED BY  
THE GREEN  
GUARANTEE  
(NEWLY  
LAUNCHED IN

255  
M€



# THE GREEN GUARANTEE

GUARANTEES ECOLOGICAL & ENERGY TRANSITION (EET) PROJECTS FOR COMPANIES “IN TRANSITION”, SOLUTION PROVIDERS AND COMPANIES LESS THAN ONE YEAR OLD

## WHY?

THE GREEN GUARANTEE IS A BPIFRANCE SCHEME DESIGNED TO ENCOURAGE BANKS TO FINANCE EET PROJECTS.

# TERMS & CONDITIONS

## Plateforme Token :

- ☐ Any person authorised by the company must complete the appropriate course via the **Token Bpifrance platform**.
- ☐ The process is completely autonomous
- ☐ Based on the company's APE code, the platform orientates the client towards the appropriate path (solution provider/company in transition/new company).

## The rôle of the partner bank:

- ☐ The partner bank promotes the scheme to the customer.

# THE GREEN GUARANTEE

## FOR WHO? 1/3

---

1

**SOLUTION PROVIDERS:** company offering an innovative solution to improve its environmental impact or that of end consumers



Simplified classification of activity (eligible APE code or 80% of turnover from an activity that qualifies as SP)



Eligible financing items: all (tangible and intangible investments, working capital requirements)

# THE GREEN GUARANTEE

## FOR WHO? 2/3

**2 COMPANIES IN TRANSITION** (registered for more than 1 year)



Qualification of requested investments via a dedicated questionnaire (criteria and thresholds based on the European Investment Bank's Green Eligibility Checker)



Eligible financing items: eligible qualified investments in the Token pathway (platform), up to a minimum of 80% of the financing base.

The guaranteed financing can therefore include up to 20% of financing objects not qualified by the Token or qualified as ineligible (non-green investments, WCR, etc.).

# THE GREEN GUARANTEE

## FOR WHO? 3/3

3

**NEW COMPANIES:** in the process of being set up or registered for less than a year



Qualification of the company's activity and operating conditions via a dedicated questionnaire (criteria and thresholds based on the EIB's Green Eligibility Checker)



Eligible financing items: all (tangible and intangible investments, working capital requirements)



THANK YOU  
ANY QUESTION  
?



# SERAVEN

IR **bpifrance**