Dedicated to all those we help to find another way to grow

_The Intriguing Mr. Langley_, or how Eva Brunold finds her way in life after solving a series of enigmas. Various clues scattered throughout this short story enable the reader to discover how the different solutions provided by Groupe BPCE and its banks helped Eva to overcome the challenges facing her.

_The Intriguing Mr. Langley_, a highly original Review of Operations for the second-largest banking group in France.

_The Intriguing Mr. Langley_, an original literary short story written by Jean-Pierre Montal.
For many years, I would always wake up before my alarm.” Of course, at the tender age of twenty-two, it’s rather young to be writing one’s memoirs but, if I decide to take the plunge one day, that’s definitely how I’ll begin. Every morning, I always wake up half an hour before the alarm on my phone is due to ring. It doesn’t matter for when I set it – at six, seven, or eight o’clock in the morning – it’s always the same: I inevitably wake up half an hour before! Today was no exception to the 30-minute rule. As usual, I started the day by checking my Facebook account, turning on my morning playlist, the perfect way to start the day. My flatmate, Claire,
had already posted up the photos of our last weekend in the Vendée. I gave her a *like* and shared the photo I’d taken on the beach just before returning to Paris. Then I took a quick look at my Twitter feed to catch up with the news.

The music stopped, and the early morning silence lay upon the flat like a soft blanket of invisible snow... slowly melting under the assault of sounds coming first from the street, and then from the kitchen: the crash of a cupboard door, the clink of cup on cup... Claire was already up and about. We’ve known each other for years, ever since that day in the first year of the lycée when she came up to me between lessons and asked if I was as bored as she was. That was pure Claire! Straight to the point, decisive, no mincing of words. And we’ve been inseparable ever since. Never would I have considered moving in with anybody else. We complement each other so well, with neither of us ever feeling cramped by the other.

I checked the time on my phone. Just a few more minutes... Even if I always wake up before the alarm, I inevitably end up running late. It’s almost become a ritual.

If I don’t start the day in a rush, I find it hard to pace myself. This was a frequent cause for my father’s criticism! “You’re always in a rush, Eva. In life, it’s different; you have to know when to slow down if you want to progress, discover
your own path. Everyone grows up, but the hardest thing is to stay true to yourself, to find another way to grow.” How many times did I hear him say that? For him, there was nothing more important. And he’d demonstrated the truth of it, more so than anyone else.

When he was just nineteen, he discovered the art of perfumery and proceeded to dedicate his entire life to the world of fragrances, with exacting standards and a single-minded passion: to become one of the perfume industry’s most celebrated “noses”... but in a class of his own, a little borderline as we tend to be in our family, always looking for that “little something extra”, that little detail to ensure success... or catastrophe... His last perfume should have been his masterpiece, but it never saw the light of day. It made my father suffer terribly. He became completely withdrawn into himself, brooding over his failure.

Last summer, I was invited to a wedding and the mother of the bride exclaimed: “I stopped wearing perfume when Yves Brunold stopped producing them. Everything else just seems so bland to me.” I felt an overwhelming sense of pride well up within me; a posthumous sense of pride, it’s true... but a very real one for all that. My father was one of those men you could never forget, just like his creations. What that woman said did him justice, and came as a crowning tribute to all the efforts he had made. It was as if those terribly sad last years of his life had never existed, as if the name “Yves Brunold” still conjured up only happy memories, and not that vacant expression, that stubborn bitterness clinging to him at the end of his career and in the twilight of his life.
With tears in my eyes, and without really thinking, I leant forward and kissed the mother of the bride on the cheek. A little surprised, she whispered in my ear to console me: “Don’t be sad! You’ll be getting married one day, too.” My father would have adored this kind of misunderstanding. Two years after his death, I think about him increasingly often. I miss him. Why do we never say, and never do, things until it’s too late?
7:45 - This time, I’m really running late! I jump out of bed, have a quick shower in the bathroom before joining Claire in the kitchen where I gulp down a cup of coffee as weak as water. — Your Americano coffee is so bad I almost regret sharing a flat with you! I said, pulling a face. It’s really awful! — If you got up first, you could make coffee for yourself, my dear Eva! she said, cheerfully. We know each other far too well to mince words or, on the contrary, risk giving offence. And anyway, she added, you can just consider it training for our forthcoming trip.

For the past few months, Claire has been dreaming of moving abroad. You can’t stop her talking about it: “It’ll be a fantastic experience, it will look great on our CVs… and also, in some countries, it’s easier for young people to succeed…”
I’m not as convinced as she is but I admit that I’m tempted by the idea. Tonight, she wants to consult *Le Coût de L’xpat*, a price comparison website, to find the best destination within our means, and then get further information on *Erasmus+x loans*.

