FOREWORD

After *The Intriguing Mr. Langley*, the annual report we published in 2017, we invite you to test your wits once again with a new mystery: the enigma of *20 Future Street*, a quiet residential building where nothing untoward ever seems to happen. At least, on the surface...

This new story from Groupe BPCE can be read like an ordinary tale in the order of its different chapters, or you can follow the characters of your choice by jumping from chapter to chapter in their pursuit. This is because, as we rediscover every day, each life course is unique.

Clues scattered throughout the story will allow you to discover the services and solutions provided by Groupe BPCE that have enabled the residents of the building to take responsibility for their own destinies. It’s time to take a stroll down Future Street and push open the door to No. 20.

We wish you a pleasant read!
PART ONE

Strange visitors
When all, or almost all, the city sleeps...

with Erwan

It’s 2 am and the city sleeps. The façades of the buildings along the boulevards seem to be dozing. The headlights of a few passing cars sweep away the shadows for a second or two before letting the façades fall back into obscurity and sleep. Along the avenues, in the heart of the squares, the monuments and statues seem resigned to their fate, as if awaiting the dawn to rouse themselves from slumber and attract the gaze of locals and tourists once again.

Away from the main thoroughfares, the stillness of the night seems to thicken like the plot of a murder mystery. Splashes of color wink at one another: a red traffic light turns green to match the illuminated sign of a pharmacy standing on the corner of Future Street, probably the quietest street in the city. Here, the silence is all-embracing, soft, and reassuring. The numbers scroll by in unruffled tranquility: 2, 4, 6… not a sound… 8, 10, 12… what’s that? It sounds like distant music, probably just a car in the avenue nearby… 14, 16… No, it’s a regular muffled beat growing louder and louder… 20 Future Street, a door painted violet with a magnificent wrought iron grille, the carefully worked twists of metal as delicate as ivy…
the sound is coming from here: the deep throb of a bass guitar along with the regular, almost mechanical beat of drums! A light is shining from a single window, the middle one on the 2nd floor: Erwan Verlech’s apartment.

Inside, a 22-year-old man with headphones on his ears and, on his knees, a guitar plugged into a computer, is sitting before a keyboard and screen, nodding his head in time with the music. He taps two or three times on the keyboard to turn the volume up a little more. Yes, that’s it; the mix is just right. Erwan has spent all evening working on his music after getting back from the school of architecture, but it was well worth it. OK, just a shade louder… The student looks around his apartment, gazing at the posters of majestic sailing yachts on the walls, his other passion, as he listens to the beat and succession of chords. A new guitar track flashes up on the computer screen; its timing is perfect, flowing smoothly into the melody, the volume rising again in his headphones. Then gradually, instrument after instrument, the music begins to fade. Erwan will soon return to the silence of his room. It’s his favorite moment, when the melody and beat flow back like a retreating wave, leaving behind the foam of a few forgotten notes suspended in the air. The instruments fall silent… to be replaced by the sound… of shouting! Angry voices!

“When are you going to turn it off?”

And banging on the door! “Turn off that horrible din!” He immediately realizes what he’s done: forgotten to disconnect the speakers on his computer! The music has been playing in his headphones but also blaring out in his apartment, along the corridor, up and down the stairs, the whole building! He rushes to the door:

“Are you taking us for idiots?”

shouts Yves Arnoux, the retiree from the left-hand apartment on the 3rd floor.

– Do you know what time it is? I need peace and quiet to concentrate! yells Mona Delernes, the fortune-teller from the 1st floor. They are standing there with Martin Korvan, the neighbor from the 3rd floor, right-hand apartment, clearly still half asleep.
– I’… I’m so sorry. I forgot to… stutters Erwan. It won’t happen again. I…

Everyone returns to their apartments, exhausted by the late hour and their sense of outrage. The student closes his door gently,
making sure not to slam it. A few seconds later, someone knocks again. Erwan shudders, opens the door, and is relieved to see that it’s only Sylvia, the tattoo artist from the 5th floor.

– I see you’re making yourself popular! she jokes.

– Don’t you start… it can happen to anyone, he says, stepping aside to let her in.

– I could hear you up on the 5th floor! You’re going a bit far… And to cap it all, old Mr. Arnoux is on the warpath right now. Last week, he noticed that the roof hatch was half open. He asked me why I was going up there. As if I’d go wandering about on the roof! All the same, he’s got a point. I’ve already heard strange noises during the day coming from up there.

They sit at the window, resting their elbows on the little wrought-iron balcony. Down in the street, in front of the building, Hanane, the 4th floor tenant, is parking her motorcycle. She often comes home in the early hours of the morning.
– Coming home so late… she must have found herself a new boyfriend, says Sylvia, with a smile.
– Very funny! replies Erwan.
– Just kidding. I’ve no idea what she gets up to. You can still hope…
– But I’m not hoping for anything at all! A girl like her would never look at a guy like me, says the young man wistfully. I recently read *an article about her and her fintech*.
– Oh, please! You’re making me cry! By the way, thanks for that weekend in Brittany. I had a great time. Did you know that I’d never been sailing before? I’ll reimburse you for the petrol, she adds, swiping the *Money Friends* icon on her smartphone.
– Would you like to go again next week?
– Sorry, I can’t. I’m off to see my family in Saint-Étienne. You should come with me; a change of scenery will do you good. We’re having a big party to celebrate *my sister’s new job*. The charm of the ladies from
Saint-Étienne is legendary… in case you haven’t already noticed! Well, I’d better be off. Try not to wake the entire building!

To be on the safe side, Erwan quits his music software before checking his Facebook page. He then reads an architecture newsletter: “Buildings that protect the planet,” was the title of the leading article. At school, he’s already studied some impressive projects in Abu Dhabi or Dubai. He’d been fascinated by the course. He, too, dreamed of working on ambitious, eco-friendly projects like that. At the sight of the buildings on his computer screen, Erwan begins to sketch imaginary structures. The hours fly by and the day begins to dawn. The young man stretches, makes himself a cup of coffee and sips it slowly, standing at his window. The sign above the bakery is the first to light up in the street still plunged in shadow. Too bad, he’d sleep a little later in the day. He grabs his jacket and starts down the stairs to buy some croissants. On the ground floor, when he turns on the lights, he glimpses the silhouette of a man in a raincoat hurrying out of the lobby as if trying not to be seen. When he arrives in the street, he sees him again, walking towards a group of three men. One of them takes out his phone and snaps pictures of the façade of No. 20. The man in a raincoat leans towards the photographer and points to the roof of the building. The phone flashes several times in the sleeping street. Intrigued, our architecture student turns up his jacket collar and goes into the bakery. When he comes out, the men have disappeared. Perhaps they’re waiting inside the building? He enters the lobby cautiously: nobody there! Only the sound of his footsteps echoing against the floor tiles as he passes.

You can continue reading in the order of the different chapters or follow the characters of your choice

Alice
An HR manager and well-organized mother
p. 13

Sylvia
A tattoo artist with a big ambition in a small room
p. 19

Martin
An executive in a firm of consultants and overwhelmed father
p. 27
The morning rush

with Alice

Where we discover
that rude awakenings
are sometimes a harbinger
of good news.

Where we also discover
that one’s private and
professional lives coexist
in a delicate equilibrium.

And, lastly, we understand
that mysteries always
return at the end of the day.

Alice Korvan always does the same thing at the start of every
day: she removes her earplugs. Even though Future Street is relatively
quiet, she seems to sleep more soundly with her ears hermetically
closed by wax. And if she can judge from her husband Martin’s weary
expression this morning, standing in the kitchen, hypnotized by his
cup of coffee, she isn’t mistaken:
  – Didn’t you sleep well, darling? asks Alice.
  – Don’t tell me you didn’t hear a thing?
  – No. What am I supposed to have heard?
  – The artist on the 2nd floor. He thought he was at a pop concert,
at 2 o’clock in the morning! grumbled Martin.

The children get up one after the other, each seeming to
pull the other out of sleep like dominoes rising in succession instead
of falling. The day gradually gets back into its hectic stride: breakfast,
the brushing of teeth, the muddle of odd shoes… And Martin doing
everything in slow motion this morning, thinks Alice… “That’s a
cause for celebration! I’ll have another coffee,” she hears him say to their daughter. As if he had time for another coffee! Then the unscheduled exchange of satchels and, another novelty, an overstuffed pencil case spilling out its pens in the hall and sending marbles rolling under the furniture!

In the midst of this confusion, Alice suddenly hears her mobile phone vibrate. She rummages through three coats before locating it. This may be the news she’s been waiting for since yesterday. The name of Erica, her colleague at Natixis Human Resources, flashes up on the screen.

“Hello, Alice?
We’ve got it! It’s in the bag!

