



# SOCIAL BANKING



Erste Group is taking the lead in developing a new Social Banking venture that supports people and organisations who were considered un-bankable.

## WHAT IS THE PROBLEM?

**16,000,000**

people at risk of poverty or social exclusion in Erste countries

which represents

**30%**



of the adult population



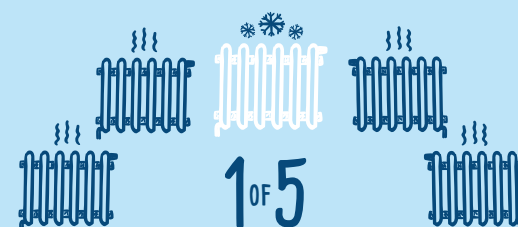
**3 OF 4**

have no savings for rainy days



**7 OF 10**

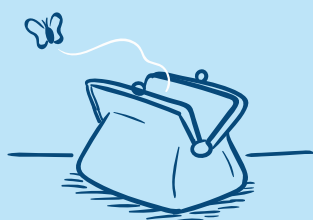
have not seen their income increase over the past 10 years



**1 OF 5**

can't afford to heat their homes adequately

## WHOM ARE WE SUPPORTING?



Low-income people → Financial Inclusion

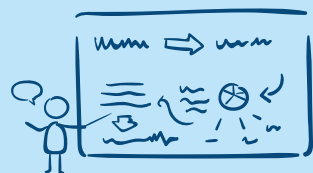


First-time entrepreneurs → Support new job creation



Social organisations → Enable social change

## HOW?



### MONEY ADVICE

Business Trainings, Capacity Building, Financial Education



### BANKING

Special Accounts, Savings, Loans, Insurance



### MENTORING

Individual Advisory, Business planning, Coaching



### PROGRAMS FOR FIRST-TIME ENTREPRENEURS



**800**

Clients

€ **5 MN**

Start-up Loans

**1,000+**

Jobs created



### MICROFINANCING GOOB.BEE CREDIT

**5,000**

Financed Clients

€ **50 MN**

Microcredits

**80**

Employees

## WHERE ARE WE NOW?



### PROGRAMS FOR SOCIAL ORGANISATIONS



**80**

Financed Clients

€ **5 MN**

Loans

**1,000+**

Final Beneficiaries

### PROGRAMS FOR FINANCIAL INCLUSION ZWEITE SPARKASSE

**15,000**

Clients

**350**

Volunteers

**30**

Social Organisations



## WHAT WILL WE DO BY 2019?

**5,000**

Jobs enabled

**500**

Financed social organisations

**25,000**

Low-income people financially stable