Claire has a practical mind and will always carry through on an idea. I often tell myself that she’ll get on in life. As for me… that’s less certain… The Brunolds are a complicated lot!

— This evening, we’re off to Spain, said Claire. Or Iceland, we’ll see!
— See you tonight… in Madrid!

I slammed the door of the flat and stepped into the lift. On the ground floor, I slipped a hand through the slot of the letterbox: two advertising leaflets, my mobile phone bill, and a blank white envelope. Well, not entirely blank. Upon inspection, I saw a small, handwritten message penned in violet ink: “To the attention of Eva Brunold,” nothing more: no address, neither my own nor the sender’s. Someone must have hand-delivered it. But who on earth still uses a fountain pen?

Probing deeper, the tips of my fingers touched a strip of white paper. It was blank, not a single word was written on it… A fragrance drifted out of the envelope. The early morning sunlight played upon the huge bay windows and flowed into the entrance hall. I placed the thin scroll of paper under
my nose, and shook it a little: the scent didn’t remind me of anything.

The envelope contained nothing else apart from a calling card in the name of a certain Charles Langley. No profession, no address, no phone number or e-mail on the rectangular card. An unknown name, a fragrance and above all... thirty-five minutes late! I’d better get a move on!
On the other side of the avenue, my bus drew up at the bus stop. I slipped the envelope and calling card into the pocket of my trench coat, zigzagged between the cars, narrowly avoided two pedestrians immersed in their telephone conversations, walked around a lorry unloading its wares to the protestations of its driver and... a scooter screeched to a halt a few inches in front of me! If his reflexes had been a bit slower, the driver would have knocked me down. “Sorry, but I’m really in a hurry,” I said, out of breath.
The man, aged about sixty, whose greying hair provided a stark contrast to his dark jacket, gave me a startled look at first but was then visibly reassured that he had avoided an accident.

— Better to be hurrying in life than standing still, he answered.
— That just about sums me up!

He laughed as he motioned me to pass. I had almost reached the bus stop when I saw the bus drawing away, without me. A twenty-minute walk, missing my first lecture... a really perfect start to the day; you couldn't have wished for more! Too bad, you have to take the rough with the smooth, as they say.

I briefly leant against the bus stop to check my e-mails and bank accounts on the Banque Populaire app before setting off to the university on foot.

As I was walking under the trees along the boulevard, I took out the envelope and breathed in once again the perfume slowly wafting out of it.
After my day of classes, I went to the office of the Breast Cancer, Let’s Talk About It association. The room was overflowing with volunteers, most of whom had come to listen to Émilie, the association’s permanent representative, talking about the organization’s upcoming activities. As soon as I arrived, I saw she was in a good mood. Usually, she’s very serious when talking about future plans. This evening, she seemed more relaxed than usual and even cracked a few jokes.

I walked away to find a seat near the window, next to Thomas, an emergency ward doctor who advises the
association free of charge. Absorbed in reading some documents, he barely registered my presence.

— Have you seen Émilie? She seems... really relaxed, don’t you think?
— Does she? he replied, his attention elsewhere.
— What are all those papers? A little late for your tax return, isn’t it?
— No, at last I’ve found a bank that understands what I do. I decided to switch my accounts some time ago but never seem to get round to it. So I thought I’d sort it out before the meeting began.

Émilie called everyone’s attention and began to explain the communication operations for the next few months. After a few minutes, she paused, seemed briefly at a loss for words before saying:

— I wanted to speak to you about something else, she announced with a smile. Do you remember the GénéRose operation that started last month? It’s been a great success. But yesterday, we went far beyond our greatest expectations! Way beyond!

— New donations? asked Thomas.
— To be exact, one new donation. An exceptional donation! The maximum allowed for a private individual on the Espace Dons crowdfunding platform!
Her voice quivered with emotion.
— This is fantastic news! Never could we have hoped to raise so much money in so short a time, she said.

Everyone in the meeting applauded. And so we’re going to celebrate! said Émilie, opening the fridge and taking out three bottles. She filled several glasses and passed them round before raising her own:

— To the health of our generous donor!
To the health of Charles Langley!