– Are you sure?
That’s fantastic! We’ll have to let everyone know about it!”

– Let’s get the news out this morning on Yammer! We’ll talk about it when I get to the office. Natixis has been certified Top Employer France in 2017!, she told her husband as she hung up. So, are you impressed?
– Absolutely! That calls for a celebration. I’ll have another… Alice gives him a dark look.
– Will you be dropping the children off at school this morning?
– Yes, answers Martin, but I’ll be coming home a little later than usual tonight. I have a meeting with my customer who wants to develop his business overseas, do you remember?
– No problem, I’ll take Zoé to the riding school. I’ll manage. But don’t forget, next week I’m off to Belgium for a couple of days.
– Yes, I haven’t forgotten.
– Well, I’d better be off or otherwise I’ll bump into Arnoux who’ll start pestering me for advice about the best bank for his shares! He just can’t understand that I work for HR and not in investments. Honestly, I don’t know what to say to him!
– After you, ladies and gentleman! says Martin in a booming voice as he opened the door to announce that it was time to leave.

In the street in front of the building, Alice kisses the children and sends some SMS messages as she walks towards the bus stop. She bumps into Jeanne, the florist, who runs the shop on the ground floor of the building.
– Early, as usual, Jeanne! Already back from the flower market?
– No, this is my bookkeeping week; I try to do a little every morning. It’s a part of my job where I’m not really competent.
– Are things going well?
  – Yes, not bad. After just one year, I can’t really complain. If I get things organized properly, my second year should be good, too. I already have some new plans… and even some ideas for when I have employees… and become a 2G web-savvy boss! she said with a laugh.
  – I’m impressed. It takes courage to set up your own business. I’ll pop in to see you later on this week for my window boxes.

Alice Korvan sets off again but is immediately approached by a young woman who asks her whether she’d answer a few questions, for a “survey of changes in the neighborhood.” Alice did odd jobs like this in her student days and knows it’s not easy. She makes a point of always answering.

– I only have three questions, says the young pollster from the outset. It’ll only take a couple of minutes, don’t worry. First of all, do you consider yourself mobility oriented?
– Sorry? What exactly do you mean by…
– And, if so, would you say you maintain a degree of real-estate market awareness?
– I don’t…
– And finally, over what time horizon? Have you fixed an optimum date?

“Who exactly are you working for, Miss?”

asks Alice rather coldly, to stop the barrage of questions.
– For a group of companies that are thinking about redeveloping the avenue… she hastily looks at the text on her tablet… Sorry, about the future redevelopment of neighborhoods in… she glances at the screen once again… in… attentive to the needs of local residents and users of the…
– I’m sorry but I don’t understand a word you’re saying.
– Uh… Anyway, I’ve finished my questionnaire. Thanks very much.

She hurriedly stuffs her tablet into her bag, visibly embarrassed, and apologizes profusely for disturbing Alice and walks away. Alice watches her for a moment before pulling herself together: time to get a move on or she’ll end up being late! That’s when she sees Yves Arnoux, her neighbor, coming from the kiosk, reams of newspapers under his arm, smiling, good-humored, unavoidable!
– Mrs. Korvan, hello! I was just thinking about you. As you work in a bank, I wanted to ask your opinion and… Is everything all right? You seem worried about something?
– No, but… It’s that young woman over there. She just asked me some very strange questions.

“I’ve seen her before!”

declares Arnoux.

– Last week, she asked me if I wanted to live in another city. Straight out! For thirty-eight years I’ve been living here. In those days, the price of a square meter cost the equivalent of two packs of butter today. And that young lady wanted to pack me off to live somewhere else, thinking she could confuse me with her intolerable gibberish! What a cheek!
– It’s strange, she just asked me the same questions, says Alice.
– More real estate agents looking for property… As if we’d to decide to move on a sudden whim. I think I’ll call a meeting to inform
everyone in the building about it. Don’t let yourself be pushed around! By the way, I read in the newspaper that *your bank has won a prize*. Well done! In fact, I wanted to talk to you about a little investment I’d like to make and ask your opinion about…

– I’m not an expert in that area, as I’ve already told you, interrupted Alice, speaking as sweetly as possible. You’d do better to go to your local branch.

– Yes, I see, I see. I’ll keep you updated about our little meeting.

The rest of Alice’s day is less chaotic. “Fell into the clutches of Yves Arnoux. Easier to discover my digital profile than escape from him!®” she texts to her husband during lunch. The afternoon passes quickly. After her daughter’s riding lesson, she returns to 20 Future Street. When she arrives in front of the violet-painted front door, she notices two men in the middle of a discussion:

– 19th century, first half, says one of them, his red hair standing in a sharp contrast to his beige raincoat. And, we’ll have to…

He was about to finish his sentence when he noticed Alice’s arrival, falls silent and smiles before turning away without a word. “Excuse me…” says Alice to attract his attention. But the man only turns up the collar of his coat and walks away quickly without looking back. In the lobby, as she opens her letterbox, she noticed a message taped to the notice board in the middle of the wall:

“Dear Neighbors,

Could we meet tomorrow evening in my apartment? For the pleasure of spending a moment together, of course, but also to tell you about a matter I find somewhat unsettling and that concerns us all.

See you tomorrow!

Yves Arnoux.”

*You can continue reading in the order of the different chapters or follow the characters of your choice*

**Sylvia**
A tattoo artist with a big ambition in a small room
p. 19

**Martin**
An executive in a firm of consultants and overwhelmed father
p. 27

**The Arnoux**
Dynamic pensioners according to Yves, obstinate old folk according to others
p. 33
Her fellow residents think that Sylvia is a later riser; never has she been seen to leave her apartment before midday. But like many well-established reputations, this one is based on a fallacy. It’s 7 o’clock and Sylvia has already been up for thirty minutes. Music, volume turned low, curtains still closed, shadows barely lightened by the glow of a computer screen and desk lamp... a studious atmosphere. Sylvia is painstakingly editing photos of jewelry. From time to time, she goes to fetch the original model from one of the numerous folders of drawings wedged between her wardrobe and bed. The young woman has always loved drawing and painting, a passion she discovered as a child that has never left her. Today, she alternates between painting, drawing, and creating models of rings, necklaces and earrings. But these creations – a closely guarded secret until now – may soon be leaving her studio apartment. Jeanne, the florist on the ground floor, has talked about working together. She wants to expand her business and has offered to reserve a part of her shop
for Sylvia’s jewelry, whose highly floral style, inspired by Art nouveau, had impressed Jeanne a great deal. It would allow her to take a major step forward, to translate her dream into something concrete. And it’s this prospect that terrifies her, that wakes her up even earlier than usual. Sylvia is fully aware of the power of prejudices; they can hinder you, slow you down, and confine you… but also, paradoxically, protect you. One sight of her tattoos and you imagine a woman who’s determined and self-assured. But it’s all just a smoke screen she frequently hides behind. In fact, the opposite is true: she lacks self-confidence. Everyone has moments of self-doubt, don’t they? But, with Sylvia, it’s something more permanent, chronic, like a direct current passing through her body whose intensity, since her earliest childhood, she’s been trying to control.

“After you, ladies and gentleman!” Sylvia smiles, recognizing the voice of Martin Korvan on the stairs. He must have forgotten how early it is to be speaking so loudly. Beneath his serious demeanor, he’s more fanciful than you’d imagine. She then hears the thunder of the Korvan children crashing down the stairs. It’s a good time to take a break, to take a moment to pour herself another cup of coffee. The pictures of jewelry are dismissed from her computer screen and Sylvia’s thoughts return to her particular source of worry at the moment: money, her budget. She’s never been very good at managing things (to put it mildly). Of course, everything today is easier with the Internet. New services allow her to keep a better track of her spending and avoid the overdrafts of her youth. When she needed a loan to buy a gem-setting machine for what was still just a hobby, she was surprised to discover how easy it is to sign up for one. But, all the same… Becoming self-employed, setting up your own business is a far cry from taking out a loan online! Jeanne has tried to reassure her but, this morning, Sylvia is still looking for specific answers to certain questions. She’s found a website where she can talk about money, investments and her plans with other people on the Internet. All kinds of questions can be asked, without feeling embarrassed or judged by others.

“What are the first major expenses when you set up a company?”

she typed in yesterday.

Today, she’s received more than ten answers. “If you’re a retailer, make the shop as attractive as possible. It’s a key investment,” replied someone going under the pseudonym Luc77. “Keep calm and don’t panic. Here’s a list of expenses you’ll need to set money aside
for. And, above all, good luck with your venture. There’s nothing better than setting up your own business,” adds Eva B. Sylvia prints out the comments, clicks on the recommended links, takes notes and slides it all into a cardboard folder bearing the word “Future?” written in large red letters, followed by an even bigger question mark. “You can’t miss this opportunity, Sylvia!” she says aloud in the silence of her studio apartment. She then gets back to work on her creations. Before starting her day at Tatoo you, the tattoo parlor where she works, she decides to have a coffee and croissant in the bar at the end of Future Street.