The voices seemed to fade into the background, as if someone had just turned down the volume. Only the words Charles and Langley rang out above the babble of voices. “To your health, Mr. Langley!” echoed Thomas standing next to me. I mechanically lifted my glass, trying to smile. My left hand slipped into my pocket and brushed against the torn envelope.
A few minutes later, as I left the association office, I pulled the calling card from my raincoat. The light of the sunny day was dissolving into the darker hues of twilight. The streetlamps flickered on, as if to signal the official start of the night. In their gilded light, I read the name once again, printed in capital letters — CHARLES LANGLEY — to make sure that I hadn’t been dreaming, that the day was real.
The start of new day and, for once, I wasn’t running late; I was even a few minutes ahead of schedule! Standing in front of my letterbox, I had butterflies in my stomach, a mixture of apprehension and impatience. I hesitated before opening the small metal door. Empty! No envelope, nothing written in violet ink. Relieved yet strangely disappointed at the same time, I set off to meet my friend Florian at the Odessa Café, as usual every Tuesday before classes. It’s become a ritual we’ve shared since the start of the academic year. I felt a little lost at this new university when I first met him in the Odessa. Florian, at the start of his final year, helped me out with advice. And the habit of meeting up for coffee just went on from there.
When I arrived, he was already sitting at our table, watching a match on the TV above the bar being played by the France handball team that he’s been supporting since the Rio Olympics.

— I thought your thing was rugby, I said, sitting down beside him.

— It is, but I’m also a multitalented sportsman, don’t you know? He said, jokingly. I also like basketball and handball... even if, when I was young, I spent more time playing video games than anything else! But that’s another story. What about you, how are you today?

For a moment, I wondered whether I should tell him about Charles Langley. In the end, I decided not to.

— I’ve been thinking about taking a course in psychology along with my other majors.

— Haven’t you got enough on your plate already? he asked with a touch of irony.

— It’s an interesting subject... and it’s important to broaden your horizons, isn’t it? And what about your internship?
— It’s not an internship; it’s a work-study program! An important distinction, young lady! said Florian with a smile. It’s going well. I’m looking into career opportunities with Groupe BPCE. But I’d really like to continue working on digital applications. Anyway, we’ll see. But I wanted to tell you about an idea that...

Despite my best efforts, I couldn’t concentrate on what he was saying. A familiar perfume caught my attention: the same as in the scented envelope. Florian was still speaking but none of his words could reach me, like a TV set with the sound turned off. The fragrance drifted back. I looked at the customers around me to see if I could recognize a face, discover a clue.

— ... and it would be an opportunity, if you had time to...

I nod my head automatically, not listening. Could it be that brown-haired man with a long white scarf? Or that shy-looking 40-year-old, playing with his strange orange ring? Or that elderly gentleman, stylish in tweed suit and hat? Unless it’s that young man writing in a notebook with a fountain pen...

— Unless I’m mistaken, you haven’t heard a word I’ve said!

— I...

— No, I’m not mistaken, said Florian, slightly annoyed.

— I’m so sorry! I’ve had a really busy day and I’ve got a lot on my mind!

— It doesn’t matter. We’ll talk about it later if you like. Anyway, it’s time to go!
We stood up. Once again, I scanned the faces around me. And why not that woman wearing sports clothes? She could have taken an assumed name... As we were walking out of the café, I felt a hand on my arm. “You’ve forgotten your newspaper,” said the waiter.

— It isn’t mine.

— Are you sure? It was on your table and there something written on it.

I grabbed the paper. On the last page, above the slogan “Being helpful”, you couldn’t miss the violet ink. The same handwriting: “Tomorrow, 10 a.m., Quai Branly museum. And the Gold of Their Bodies.” I read the message twice before putting down the newspaper. Outside, Florian gave me a worried look. “You sure everything’s okay, Eva?”
At opening time, the Quai Branly-Jacques Chirac museum was not yet thronged with visitors. Even in the heart of Paris, the building seems to slip discreetly under the surrounding vegetation only to reappear in places like a playful child. I lingered a few minutes in the aisles of the Matahoata exhibition before walking up to Paul Gauguin’s painting And the Gold of Their Bodies. For a few seconds, I remained spellbound in front of it, overwhelmed by that surprise you feel when meeting an old friend once again after a long time.

Because, for me, this work is much more than just a famous painting; it’s a constant feature of my childhood memories.

My father was fascinated by Gauguin in general and by this work in particular. “It’s overflowing with fragrances; it contains a thousand perfumes,” he would say as he gazed...
at it. He owned several reproductions of it in books, on postcards and posters in all the rooms of our flat. When I was a little girl, I spent countless hours trying to draw the silhouettes of the two women. Yesterday, when I read its name on the newspaper, the happy memory of those childhood afternoons became tangled up with the feeling of surprise. How did this Langley fellow know about my father’s love for this painting? Why didn’t he show himself? What was he trying to achieve with this paper chase?

It was moving to discover once again the painting’s contrasting colors, its shades of orange and gold, the serene yet questioning expression on the women’s faces.