As she locks her door,
Sylvia hears
some strange noises.

They’re coming from the same floor as hers, near the hatch leading to the roof. She walks silently towards the noise, just wanting to make sure. At least she’ll be able to explain to Yves Arnoux that she has nothing to do with the mystery of the roof. After taking a few steps, the tattoo artist discovers some strange instruments lying on the floor: a metal pole, a digital recorder, and a microphone. She then hears the voices of two men. One of them has his back to her and is leaning through the hatch without climbing onto the roof. The other one is taking notes.

“Be specific: pigeons AND crows.
I think it’s a crow’s nest,”
says the first man.

Sylvia gives a little cough to attract their attention. The two strangers smile at her, without offering an explanation.
- Looking for something? asks the young woman.
- No, we’re simply checking the roof for leaks.
- So the pigeons can sleep in the dry? That’s nice, she says, a touch of irony in her voice.
- Yeah, we think of everything, says one of the men with a smile as he puts away his equipment.
Without saying another word, they set off down the stairs. For a few seconds, Sylvia wonders if she should go after them and ask the taller of the two, a redhead with a friendly face, whether they weren’t teasing her just a little. But she has learned to be wary of her impulses, which in
the past have sometimes landed her in trouble. As she waited for the elevator, she watches them disappear down the stairs, weighed down by their metal poles.

In the café, Erwan is leaning against the bar, absorbed in the sports page of a newspaper and an article on the *latest match of the Racing 92 team*.

“I’ve just seen a couple of men trying to climb up onto the roof,”

says the young woman abruptly. They spun me some tale about checking for leaks. If they’re plumbers, I’m the Queen of England!

– Is that a fact? They’re definitely not plumbers then!
– Wise guy! replies Sylvia, pretending to punch him on the shoulder. Honestly, they seemed really strange.
– Sounds like burglars, doesn’t it?
– Perhaps, I’ll mention it to Arnoux.
– At least he’ll stop accusing you of going up on the roof, jokes Erwan. But Yves Arnoux is a bit devious. He’ll just think that you’re accusing others to put him off the scent, like in a detective novel. You want to be careful!
– Your friend’s absolutely right, Sylvia.

“We must all be careful!”

Sylvia jumps in surprise. She hadn’t seen Mona Delernes arrive, the fortune-teller from the 1st floor, dressed all in red. Her rather stern face is softened somewhat by a pair of glasses… red, of course. Her appearance causes quite a sensation. The tattoo artist is pleased to see that she’s wearing the earrings she had given her. A simple *quid pro quo*: a fortune-telling session in exchange for a piece of original jewelry. During the sitting, Mona had told her that “she’d be offered a major opportunity and that she should seize it.” At first, Sylvia thought that the fortune-teller probably told everyone the same thing. But two weeks later, the florist mentioned her idea of their working together. Since hearing her prophecy, she saw Mona in a different light.
– Young man, I carried out a new search yesterday on the astral plane. We are heading into a period of great changes. Of great upheavals, even! It’s a certainty, a cosmic certainty!
– Ah, the astral plane… It’s a bit like your second home, says Erwan with a touch of irony.
– Alas, not always, young man, not always. Material reality catches up with us all sooner or later. A case in point of this sad fact is that I have to deal with water damage in my apartment. I’d rather be studying Orion, you know, but fortunately I have good insurance cover. I’ll pay for your coffee, she says, taking out her smartphone.
– You pay with your phone? You’re more of a techie than I am, adds Erwan.
– We astral experts are always a step ahead of everyone else, young man. It’s our job, in a way… or, I’d say, our mission in life.
“Dear Neighbors,
could we meet tomorrow evening
in my apartment? For the pleasure of spending
a moment together, of course,
but also to tell you about a matter I find
somewhat unsettling and that concerns us all.
See you tomorrow! Yves Arnoux.”

This immediately makes her think about Mona’s prophecy. It wouldn’t take much to persuade her to go to her apartment and swap a new fortune-telling session for a nice bracelet she’d finished only yesterday. She’d ask Mona all the questions bothering her: should I team up with Jeanne? Should I give up tattooing? Who are those men hunting pigeons on the roof? What changes did Mona refer to in the café? She would have answers to all her questions, Mona would like the bracelet, and Sylvia would go home feeling better. Why is life never so simple?
Damn! What a terrible night! Being woken up at 2 am by Erwan’s music has left Martin exhausted. He’d spent the rest of the night slipping between fitful drowsing, insomnia, and the inevitable questions that his subconscious mind had smuggled home from the office. Martin works with corporate clients in a firm of consultants. He knows from experience that if he starts thinking about his work before going to sleep, he’s done for. So when he starts thinking about them in the middle of the night, he’s doomed! Standing in front of the coffee machine in the kitchen, he rubs his eyes once again, as if this part of his body were still asleep and needed a more forceful awakening.

“Didn’t you sleep well, darling?” He hadn’t seen Alice, his wife, come in. He was surprised by her voice. Seeing her well-rested face, it was clear that she hadn’t heard anything during the night. Not a thing. Perhaps Martin should get himself some earplugs, too… But he knows
that he won’t. He can’t stand the thought of cutting himself off from things. What if something happened? What if one of their children called out during the night? Everyone thinks he’s self-possessed, mild-mannered, and ironic but Martin is, first and foremost, a worrier. He wears his composure like a mask.

He kisses Alice before turning on the radio. Antoine, their son, comes into the kitchen, moving like a sleepwalker, barely conscious. The noise of his getting up had woken his sister, Zoé. Martin savors these few instants of tranquility, that no-man’s-land between night and day. Soon, it would be the start of the morning rush.

It’s Antoine’s turn to set the ball rolling today. He finishes the jar of jam before Zoé, who protests, takes a bite out of her brother’s slice of bread in retaliation, and spills his chocolate in the process. Martin grabs a sponge, without even realizing it, by reflex. “France is world handball champion,” announces the journalist on the radio.

Our family man takes his cup of coffee and raises it in a toast to the team’s success and tries to get the children to quieten down. The economics section will soon begin. They should be talking about one of his clients. “It’s often said that economic growth is driven by SME’s…” begins the journalist.

“Hush!” says Martin with the little authority he is able to muster after his sleepless night.

“… along with midcap companies. The truth of this is demonstrated today with the incredible growth enjoyed by…”

“Shhh, children!”

Never mind, he’ll listen to the next news bulletin in the car. He turns the radio off. His daughter Zoé seizes the opportunity to launch into her own personal news flash: “I had a good mark in my dictation yesterday, Daddy!” A new slice of toast with the – empty – cup. “That calls for a celebration, Zoé dear. I’ll have another coffee.” The children go to their rooms to get dressed, giving Martin a brief
window of opportunity to take a shower. He suddenly hears the sound of marbles rolling on the floor. “Oh no! My pencil case!” cries Zoé in despair. What were marbles doing in her pencil case? Better not ask! He simply says: “Pick them up before leaving! I don’t want to see a single one on the floor, especially under the furniture.”

The way things stand he won’t have time for another coffee. They’d better get a move on! One last item on the agenda: inspecting the children’s clothing. Then Martin opens the front door: “After you, ladies and gentleman!” says Martin in a booming voice and the children go clattering down the stairs.

***

7.30 pm. Martin’s last meeting of the day has just ended. It was an important moment. His client wants to expand his business in the international market and Martin gave him several solutions. Everything went well and he feels relieved. If the architecture student doesn’t stage a private concert at 2 o’clock in the morning, he should definitely sleep better tonight. The drive gives him a moment to listen to the evening news. He almost misses the sound of children’s voices and the tinkle of marbles falling on the floor. Another turn after the square and he arrives at 20 Future Street. But the entrance to the car park is blocked by two vans: one displaying the logo Les Bouquets de Jeanne, the florist with her shop on the ground floor, and a second bearing neither logo nor inscription, with tinted windows.

Martin waits a moment before pressing gently on his horn.

Jeanne quickly comes out of her shop and smiles at him before moving her vehicle, but the other van is still blocking his way.

He sounds his horn again, a little more insistently.

After a while, two men appear. They seem to be coming out of the car park, and wave him an apology. One of them, a redhead in a
raincoat, opens the van and puts inside some strange equipment consisting of long poles and various measuring instruments apparently connected to a laptop computer.

“Who on earth are those men?” mutters Martin as he turns off the radio.

A third man joins them to help stow the equipment away as quickly as possible. Korvan winds down his window: “Good evening! Are you doing work in the…” The sound of his voice is lost in the roar of the engine as the van drives quickly away.