But, quickly, I moved my gaze away from the canvas to observe the people in the room. It was reasonable to assume that Langley would be among them. In the absence of any clues, my only option was to scrutinize faces at random, to look for a man who seemed to be waiting for someone. Fifteen minutes went past, and then thirty. I stayed in the room. I took a moment to check my e-mails, my Tweets, and my account balance on my smartphone because I was expecting a wire transfer... before watching people’s faces once again, increasingly convinced of the hopelessness of the situation. Forty minutes... Visitors, mainly foreign tourists, walked past in slow motion but none of them spoke to me.

A short distance away, a brown-haired man in a slightly ruffled suit kept walking out of the room and coming back in shortly after without ever really stopping in front of the painting. As he ran his fingers through his hair, I glimpsed the flash of something orange, as if a drop of paint had leapt off the Gauguin canvas: a ring, the same one I had seen yesterday in the café! Langley! It’s him! I pushed my way past several people before he could disappear again.
— Are you Charles Langley?

My voice, a little too loud for the muted atmosphere in the museum, surprised him. He looked slightly startled and said suspiciously:

— And who are you, young lady?

— You were in the café yesterday, I saw you. Are you Langley?

— No, he said sharply after a moment’s hesitation. I’m waiting for him.

He then handed me a newspaper with a message written under the headline: “Quai Branly Museum. And the Gold of Their Bodies.” The same violet ink.

— And are you going to tell me who you are? Do you know Langley?

He spoke more sharply, with annoyance.

— No, I’ve never met him. My name is Eva Brunold.

The man’s expression froze; he seemed suddenly to be drained of all his confidence. He looked at me in astonishment as if he had heard the name of a ghost. We left the museum together, without exchanging another word.
“My name is Maxime Blain. You probably don’t remember me, but we met many years ago. In your father’s laboratory. You were about three or four years old and I was only twenty-five at the time. I was doing my first internship with your father. Never in twenty years have I met a man like him. A sheer genius, you know.”

When we arrived at one of the bridges crossing the Seine, the man from the museum spoke again. He seemed to need to talk and his voice had grown calmer. After the initial shock, he looked at me kindly.

— I was with him at the end, for his last perfume. It was his obsession; he devoted himself exclusively to his project.
Your mother couldn’t stand it, I think, and that’s why she left him in the end. Nobody could have put up with it… apart from me, perhaps. I admired Yves so much. I have never understood… why his perfume was never finished. We could have revolutionized the market.

— What was so special about it?
— Didn’t Yves ever tell you? That’s just like him… He had imagined a customizable fragrance. To each your own
perfume, unique, tailored to your mood, your personality. You would buy a perfume and a series of complementary fragrances enabling you to create your own individual scent. It was a fantastic idea. But Yves suddenly dropped everything and went off with you and your mother, far from Provence. Without a word of explanation.

Memories of that time came flooding back in jumbled waves, like an evaporating liquid. I remembered our sudden move, our new, smaller house, the silent evenings with my parents and, later, evenings with my father alone... For a few seconds, I wondered if this Blain wasn’t in fact Langley. But what was the point of all this mystery?
— Do you know Charles Langley?
— No more than you, answered Maxime Blain, playing with his signet ring. I’d never heard the name before I found a message in my letterbox with his calling card. He asked me to meet him in the café where you saw me yesterday and then today in front of your father’s favorite painting. I was intrigued. And as I’ve been a little overworked lately, I saw it as a chance to take a break.
— Do you still work in the perfume industry?
— Yes, still in Grasse. It’s the only thing I know how to do, Eva, he said with a smile. But times are hard and I’m not the genius your father was.

Without knowing Maxime Blain, I understood what my father must have seen in him: his sincerity. You couldn’t imagine him telling a lie. He couldn’t be the mysterious Langley. Maxime went on to tell me about his perfumes, the problems his business was facing.
— I won’t bore you any longer; you probably have better things to do. I should go back to my hotel. I’m leaving early tomorrow morning and still have to finish my accounts, send some documents, and settle some contractors’ invoices with my Banque Populaire mobile app.

Maxime Blain straightened his tie and held out his hand. I was reluctant to take it, to say goodbye to one of the few remaining links still connecting me to my father. He took a few steps towards the embankment, stopped and walked back towards me.
— Langley wanted us to meet. Do you know why?
— I’ve no idea.

Again, Maxime played nervously with his signet ring.
— He won’t stop there, Eva!
“A change of scenery will help you see things in a new light.” Even without telling her about Langley, Maxime or my father, Claire could see I had something on my mind. On Friday evening, she organized a surprise weekend trip to the Vendée, the region of her birth. Her plans included a birthday party with some of her friends and watching the start of the Vendée Globe sailing race. I accepted automatically, without giving a thought to the birthday present. Luckily, I was able to send a last-minute contribution to the online Le Pot Commun cash pool using my mobile phone. The party was nice but my heart wasn’t really in it. At one point, I went off by myself for a moment to look for “Langley” on the Internet. Neither the search on Google nor Facebook turned up anything interesting. Then I called Maxime Blain
to see if he’d received another message. All I got was his voice mail. I didn’t leave a message. I found Langley’s silence almost more worrying than his enigmas. I hate that feeling of unfinished business.

It was only this morning as I watched the spectacular sailing yachts competing in the Vendée Globe set out to sea that I began to forget the stress of the past couple of days.

Claire was right; you need a change of scenery ever so often. I tried to call Florian to apologize for my behavior the last time we met. He seemed genuinely worried. Voice mail, again! I was about to leave a message when my mobile vibrated: an incoming video call, masked number. I answered and a landscape flashed up on the screen: a house built of stone behind a stand of trees. Nothing else was visible. In my headphones, I heard footsteps followed by a man’s voice.
— Hello, Eva. I see we’re both at the seaside... but you prefer the Atlantic while I went for the Mediterranean. We won’t be meeting up today!

Still no face on the screen. The camera moved and the picture became clearer: umbrella pines, radiant sunshine, and an unknown house.
— My name is Charles Langley. I preferred to call you directly this time. We're beginning to get to know each other, aren't we? In any case, I'm getting to know you better.

— What do you want? Leave me alone! If you don't stop...

— ... You'll call the police? You'd be perfectly within your rights. But there's no need to do that, Eva. I won't bother you for very long.

As Langley walked around, filming the Provençal house, I moved away from the noise and commotion of the port.

— I knew your father. I was more than a friend to him, much more... I was his best enemy! Enmity creates a bond, you know? A stronger bond than people imagine.

— You worked with him?

— In a way.

At that point, I had a clear view of the Provençal farmhouse, the front door. In the headphones, I thought I could hear the sound of cicadas. Then their song was covered by Langley's voice.
— When your father wanted to launch his last perfume, I was at the head of a rival group. I immediately realized that he’d hit upon a brilliant idea. I’m a businessman; I have a feeling for that kind of thing. He needed the support of a powerful laboratory, funding. I asked your father to work for me, but he had a strong personality... he was very independent to put it politely. He refused. So I did everything in my power to block his project. More than that, in fact, to destroy him. I don’t like people standing up to me. After a year, nobody was interested in his idea and your father gave up. I even bought the rights to the name and then the formula. And I never did anything with it. I ruined your father, Eva.

— You’re a...

— Undoubtedly, interrupted Charles Langley, his voice deeper. Of the worst kind! The kind of man who pursues his ideas – even his most dangerous ideas – to the bitter end!

I collapsed onto a bench. My legs suddenly seemed too weak to carry me. The picture became immobile on the screen of my mobile phone: the sky of Provence, a tiled roof and nothing else. All I could hear was Langley’s slightly laborered breathing. Hang up! I had to hang up! Immediately. Get this whole business out of my head!
— But people change, Eva, he said. Even the very worst. I have now reached an age when you want to make amends for some of your mistakes. I know I can’t make your suffering disappear but I can try to alleviate it somewhat. And redress the wrong done to your father. I believe that the living are governed by the dead; you should never humiliate the dead. The perfume belongs to you, if you want it. I won’t stand in your way. Pick up where your father left off, Eva! Finish it!

— You’re crazy! My father was a genius! I don’t even wear Eau de Cologne!
— There’s someone who can help you. You already know him. He’s coming out of the house...

After a few seconds, the door opened. Maxime Blain appeared on the screen, rummaging in his pockets to find his keys. He walked out into the sun-drenched garden. I looked up his number on my phone but my hands were shaking, I called up the wrong pages, swiped the wrong names...
— Take this opportunity, Eva, continued Langley. And don’t waste time taking your revenge on me! Life will take care of it sooner than you think...

The house disappeared from my screen. The name of Maxime Blain appeared. “Pick up the phone! Just pick it up…”

— Hello, Eva?

— Langley! Langley’s standing in front of your house!

— What are you talking about?

— Quick, Maxime. He just called me. He’s outside your front door, in front of your house. Catch him!

I heard footsteps on the gravel, the sound of Maxime breathing.

— There isn’t anybody here, Eva. A few cicadas, that’s all!

— But he was there, just a few seconds ago! He was filming you. Look again! Try to...
Suddenly, my throat went dry; I couldn’t say a word. I understood; everything became clear. At last, I knew! The truth made the words catch in my throat. Blain couldn’t see Langley because he’s one and the same person! The message on the newspaper in the café, it was him! And the choice of Gauguin’s painting! Who else could have known about my father’s passion?

— Hello?

Hello, Eva?