Ten minutes later, Martin is back in his apartment, met by a welcoming committee comprised of two young children, as noisy and enthusiastic as ever, and his wife.

“Did you see Arnoux’s message in the lobby?” asks Alice.

“No, what does he want?”

– He’s invited the whole building to his place tomorrow evening. He wants to talk to us about “an unsettling matter.” He’s probably exaggerating, as always.
– I’m not so sure, answers Martin, thinking about the mysterious van. I’m not so sure…

You can continue reading in the order of the different chapters or follow the characters of your choice

Alice
An HR manager and well-organized mother
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Sylvia
A tattoo artist with a big ambition in a small room
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The Arnoux
Dynamic pensioners according to Yves, obstinate old folk according to others
p. 33
The bell rings again. Hélène Arnoux apologizes to Mona and Sylvia, who had arrived a few minutes earlier, and goes to open the door. She weaves between the chairs, avoids the coffee table, and opens the door without hesitation. When she isn’t carrying her white cane, you would never imagine that this elegant woman is blind.

– Please come in, she says, opening the door to Erwan and Martin Korvan who’d arrived at the same time. My husband will be with us shortly. He’s on the phone. *His sister is rather ill and he needs to settle a number of issues for her.* Please take a seat.

The neighbors greet one another, almost intimidated. They are used to bumping into one another briefly on the stairs, to saying hello… but sitting motionless around a table seems very strange. They fall silent for a few seconds.

– I’ve been told that you’re a musician, Mr. Verlech. It seems you’re very talented, says Mrs. Arnoux, in a mischievous tone of voice.

– Er, yes… a little…, answers Erwan, trying not to notice Sylvia’s ironic expression.

A summit meeting
with the Arnoux

Where we learn
that eyes cannot see everything.

Where we’re told
that ghosts have strange real-estate projects.

And where we also learn
that there’s always another way to be (have)!
Yves Arnoux finally comes into the room. The retiree shakes hands with his guests, fills their glasses, sits down and stands up again. They know he’s dynamic, a little abrupt at times but tonight he seems quite fired up.

– I think we’ve all noticed odd things occurring recently, strange men prowling around the building, he said without further ado.

His guests nod in agreement when the doorbell rings again. It’s Hanane arriving a little late, as usual. She joins her neighbors and, sitting down, says:

– I just met a man measuring the street door. Is that normal?
– That’s exactly what we were talking about! It’s very, very fishy, if you want my opinion. We have to react! says Yves Arnoux, banging his fist on the coffee table.
– But what do you want to do? Keep the building under surveillance? asks Hanane. Stand guard?
– And why not?
– I can try to find answers in the map of the stars. The vibrations feel right this evening, suggests Mona.
– Yes… well… thank you, answers Yves Arnoux rolling his eyes. But do you have any more concrete suggestions?

The people sitting around the coffee table fall silent.

“I think…
I may have the beginning of an answer.”

It’s the shy voice of Hélène Arnoux.

Her delicate tones stand in stark contrast to her husband’s raw energy. All faces turn abruptly towards her. She doesn’t need to see them to feel the attention focused on her, like a spotlight shining on a solitary figure on stage.

– I overheard a conversation some time ago. Four men were speaking together. They were talking about repairs, renovation work, she adds.
– You never mentioned it to me! exclaims her husband.
– I thought they were talking about construction work, restoring a façade. I didn’t really pay much attention to what they were saying.
– That explains a lot of things, interrupted Yves Arnoux. These people have their eye on the building. They’ll kick us out without a qualm. I was sure of it!
This time, the silence was broken by the hubbub of people talking simultaneously. Everyone shares details about the men they encountered, their gestures, their faces, that redhead in a raincoat they’d seen several times... “But it isn’t what’s most important.” Hélène Arnoux didn’t have to raise her voice. Once again, she’s the center of everyone’s attention.

“I recognized one of the men.”

- You knew his voice? asks Hanane.
- No.
- So how could you...?
- His footsteps. You know, the way people walk is frequently as revealing as a voice or a face when you know how to listen. Or when
you’re obliged to listen, like me. I immediately recognized that energy, that vigorous way of placing his heel on the ground. He lived in the building for a few months.

The elderly woman leans forward, briefly feeling around before finding her drink on the table in front of her.

- It was Charles Langley.

Their surprise is complete, undeniable, written on every face. Charles Langley! The owner of the building! His presence does not bode well for the tenants. This time, nobody has any arguments or theories to advance.

“I’ll call the building manager tomorrow morning,”

“See you back here tomorrow evening.”

says Yves Arnoux, before concluding.

***

Twenty-four hours later, the atmosphere is completely different. Hanane arrives on time, Mona is gazing at her shoes, Erwan has combed his hair, and the Korvan’s have come together. Yves Arnoux greets them with a serious look on his face. He is even holding a sheet of paper with notes taken from his conversation with the building manager. His voice adopts that neutral tone typical of official statements or the breaking of bad news, frequently one and the same thing.

“My friends,
the situation is both simple and serious...

… first of all, Charles Langley is dead. This changes a lot of things. He made a number of decisions about his real-estate holdings and his companies. He made provisions in his will to transform 20 Future Street into a model ‘eco-efficient and socially responsible’ building, to quote the building manager. According to his lawyer, he was anxious to end his life as a businessman on a positive note, and our building forms part of his grand plan. Major work will be carried out. The current residents should rapidly
be offered alternative accommodation and compensation. A meeting will be convened in a month's time. There you have it; I've told you everything.”

Some of the residents began to protest... but they fell silent almost immediately, as if the decision had been made and all objections were pointless.

- We don’t really have much choice, if I understand it correctly, concludes Hanane.
- And yet, yesterday, I read the tarot cards and consulted my ouija board, says Mona. Both returned the same answer: combat and imagination!

Some of the residents give a sad smile. Yves rolls his eyes, torn between sorrow and exasperation. Only one face is creased into a broad smile.
- I think Mona is right. There's always a solution, always another way to behave, says Martin Korvan, leaning against the wall, his tie undone and a sparkle in his eye. Combat and imagination: you’re absolutely right, Mona!

And, as if he were proposing a toast, he raises an imaginary glass to the fortune-teller.

End of Part one.
Turn to page 39 to discover how the residents of 20 Future Street take charge of their own destinies.
PART TWO

A good definition of the future
Eight months later…

“The project has suffered some delays but, overall, it’s still in line with the deadlines fixed at the outset.” Several heads nod in agreement. “All the stages have been completed according to the initial schedule.” The meeting remains serious despite the excitement infecting, as it inevitably does, the conclusion of a project. Workers enter and leave the building around the stationary group of people; apprentices tidy away equipment, remove the plastic sheets taped to the lobby tiles, and clean the new light fixtures. The man in the raincoat has finished delivering his report. As planned, 20 Future Street has been entirely renovated. Totally. In accordance with Charles Langley’s final wishes.

– Do you have any questions? asks another voice.
– Yes, Erwan, I do.
– Please go ahead, Mr. Arnoux.
– It’s not really a question; more a clarification, says the retiree,
adjusting his construction helmet. Regarding work on the roof, the association set up by the residents to manage the building has been granted the loan it wanted.

“This will be the last phase of the work and it can start rapidly.”

– Perfect, concludes Erwan. It’s noted.

The meeting breaks up. Yves Arnoux looks at Erwan who is still talking with a site manager. He can’t prevent himself from smiling when he remembers the same young man, a few months earlier, his hair unruly, a look of sheer embarrassment on his face as he apologized for playing his music too loud. It’s not only the building that has changed.
– What are you smiling about, Yves? asks Erwan as he walks towards him.
– Nothing in particular… I was just thinking how far we’ve come.
– Yes, it’s incredible, isn’t it?

“Do you remember that meeting at your place?

When we discovered how things stood?”

– Yes, Arnoux answers with a laugh. Doom and despondency!
– But we didn’t give up. Today, our association, our commitment in favor of the building, it all seems so perfectly natural. We had everything we needed to succeed! But, at that time, I was devastated. I could already see myself looking for another apartment with my references as a vaguely musical student! It wouldn’t have been easy.
– I’m going up to see Mona. Do you want to come with me?
– No sorry, I have to go and see Hanane.

“By the way, don’t forget this evening. It’s THE big night!

– I’ll be there of course.

– 8 o’clock on the dot!”
As usual, Hanane didn’t hesitate; she simply went for it. Wasting even a second was out of the question. Work has only just finished in the building and the startup director has already installed the desks, several computers and even a coffee machine. “The Smart’up”, a business incubator reserved for innovative companies, is located on the ground floor of 20 Future Street. “Innovation is the sole selection criterion. To set up your business here, you have to be forward-looking and determined to change things,” she explains as she tours the premises with two young people currently working on a new home automation system. Their invention will be developed for the first time in the building.