Are you still there?

Hello…?

I hung up, speechless, distraught, humiliated to have been so easy to manipulate. The bitter taste in my mouth had little to do with the sea air and the tears I was trying not to cry; it was the bitter taste of betrayal!
I’ve no idea where the sailors in the Vendée Globe are today... but I hope they won’t have to sail through a storm like the one that engulfed me! My own private Cape Horn! After several sleepless nights, my certainties began to fade. Why would my father’s former intern go to such mysterious lengths to resume work on a perfume that he knew infinitely better than myself? He only needed to speak to me directly. What’s more, the idea of Maxime pretending to be Langley just didn’t make sense... It was almost laughable. Three days after the video call, I talked with Blain again. The more he spoke, the less tenable my theory
seemed to be. He talked freely about his problems; spoke admiringly about my father... and always his unhesitating, frank way of speaking. I’d come to a point that the only thing I could trust was my instinct, which told me that Maxime was on my side, that Langley really did exist, and that his offer was still on the table.

I was travelling on the crazy roller coaster of my emotions, veering from one extreme to the next, rising to the crest of one wave only to plummet to the depths of the next a few hours later. I imagined myself continuing my father’s work, bringing his dream to fruition... But the “Cons” column was filling up rapidly: 1/ I couldn’t accept an offer from the man who ruined my father; 2/ I didn’t know Maxime well enough to go into business with him; 3/ I had no idea how to run a company and 4/ I couldn’t abandon Claire and our plans to move abroad... Friends come first! Without forgetting, 5/ I have to live my own life and not my father’s. The list went on and on... This time, my decision was made, no more shilly-shallying, no! “The answer is no!” I said, not realizing that I was speaking aloud.

Two passers-by turned to look at me, a mixture of surprise and worry on their faces. Langley could go to hell! To celebrate my decisiveness, I decided to offer Claire a little gift: an espresso coffee machine to make her translucent early-morning coffee a thing of the past. The Fnac department store wasn’t far.
I quickly paid with *Apple Pay* and hurried back to the flat, eager to pick up the threads of my earlier life, with no envelope, no mystery.

Claire was waiting for me in the living room, perched on the edge of an armchair. I immediately noticed that something was up; a certain reticence that I’d never felt in her before.

— Something wrong?

— I’ve got something to tell you, Eva.

Her voice was tense, hesitant.
— I’ve received an offer... I know we’d planned to go away together but... I answered an ad looking for someone speaking French and German. I didn’t tell you but I was called to a series of interviews... and I’ve been given the job! The online Fidor Bank has offered me a job in Frankfurt. I can’t turn it down! I’m so sorry, I’m treating you so badly...
“There’s good news that traps you and bad news that sets you free. Nothing is simple in life,” my father once said to me. It was only then that I understood what he meant. With Claire’s announcement, my hesitation of the past few days disappeared by itself and seemed stupid in retrospect. At last, I could see my way forward clearly! I couldn’t turn down Langley’s proposal! It was unthinkable. You have to seize opportunities when they arise, as Claire had just shown. She was right.

I gave my friend a hug, congratulated her, and we went off to a restaurant to celebrate the piece - or rather pieces - of good news: her first job and my decision, which I still kept secret but, this time, it was etched in stone!
It’s never easy to take the first step. Especially when you don’t know in which direction you’re supposed to go... As I had no experience in the matter, I decided to follow my instinct. First of all, call Maxime to discover more about the fragrance project. He was a little taken back by my questions but, gradually, he warmed to the idea and told me most of what I wanted to know. It’s true that my father’s intuition was excellent, a little ahead of its time, perhaps. Modern technology could give another dimension to his original idea. I hung up and quickly summarized my thoughts in a notebook: “a customizable fragrance. Customers buy a main bottle of perfume and then another, complementary one, to compose their own personal fragrance. A major step requiring unique, biological expertise. Almost high-tech. For the customers, possibility to visit a
website to select their range of complementary scents. Possibility to find tips on the site. Then launch of the app to see what’s new, to order additional fragrances.”

The ideas kept on coming. In the space of a single morning, I had covered twenty pages, written a draft schedule.

Time had flown, so much for my classes! I got back to work after a sandwich. There remained the problem of choosing a name. An important point... I had a number of initial ideas: Customized, Personal... My perfume? A little too traditional, not very attractive. I opened the window and looked out to take a break. It was lunchtime, people leaving their offices, groups going into restaurants... At the corner of the street, a mother was trying to reason with her sulky child, without much success.

— You have to share your toys, Tim!
— No! It’s mine! said the boy, his arms crossed across his chest.
— Don’t be selfish!
— It’s mine!