As he waits for her to finish her presentation, Erwan takes a look at the premises. Once again, Hanane impresses him. The incubator is already up and running! She is expecting two startups for tomorrow.
– So, have you come to inaugurate my coffee machine? says Hanane as she joined him.
– Yes, to celebrate No. 20’s new look.

“You’ll be there tonight? You mustn’t miss it.”

– Of course! answers Hanane. But I’m taking a plane immediately after. I’m off to Germany.
– On vacation? jokes Erwan.
– I don’t even know what the word means; it’s like the name of a classmate from primary school. It means something to me vaguely but I’m not quite sure any more. No, I’m meeting a customer in Germany where we could be opening a subsidiary with a local
partner. We’ll have to wait and see… I’ve even been contacted by investors interested in putting their money in my company. If all these projects pay off, it’ll be a real change for me. I’ll have to take on several staff. A new adventure… It’s a little frightening but I have reliable partners who really understand small businesses like mine. And you, Erwan, are you proud to have been involved in this project?

– Yes, my internship in a large firm of architects, overseeing the whole project, was more than I could ever have hoped for! My CV has been completely refurbished, just like 20 Future Street. In fact, I have a job interview tomorrow.

– Really? No more music at 2 o’clock in the morning?

– Probably. It’s a specialized management firm that invests in natural capital. They were really interested in the building’s renovation project…

– Honestly, Erwan, I’m impressed!

The young man smiles, trying to hide his embarrassment. Hanane, the woman always in a hurry, Hanane who has never taken a moment to notice him, Hanane is showing interest in what he’s doing! She even says she’s “impressed!” He mumbles a few incoherent words and spills his cup of coffee in confusion.

– See you tonight, then, he manages to say without stammering and walks away.
Like every other time he’d gone onto the roof since the renovation work was completed, Yves Arnoux is impressed by the beauty of it all. He walks with amazement among the aromatic plants and the tanks of rainwater. How wrong he’d been about Mona! He’d been too hasty in judging her, seeing her as a feather-brained dreamer. He only has to look around today to see how wrong he’d been. Behind a flowerbed, he comes upon a man who turns to face him with a smile, pushing a lock of red hair out of his eyes.

– Hello, Yves.
– So, Franck, do we still have pigeons among our tenants?
– Pigeons, crows as well as bees, of course, with the arrival of the hives at the end of the week.
– Is Mona around?
– Yes, just beyond the solar panels.
The fortune-teller is on the phone and waves to Arnoux to wait a few seconds.

Where we’re told
that the future looks different from up high on a roof.

Where we understand
that good ideas always find financial backing.

Where we discover
that the cinema draws its inspiration from real life.

On the roof of the future
with Mona
– It’s OK! We’ve obtained all the financing we need for the compost bins, she said as she hung up. The participative website worked well. Other buildings in the neighborhood are interested. And, like in astrology, the virtuous circle will be complete: we’ll put our waste in the bins, the compost we recover will be used for the plants in the greenhouse as well as those grown by Jeanne. A greenhouse powered by sunlight via photovoltaic panels: it’s 100% natural! Did you come across Franck?

– Yes, just when I came up onto the roof, answers Yves Arnoux.

– Do you remember when he frightened us? We all kept talking about the man in the raincoat! You even wanted to set up watch towers!

The two neighbors burst out laughing and walk towards the elevator together.

– It would make a good story for a film, adds Mona.

– Absolutely! says Yves. In fact, we’ve been contacted by a film production company. They want to visit the building and, above all, the roof. For their next comedy film. A story about neighbors, it seems. They could learn something from us! Would you agree to show them around?

The elevator door opens in front of them.

They step inside and they are wrapped in silence for a few seconds.

– I don’t know, Yves, says Mona after a while. The stars are clear about it: no new visitors for several weeks.

Once again, silence. The fortune-teller doesn’t take her eyes off the floor numbers counting down slowly.

– Uh… OK, I accept.

“Anyway, we’ll be seeing each other again this evening. 8 o’clock in front of the building.”

Yves Arnoux is unable to hide his surprise. So, the old Mona is still there. Some things, after all, never change. And it’s better that way, he thinks, as he steps aside to let Mona pass.
You can continue reading in the order of the different chapters or follow the characters of your choice

**Hanane**
A determined and admired startup director  
p. 45

**Jeanne**
A young woman in full bloom  
p. 53

**The residents**
Rendezvous at 8 pm on the dot  
p. 57
Jeanne is working in front of the shop, arranging flowers on either side of the doorway. Her question is met with silence. She turns round and pokes her head inside.

“So, are you going to tell me about this evening? Give me a clue!”

Sylvia is invisible, hidden behind an abundance of roses and white lilies. Surprised, she suddenly lifts her head, stands up and emerges from behind the wall of flowers:

– Sorry? Were you talking to me?
— What on earth are you doing? What are you thinking about all the time?
— Do you remember, we talked about payments last time? I think I’ve found a solution that does a lot more than mere payments. It’s really clever. I think it’ll really make things much simpler for both us.
— Well, well! How efficient! For someone who ran away rather than talk about managing her business, who didn’t even dare look at her monthly bank statements... you’ve progressed!

Around them, the decor doesn’t resemble that of a typical florist’s... unless it’s a florist of a completely new kind. Of course, bouquets composed by Jeanne are still on display but they are now shown side by side with the jewels imagined by Sylvia and with other items offered by other creators in the neighborhood. The two young women have set up shop on the ground floor facing the street, having renovated and enlarged the original premises. The concept store today is a little hidden by the tarpaulin that still covers the façade. But, next week, it will host the vernissage of two artists in addition to the usual activities.
— I’ll surprise you, too, Jeanne resumes as she walks towards the office. Last night, I found out about easy ways to develop a website for retailers like us.
— You? But you said you hated computers!
— It’s like you with management. But a lot of things have changed in the past eight months, haven’t they? In any case, we can be visible on the Web. It’s vital!
Sylvia nods, still absorbed by her accounts.
— So, give me just one clue? For your partner?
— Not a word, answers Sylvia. You’ll see like everyone else, tonight, at 8 pm.
It’s still light at 8 pm. The day stretches out its limbs like a person half asleep, tenderly, placidly, and languorously. Sylvia is the first one to arrive. She’s already stationed on the sidewalk in front of number 20, her hand repeatedly tidying away the same lock of hair, her feet stamping on the ground…

The former tattoo artist is nervous.

What if nobody likes it? Of course, they’ve already seen a few preparatory sketches but nothing specific. Above all, they have no way of imagining her latest additions. Was she right to give them a surprise like this? They have trusted her completely. She takes an anxious look at the white tarpaulin covering the entire façade and lays out a few plates and glasses on the garden table she has just set up.
“Are you celebrating ‘Neighbors’ day’ already?” asks a passerby as he grabs a peanut. “In a way,” answers Sylvia.

Yves Arnoux appears in the frame of the street door, one hand carrying an impossible number of bottles, the other stretched towards his wife to guide her steps through the last remnants of the construction site. The Korvan’s follow with their children. Then Sylvia sees Erwan’s silhouette appear accompanied by Franck’s ginger hair. On the other side of the street, Mona and Hanane arrive together. They’d met at the café a few minutes earlier. Nobody knows, but Hanane, the company director, the rational go-getter, believes in the stars. And increasingly so! Especially when faced with important milestones in her professional life. “I’m a little bit like your personal consultancy,” joked Mona once.

– Not quite, replied the startup entrepreneur. Your forecasts are much more reliable. You told me about an important business trip to Berlin two weeks ago. I’m going there this evening.

Jeanne pulls down the shutter of her shop and goes to complete the group of neighbors. A construction worker walks up to Sylvia and asks: “Can we begin?” She nods her head.

A few minutes later,
a first part of
the tarpaulin falls back,
folding itself away upon the scaffolding.

The residents of the building recognize Sylvia’s elegant style, the downstrokes and upstrokes forming spirals and plant-like ramifications. Another section of white tarpaulin falls away. The lines of the decor spread up from the floral motifs of the street door, rising to frame several windows of the façade, accompanied by the sound of applause. A large square of canvas still covers the right-hand side. Sylvia nervously crosses her fingers. This is the most delicate part, the most personal, too. The tarpaulin remains stuck for a few seconds, and then begins to fall away gradually, laboriously.

A first silhouette appears, and then another. Each individual is accurately rendered, and extremely realistic. At last, the fresco is completely visible. Like the group standing on the sidewalk, a group of ten people are drawn upon the façade. It’s impossible not to recognize who they are. “But…? It’s us!” suddenly cries out young Zoé
Korvan, breaking the surprised silence. The neighbors burst out laughing. The silhouette of Mona, dressed in red, Hanane and her motorcycle helmet, Martin Korvan in a hurry, Erwan surrounded by musical notes, and even two mysterious men in raincoats that bring a smile to Franck’s lips… everyone is there. Without forgetting Mrs. Arnoux with her cat, leaning against the shoulder of her husband… who describes to her what she cannot see, everyone’s position and place in the drawing.

“Is the iron grille still there with its spiral decorations?”
Hélène asks her husband, a slight note of worry in her voice.

“Of course,”
answers Yves, squeezing his wife’s delicate hand.

– I made sure of it. We’ve simply repainted the door. The old woman nods, reassured and satisfied. For a few seconds, she is lost in her memories. The door and its wrought iron motifs are the last things she saw of the building before she gradually lost her sight. She thinks back to her arrival at No. 20, in the 1970s, the bright colors of the cars in the street, the golden pikes on the railings of the public garden on the other side of the street. These were the last flashes of light she can remember before her life became engulfed in fog, and then in darkness. If she can still touch the iron patterns every morning, then the darkness hasn’t won, not entirely.

– It seems that you have produced a wonderful fresco, says Hélène Arnoux as she takes Sylvia’s arm. We are all heroes now, thanks to you!

– Not “thanks to me.” I didn’t invent anything; everyone played their role, says the artist. You, for example, understood the meaning of what we could only see. It’s a good definition of the future or of audacity.

“20 Audacity Street: that would be a fine address, too.”

The night falls. Yves Arnoux opens the first bottles. In his pocket, he feels the sheet of paper containing the speech he’d prepared for the occasion but he glances towards the new façade and
prefers to remain silent. “Everything has been said,” he thinks. A little further down the sidewalk, Martin Korvan smiles at him and raises his glass in a toast to him, with (at last!) a full glass and not a cup of coffee. They drink to the future and, more particularly, to No. 20. Erwan, for his part, has made up his mind; it’s now or never! He moves towards Hanane, hoping for a little more intimate and personal conversation but the young woman dives into a taxi without seeing him. “Everything changes so that everything can stay the same,” the young man thinks to himself, resigned to his fate, without noticing the amused smile on Sylvia’s face.

A few hours later, the city falls back into sleep, sinking into those calm and secret hours when each façade seems to shield its own private mysteries. When the lights from passing cars bathe No. 20 in a sudden blaze of light, it’s a whole story that leaps out from the shadows, a tale of companionship, commitment, and creativity. A light in a window on the second floor switches on. Erwan goes back to his apartment, sits down in front of his computer and checks twice that he has unplugged his speakers. He then places his headphones over his ears and clicks on the “Play” button.

THE END
20 Future Street
or the future in 2020?

What does the future have in store for the building and its residents? Will they be subject to change? Will they manage to seize opportunities and become active players in a process of inexorable transformation? In Groupe BPCE, this is the choice we have made with TEC 2020, our strategic plan for 2018-2020: a digital transformation plan managed by a dedicated organization set up in early 2017; a plan for our commitment to our customers, employees and cooperative shareholders; a plan for the growth of all our businesses. For further details, see 20 Future Street, vol. 2.

Passion for sailing with Maxi Banque Populaire IX, the latest addition to the Ultim category for ocean racing

Lorient, October 30, 2017: the skipper Armel Le Cleac’h and the Banque Populaire team are writing a new chapter in their ocean racing saga with the launch of Maxi Banque Populaire IX. Built by CDK Technologies, this latest in a long series of maxi-trimarans combines all the expertise acquired by the team in their twenty-eight years’ active involvement in ocean racing. Easy to maneuver in single-handed races, this huge 32 m-long, 23 m-wide vessel boasts a 38 m wing...
mast, three rudders fitted with struts and real-time adjustable foils that allow it literally to fly over the water. Nearly 100 people helped to build it, clocking up 135,000 hours of work. The first big race scheduled: the Route du Rhum in November 2018.

The Caisse d’Epargne supports female entrepreneurs

The article about Hanane mentioned by Erwan illustrates this support. Since creating its Barometer survey of female entrepreneurs in 2012, the Caisse d’Epargne has pursued a host of initiatives: partnerships with business incubators, support networks and programs such as Les Pionnières or the Essec business school’s Entreprendre au féminin, contacts in each Caisse d’Epargne, interest-free loans, regional action plans, etc. The 1st bank to work with the State to develop female entrepreneurship, the Caisse d’Epargne signed a new framework agreement in 2017 to boost the proportion of women among new business creators to at least 40% by 2020.

Short reckonings make long friends

Holidays, flatsharing, or evenings out: with Money Friends, Banque Populaire makes it child’s play for friends to share joint expenses. This free, openly accessible app for both Android and iOS smartphones launched in 2017 enables a group of friends to go Dutch by sending money directly from one account to another and to know exactly who owes how much to whom.
Steel: a very stylish business park

Winner of the competition launched by the city of Saint-Étienne, Apsys is building a 16-hectare shopping and leisure park worthy of the capital of design… and simultaneously creating 900 jobs including that of Sylvia’s sister. This €150 million investment includes €98 million in long-term bank financing. Groupe BPCE provided a total of €40 million while Crédit Foncier acted as lead manager. Banque Populaire Auvergne Rhône Alpes and three Caisses d’Epargne (namely: Rhône Alpes, Bourgogne Franche-Comté, and Loire Drôme Ardèche) contributed €5 million each. The savings bank serving the Loire Drôme Ardèche region also raised €10 million for site remediation measures and for the surety bond issued by another group company: Compagnie Européenne de Garanties et Cautions.

Natixis finances the world’s largest solar power plan

Abu Dhabi’s solar power plant in Sweihan forms part of the energy transition strategy adopted by the United Arab Emirates. Boasting capacity of 1.17 GW, it will supply 200,000 homes with the world’s cheapest electricity at only 2.94 cents per kWh. Natixis acted as the arranger and engineering bank of this project, providing technical monitoring services and hedging for loans worth $648 million out of a total of $871 million. As the world’s 10th largest arranger of project financing in value⁽¹⁾, Natixis offers investors an innovative platform enabling them to invest in infrastructure assets such as solar power plants.

⁽¹⁾ IJ Global, dated December 31, 2017.
Yes I Yam!

Groupe BPCE’s social network, which completes its e-mail and intranet services, offers employees an efficient search, sharing and dialogue tool. Launched in May 2017, Yammer already boasts 60,000+ members and 4,500 active communities. The aim of this social network is to facilitate cross-company communications and foster a collaborative culture, with each employee working with several communities within different companies and at group level.

Natixis: Top Employer France in 2017

Natixis was voted Top Employer France for the first time in 2017. This distinction, awarded by the Top Employers Institute and confirmed once again in 2018, pays tribute to the quality of the company’s human resources policy. As such, Natixis joins the ranks of the world’s best employers, certified by this independent organization in 110 countries. At the same time, Groupe BPCE has joined the LinkedIn Top Companies 2017 league of most popular employers in France, ranking among the top 20 recruiters who most effectively attract and retain new recruits.
Finding a work/life balance

Zoé, the little horsewoman, is fortunate: Natixis, just like BPCE SA, the 14 Banque Populaire banks and the 16 Caisses d’Epargne, has signed the work/life balance Charter. First launched in 2013 under the aegis of the French Ministry of Women’s Rights, it includes 15 commitments to improve work/life balance and to promote a management culture that respects this goal through a more flexible organization of working time. Groupe BPCE companies are also extremely committed to gender equality in the workplace: 32 have already been certified by the Afnor standardization body.

The Caisse d’Epargne gives professionals a boost...

Jeanne started her new business with a Prêt Décollage Pro, a professional launch loan for entrepreneurs that provides additional financial support and the backing of a specialized network such as France Active. Individuals creating new, or buying existing, companies enjoy interest-free loans equal to their own financial contribution, capped at €10,000. Awarded on top of a main Caisse d’Epargne bank loan, the Décollage Pro solution requires no guarantee and may be combined with other financing solutions related to business creation or acquisition.

… and simplifies their employee savings plans

Could Jeanne already be thinking of doing her future employees a big favor? Nothing simpler than this for the Caisse d’Epargne, the 1st bank to offer professionals a fast, digital solution for setting up
employee savings plans. After choosing the optimum solution with your account advisor, just three clicks on your smartphone will enable you to sign the contract and instantly enjoy the social and fiscal advantages of this savings scheme.

**Natixis, champion of equity derivatives**

For the second year in succession, *The Banker* magazine has awarded Natixis the prize of “most innovative investment bank for equity derivatives.” This award illustrates the ability of Natixis’ teams specializing in financial engineering and the sale and trading of equity derivatives to create new tailor-made solutions to satisfy investor needs. Examples: Zephyr Max, an alternative to monetary solutions, or CLEEN, which brilliantly combines high levels of capital protection with return on investment.