It’s mine... Mine for him and Mine for her... No, too long... Why not use French? Mien for men and Mienne for women! Each time, a single word. Simple, easy to remember. I picked up a magazine lying on the coffee table to write down these ideas as quickly as possible, just like Langley leaving his messages. Mien and Mienne. Never before had I felt that incomparable thrill, that enthusiasm inspiring the first steps in a new venture.
After a day working, I stopped to take stock of my progress. A project, a “specialist” partner with Maxime, a name, a draft marketing plan… Now I needed advice, an outsider’s point of view. Who could I talk to? Perhaps one of my marketing lecturers? Or Florian, who’s more experienced than I am? Unless… a simpler solution, more natural and more efficient… Yes, that’s it…

The morning sunlight poured in between the posters on the windows. I took it to be a good sign. The stylized profile of a squirrel was silhouetted on the floor.

As I waited for my appointment, I flicked through the pages of the brochures on the table. The advisor arrived a few minutes later. I sat down in his office and drew out of my folder the document I had written the previous night.

He listened to my presentation, asked several questions about the perfume, the different steps, Maxime’s experience. When I reached the last page of my document, I fell silent.

— It’s an… impressive project! Amazing even! he said, glancing through the presentation.

— Thanks. I feel the idea is good but… I’m worried about…
— Being alone?
— That’s it exactly. I lack experience. I’ll certainly feel lost at times.
— Not necessarily! To start with, the Caisse d’Epargne has designed several tools you could find useful.

He told me, in particular, about the DiagEntrepreneur diagnostic tool making performance comparisons. I took notes.
— For an innovative project like yours, you should also consider the Seventure Partners fund.
— What is it?
— It’s a set of venture capital funds investing in innovative companies. There’s also Néo Business. It would be a perfect match...

When I left the branch, I couldn’t wait a moment longer to call Maxime. After a few minutes, I’d told him everything! My ideas for the names, the appointment at the bank... Several times, he asked me to slow down, to explain again. At the end of the conversation, he seemed a little overwhelmed but I noted a hint of excitement in his voice. “Continue working on Yves’ perfume... that would be fantastic!” Florian’s phone number popped up on my phone but I didn’t answer. Too much to tell him, too much to do... I preferred to wait for the next time I’d see him and go back to the flat to review the different problems in the right order. It would be better to keep a cool head in the coming days.

When I arrived in the lobby of my building, I stopped in front of my letterbox. An envelope was poking out. I pulled it straight out, without bothering to take the key from my bag. No stamp, but Langley’s violet ink. What was he thinking? Did he regret his offer? Nothing is stronger than anxiety: it has the power to quench the enthusiasm felt just a moment before. With Langley, anything was possible. My father had paid to find out. I ripped open the white paper; the cover of a book appeared: The Backpacker’s Guide to Funding. A calling card dropped from between the pages: “A guide is always helpful when you set out on a long journey, wouldn’t you say? You won’t be hearing from me again, Eva. Good luck.”
I always thought that it was the sense of sight that first made you realize you were far from home, through the discovery of new landscapes, new faces. It’s true. But, in the case of Provence, it’s a little different; it’s more a question of smell and hearing. Today, I’m sitting in one of the meeting rooms of the business incubator hosting my company. The open window lets the tangy scent of the pines and chant of the cicadas flow in. At moments like this, I realize that my life has really changed. It always comes as a surprise when the first cicadas begin to sing... perhaps because I’ve only been in this part of France for two months.
I must have been daydreaming for a few seconds when the buzzer on my phone called me back to reality. An SMS from Maxime: “OK with the Balland brothers. XXX.”

I knew it! I felt that the two farmers had understood our project. We needed their flowers for several fragrances. And I was really impressed by their respect for the natural environment.

I replied with a series of smileys, before moving on to my other appointments: my accountant, graphic designers, the representatives of a franchise network interested in the perfume and, finally, a quick update with Maxime. The perfume is due out in about two months. We’ll soon be receiving the first prototypes. Suffice it to say that there’s no time for lunch breaks in my busy schedule. It’s hard just to find an hour to read the newspapers and listen to music at the end of the day.

I’m driving when the phone rings: it’s Claire.

— How are you doing, Eva?

— Good! Exhausted but feeling great, it’s odd... And what about you in Germany?
I won’t be here much longer. I’m off to work in San Francisco at Pramex International! Confirmation came through this morning!

— California! That’s brilliant! I always said you’d do well!

— When you decide to launch in the American market, you’ll know who to contact.

I draw up on the side of the road to speak more easily.

— Honestly, Claire, I’m really happy for you. It’s been a weird year, hasn’t it?

— True. Strange but fantastic!

— Nothing turned out as planned...

— All the better!