**B’digit: discover and enhance your digital skills**

Earthly, lunar, galactic or supernova? B’digit invites each Groupe BPCE employee to discover their digital profiles, test their knowledge, and enhance their skills, at their own pace, with light-hearted, customized micro-training sessions. To make it easier for employees to use B’digit when they are on the move, each course consists of short modules lasting less than 2 minutes: videos, games, quizzes and tasks that earn you points and badges when you successfully complete them. Groupe BPCE is making training central to its transformation: 5.5% of the total payroll is devoted to training, one of the largest commitments in the French banking industry(1).

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(1) 4.4% in 2016, AFB 2017 Training Report.
Autonomy and advice: the perfect pair for your money management

Account inquiries, credit transfers, overview of accounts in different banks, budget management, online simulations and subscriptions, simplified processes, ultra-secure authentication, etc. Groupe BPCE’s banks are constantly offering more online services to give their customers greater autonomy in managing their finances 24/24, 7/7. At the same time, active listening, professional expertise, and personalized customer relations are more than ever central to banking. To keep our promise of a local presence, advice and excellent service, we are boosting our investments in digital solutions to €600 million per year, and we plan to boost our staff of specialized advisors by 50%. Our ambition: become No. 1 for customer satisfaction.

An exceptionally simple personal loan at Banque Populaire

Buying a household appliance or a car, financing home renovations: nothing could be easier at Banque Populaire, with its online simulations and subscriptions for fixed-rate personal loans, repayable in constant installments. The repayment schedule and debit dates are tailored to each
customer’s needs. Once the loan is agreed online, the amount borrowed is transferred directly to the borrower’s deposit account. If it is a personal loan for home renovations, the first installment can be postponed for up to three months and the funds released in stages as required. In all cases, handling fees are waived for all customers who complete the online application process independently.

**Questions about money? La Communauté by Caisse d’Epargne gives you the answers**

The Caisse d’Epargne is the first French bank to launch an online community devoted to discussing money matters. Open to all – individuals, professionals, entrepreneurs – La Communauté by Caisse d’Epargne enables members to find information, offer each other assistance and advice… and its interest is further enhanced by a news blog, quiz competitions and a lab space. In this way, the Caisse d’Epargne confirms its commitment to financial education as testified by its Finances & Pédagogie association since 1957.

**Natixis and Racing 92 club: ten years of passion**

In a company as in sport, success is the fruit of team effort. Natixis is also made up of backs, forwards and wingers who must combine their strengths and play as a team to meet the challenges of their customers. Natixis has been supporting the Racing 92 rugby team since 2007, when it played in the 2nd division. Their shared ambition was to climb back to the highest level. Driven by the values of fighting spirit, comradeship and respect for the opponent, the men in blue & white have since risen to the top of the French and European championships.
**Natixis Assurances: First class solutions**

Mona has taken out insurance with Natixis Assurances, whose comprehensive home, car, legal protection, and personal health contracts received an Excellence Label from the *Dossiers de l’Epargne* in 2017. To better satisfy its customers and their new digital practices, Natixis Assurances has completely redesigned its claims management tool: one hundred people will work on this project named “Purple#Care” for a total of eighteen months. Life insurance has not been forgotten. The *Quintessa* private management contracts distributed by Banque Populaire and *Millevie Infinie* offered by the Caisse d’Epargne also obtained a 2017 Excellence Label.

**Mobile payment for all: Groupe BPCE shows the way**

Whatever their smartphone, Banque Populaire and Caisse d’Epargne customers can pay for goods and services using their mobile phones wherever contactless cards are accepted, and they can even exceed the €30 limit thanks to their fingerprint or secret code. The first banks in the euro zone to offer *Apple Pay* in 2016 to the customers of its two major retail banking networks, Groupe BPCE chose *Paylib Sans Contact* in 2017 to extend these mobile payment solutions to customers with Android smartphones.
Handball: two fabulous achievements!

It was phenomenal! On December 17, 2017, the French team beat Norway in a sensational final to win the Women’s World handball championships in Hamburg by 23 to 21. With this triumph, the French ladies equaled the achievement of their male counterparts, also winners against Norway in the World championships on January 29 in Paris. France is only the second country to win both world titles in the same year, after the Soviet Union in 1982. The Caisse d’Epargne, which has partnered the French men’s and women’s handball teams since 2015, was delighted to celebrate this double success in its sponsorship policy, which was also awarded the 2017 Sporsora Trophy for its 360° activation campaign: “Let’s share the dreams of the French Olympic team.”

The Midcap Challenge of Banque Palatine

Innovation, international markets, financing… Fabrice Lundy on the BFM Business TV channel invites the head of a midcap company to his weekly DÉFI ETI (Midcap Challenge) show, partnered by Banque Palatine. The aim of this program is to give voice to fine “made in France” midcaps by inviting a senior manager, expert and Banque Palatine employee to discuss a topic of major importance for entrepreneurs. Each month, the Banque Palatine Observatory of SMEs-Midcaps(1) tracks business leaders’ confidence and presents their

(1) 300 senior managers of companies generating sales of €15-500 million surveyed by OpinionWay.
expectations. Thanks to the Palatine Midcap Circle, the bank creates opportunities to reflect and discuss with them via meetings/debates in Paris and in the provinces.

**Suite Entreprise.com: simple management of all financial flows**

Banque Populaire’s *Suite Entreprise.com* – the first solution presented by Martin – allows users to manage everyday transactions to all of their different banks from a single interface. No installation is required for this service, hosted in SAS(1) mode, which enables you to access your data by simply using your favorite web browser. You can select the countries with which you want to do business and limit the risk of fraud from fake transfer scams by using *Suite Entreprise Mobile* and *Suite Entreprise Watch*: options that allow you to consult and approve transactions at any time from your smartphone or smartwatch.

**Blockchains at the service of international trade…**

The second solution mentioned by Martin, the *we.trade* cash clearing solution, facilitates international trade for SMEs and midcaps by offering a simple, secure, fast and competitive alternative to documentary credit. Developed by a consortium of nine banks including Natixis(2), *we.trade* uses blockchain technologies to transmit data (and no longer documents) in a direct and totally secure manner.

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(1) Software as a service.
(2) Deutsche Bank, HSBC, KBC, Natixis, Rabobank, Société Générale, Unicredit, Santander and Nordea.
... and asset management activities

Blockchain technologies have a bright future ahead of them with new applications being found every day. Natixis Asset Management, renamed Ostrum Asset Management in 2018, was the first global asset management company to successfully test a blockchain solution for the collection of subscription or redemption orders in its investment funds, a solution that was also awarded the “most innovative fintech of the year’s Prize” at Agefi’s AM TECH DAY in October 2017. The advantages of this solution include lower costs and response times and the elimination of all transaction error risks.

MyCarLease: the 100% online long-term rental solution

Jeanne chose and customized her van on MyCarLease, the new online platform set up by Natixis Car Lease for long-term vehicle rentals devoted to professionals of the Banque Populaire and Caisse d’Epargne networks. The site allows them to choose their future vehicle among all those currently available on the market, to configure it down to the smallest detail, to compare lease payments (which include maintenance, insurance, assistance and tires) and to sign the contract online using the electronic signature function. To simplify customers’ choice still further, they can simply download the Lookar app on their smartphones, which can instantly obtain the estimated long-term rental cost of any vehicle photographed in the street, at a dealership, or in an advertisement.
Caisse d’Epargne: No. 1 bank for protected persons

Before the meeting in his apartment, Yves Arnoux spoke on the phone to his Caisse d’Epargne adviser dedicated to people subject to guardianship or tutorship measures and their legal representatives. The No. 1 bank for protected persons, the Caisse d’Epargne supports more than one out of three people in this category. It strives to facilitate their access to banking services by providing them secure access to payment methods and satisfies the needs of their tutors or guardians for specific advice. For the first time in 2017, this commitment was presented to families in a TV commercial.

Charles Langley, alias François Vardin

Walking between shadow and light, the éminence grise of French luxury created celebrated brands and crushed more than one competitor... not always using ethical methods. But people change: “Even the worst” as he would say. Knowing that his days were numbered, François Vardin, alias Charles Langley, sought to make atonement and leave a more positive legacy, as revealed in The Intriguing Mr. Langley, Groupe BPCE’s astonishing 2016 Review of Operations, awarded 8 prizes including the Grands Prix Stratégies and TOP/COM and the Second Place Certificate at the San Francisco MOBIUS® Awards, established in 1971.
Banque Populaire – Fidal partnership

Already working together in the Adviso Partners financial engineering firm dedicated to the Small & Midcap market segment, Banque Populaire and Fidal, the No. 1 business law firm in France, have signed a three-year partnership to conduct support, consultancy and service assignments aimed at their clientele of small and midcap companies. The scope of its activities will be wealth management, the real-estate strategy of company directors, and the transfer of businesses based on the following services: strategic advice, training in business law, discussions and legal insight to facilitate decision-making. It would seem that Charles Langley benefited from these services to organize his succession.

Another way to be(have):
the CSR commitment of Groupe BPCE

As cooperative bankers and insurers with a different perspective, we are actively working to create a greener, more socially supportive, more responsible and more entrepreneurial world. We are pursuing this goal in the way we do business, through our HR and purchasing policies, the management of our environmental impact, and our sponsorship and patronage activities. As a leader in solidarity-based savings and microcredit (+ support measures), and one of the leading green growth finance providers, we have set ourselves new targets in our TEC 2020 plan. We want to increase our energy transition loan outstandings and financing commitments to more than €10 billion and our responsible savings deposits to more than €35 billion, and reduce our carbon footprint by 10% by 2020.
Caisse d’Epargne: 100,000 apprentices choose the savings banks

The Caisse d’Epargne helps apprentices finance the acquisition of their tools, pay for their driving license or buy a vehicle with preferential-rate loans including customized repayment terms and no set-up fees. Deeply committed to preserving our national heritage, it has been supporting the training of apprentice stonemasons working on historical monuments (BPMH) since 2014 within the framework of a partnership, renewed in 2017, with the “Grouping of historical monument restoration companies” (GMH). The Caisse d’Epargne has also given computers preloaded with AutoCAD design software to trainees in the 2016-2018 intake, an essential tool to help them master the digital dimension of their noble profession.

Acting for energy efficiency: an exclusive loan from Crédit Coopératif

Crédit Coopératif is the only bank in France chosen by the European Investment Bank (EIB) to provide preferential-rate medium-/long-term financing for private energy efficiency projects. It also benefits from the technical and financial expertise of consultants specialized in project support. Designed for cooperatives, companies and associations, the Prêt Agir pour l’Efficacité Énergétique (Acting for Energy Efficiency Loan) provides financing of up to €5 million over three to nineteen years for insulation projects, renovation to low energy consumption standards, eco-energy networks and equipment such as the photovoltaic panels fitted to 20 Future Street.
The Caisse d’Epargne supports innovative industrial projects with Arts et Métiers Accélération (AMA)

Certain startup companies hosted in the “Smart’up” offices at 20 Future Street could benefit from this partnership. Launched in 2017, the AMA program makes it possible to take a project from the prototype stage to industrialization in six to fifteen months. Some 20 startups will be given support every year. They will benefit, in particular, from Néo Business, the Caisse d’Epargne structure dedicated to startups and innovative companies, now present throughout France. Néo Business draws on the skills of specially trained advisers and offers an Innovation loan to finance under excellent conditions all the expenses related to an innovative project thanks to the guarantee provided by the European Investment Fund.

Growth companies seeking new horizons with NEXT International

Designed to boost the international expansion of startups and growth companies, NEXT International is a comprehensive solution based on some 60 managers specializing in international trade, and on Connector, an alliance of 16 banks in 46 countries. It gives access to Stratexio, a Medef employers’ federation program designed to speed up the international growth of SMEs and midcaps,
and simplifies the installation of operations overseas with Pramex International, the No. 1 French consultancy giving advice to SMEs and midcaps about international transactions and setting up businesses abroad and the No. 1 manager of the foreign subsidiaries of SMEs.

**Fintech companies: accelerators of innovation**

Are the fintechs competitors of the big banks? Yes, but only in part: 45% of the financial institutions in France collaborate with fintech companies and 90% plan to strengthen their partnerships\(^1\), including Groupe BPCE. The challenge is to innovate better and faster, and to speed up the pace of our digital transformation. In 2017, we acquired a major stake in the capital of the investment fund *Truffle Financial Innovation Fund* with a view to creating, supporting and financing the 12 to 15 future fintech and insurtech front-runners in France and Europe in areas in line with our R&D priorities. The development of projects with Fidor Bank has intensified, the introduction of *Startup Pass* simplifies the conclusion of contracts with startups, an open-data platform and an API\(^2\) portal have been created with a view to being the preferred bank of developers and startups.

**Banque Populaire: No. 1 bank for SMEs for more than one hundred years**

In 1878, the first Banque Populaire was set up to allow craftsmen, tradespeople and small manufacturers to finance their projects by

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\(^1\) PwC 2017 Global FinTech Report.  
\(^2\) Application Programming Interface.
guaranteeing one another’s loans. In 1917, the so-called Étienne-Clémentel law, named after the Minister of Trade, Industry & Labor, officially entrusted the Banque Populaire banks with the task of supporting entrepreneurs in the reconstruction of post-war France. Banque Populaire has successfully carried out this mission by combining its values of entrepreneurial spirit, innovation, and local presence. One hundred years later, it is still the No. 1 bank for SMEs and continues to progress with a penetration rate of 41%, up 3 points in one year(1).

Mirova-Althelia invests in natural capital

Erwan is expected to join the staff of Mirova-Althelia, a company created following the acquisition of Althelia Ecosphere by Mirova, Natixis’ asset management subsidiary dedicated to responsible investment. If we are to combat climate change, stop land degradation worldwide, and halt the loss of biodiversity, we must invest heavily in the sustainable management of our natural capital. This is the vocation of Mirova-Althelia, which offers solutions designed to address the main environmental challenges facing our planet to institutional investors wanting simultaneously to obtain a return on their investment and achieve a major ecological impact. The company aims to become the European leader in investment in natural capital, with assets of €1 billion under management within five years.

(1) Kantar TNS research: “SMEs-SMIs and the banks in 2017”
And if our plans became reality with mabelletribu.fr?

Projects of a cultural, educational, socially aware, humanitarian, or environmental nature – or a bit of all this at the same time, like the community organic vegetable garden on the roof of 20 Future Street – often need a little support. *Ma Belle Tribu* (My Beautiful Tribe) can help bring them to fruition. Launched by CASDEN Banque Populaire, this crowdfunding platform makes it possible to co-finance grassroots, social-solidarity initiatives run by associations. To ensure every chance of success, a dedicated team helps project leaders launch their fundraising campaign. CASDEN Banque Populaire, a bank originally created by teachers, is now the cooperative bank serving the entire French Civil Service.

**Natixis Coficiné: No. 1 in film industry financing in Europe**

Whether it’s a film or a TV series, there’s a good chance that Natixis Coficiné is involved. A finance-provider for the audio-visual professions, the company grants €1 billion in loans every year, finances 150 films and more than 1,000 hours of programs, funds some 15 mega-sized multiplexes and supports film-industry companies in their strategic operations. Nearly 1/3 of the films nominated and awarded prizes at the Cannes, Berlin, Venice and San Sebastián film festivals, and more than half of the nominations for the 2018 César Awards, received funding from Natixis Coficiné.
The new commercial experience

Sylvia and Jeanne will not only be able to receive cash payments but also develop their business and improve their customers’ purchasing experience with a single piece of equipment. The all-in-one new-generation tablet, developed by Natixis Payment Solutions and marketed to retailers by the Banque Populaire banks and Caisses d’Epargne, combines the resources of a touch-sensitive tablet with the robustness of a payment terminal. It accepts all means of payment (contactless or not), includes an NF525 digital cash register compliant with anti-fraud legislation, manages the tax refunds of foreign customers, and monitors each day’s transactions. New applications will regularly enrich this solution to satisfy the constantly changing needs of the retailers.

Direct & Proche: a turnkey solution for communicating and selling on the Web

80% of French people use the Internet to find information about local shops and services(1). With its new Direct & Proche (Direct & Close) offering, Banque Populaire helps its craftsmen, small retailers, farmers and small business customers to enhance their visibility and activities on the Internet. Direct & Proche offers affordable turnkey solutions to professionals enabling them to create an optimized online showcase or retail website, improve their search engine optimization or carry out promotional campaigns. An explanatory guide dedicated to professionals’ digital transformation provides additional advice, testimonials and concrete examples to optimize and make a success of digital communications.

(1) StatCounter, November 2016.
And what if the façade of every building cloaked a mystery?

Everything seemed perfectly normal at 20 Future Street... until mysterious visitors came calling. The residents start to become increasingly concerned. Will they be evicted from their homes? What do these unexplained visits portend? When they learn the truth, all the residents are affected by the news. They decide to combine their strengths and their talents, and to react with the help of the right partners. Because audacity is frequently the best response to trials and tribulations.

*20 Future Street*, a tale for our times.
A literary short story from Groupe BPCE.