— You’re right. I’ll call you back this evening. I have to rush, I’ve got a meeting...

It was 6 p.m. when I got back to the office. Maxime hadn’t returned yet. Near the door, I found two huge boxes, stacked one on top of the other. A white envelope addressed to me was attached to the top one. My name was written in violet ink. How could I imagine he would disappear from my life so easily? I hesitated before opening the envelope. After all, I’d taken the plunge, I’d changed my life; things had gone too far now to turn back. He can write what he wants. I rip the envelope open with my fingers and take out a calling card with the message: “Admit you were afraid, weren’t you? Signed: Maxime Blain.”
— You know how hard it was to find that violet ink? said Maxime, coming into the office, smiling broadly. A final homage to Langley. We owe him that!
— You had me completely fooled!
— I noticed. Come on, open up the box, said Maxime, handing me a pair of scissors.
I cut the tape and opened the box, and my hands rummaged through the polystyrene flakes until they found polished glass. I grabbed a bottle, took it out and raised it to eye level. It was superb. Simple, elegant, the names Mien and Mienne etched on the glass with flowing strokes to resemble handwriting. It’s here. It exists. At long last!

— It’ll be on sale in a few days time, and then it’ll be in our customers’ bathrooms and on their bedside tables. One day, we may even be invited on the *Ambitions d’entrepreneurs* program! Yves would have been so proud,” added Maxime, his voice thick with emotion. “We succeeded, Eva... You succeeded.”

Slowly, I removed the golden stopper, poured the liquid from the additional flask and waited a few seconds. Then I placed my index finger on the vaporizer. I pressed down a single time, quickly. The fragrance mingled with the air in the room.

— Perfect. An excellent match... with just the right dominant of citrus fruits, and a real, yet not overly volatile, presence, said Maxime, his eyes closed.

For once, I found Maxime was a little hasty. Personally, I detected a host of other nuances in the fragrance drifting around us: a note of wistfulness, childhood and mystery, a note of retribution too, offset by a hint of audaciousness and tenacity. Where is Langley now? I find it difficult to hold back my tears, and I take a deep breath... to regain my composure but also to enjoy this unique perfume: the fragrance of dreams at last come true and time regained.
Never had we received so many people. Even though our new premises are much larger, we had to push the desks and bookcases to welcome everyone who came. I didn’t expect these "L’+xperience days" would be so successful, the open-day event organized by our bank. It must be said that the perfume had got off to a very promising start. People are intrigued by our initiative. Nothing can be taken for granted, of course; we must keep up the pressure! I’ve learned to be pragmatic. And if ever I forget this basic rule, day-to-day reality is quick to remind me! The head of a small company has to take care of everything! A case in point: Lea, one of our two employees, came to see me about a problem involving water damage. I didn’t have time to take care of it earlier. Let’s sort it out as quickly as possible:
— I’m sorry Lea! I should have seen you earlier, but...
— No problem.
— So, we should call our insurance together. Is that right?
— No point. I settled it all with a text message.

Another problem solved to lighten my daily load in seconds! I felt like giving Lea a big hug!

Just after lunch, I finally had a few minutes of peace and quiet. I went off with my tablet to be alone in the small garden next to the office. I wanted to take a look at the real estate offers in the region. My life is in the south of France now, and I think I’ll start putting down some roots. I took a quick glance at my account aggregator and a loan simulation, and then started to read the newspapers, starting with the economic and financial press. I scrolled down the page underneath the headlines; an article caught my eye: “François Vardin, the éminence grise of the French luxury industry, has died.” The face in the photo looked vaguely familiar. I’d probably already seen it in the press. I continued reading: “François Vardin led an amazing life, walking the line between shadow and light, between secrecy and success, constantly devoted to developing his business. He even preferred to be called by his middle name, Charles, because he felt that François was too difficult for Americans and Asians to pronounce.”

I smiled, trying to imagine a Chinese customer pronouncing “Eva.”

“He created several business empires and well-known brands such as Ligne 5, Vestale, Brad or L’Anglais, in the up-market men’s ready-to-wear clothing sector. He was a man in a hurry — brisk at times, frequently feared — and who made no attempt to hide the fact, as demonstrated by his motto: ‘Better to be hurrying in life than standing still.’ ” Those words... Where had I heard them before? The man on the scooter! Yes, it was this face with gray hair and
wrinkles. I skimmed rapidly through the article. Charles... The L’Anglais brand... Charles Langley. “François Vardin died after a long illness. He recently told the press: ‘I made a lot of enemies in life but some friends too. Sometimes they are one and the same’”.

I remained motionless, my hand frozen over my tablet. I had finally met Charles Langley face-to-face. He was part enemy, part friend, a sort of guardian angel with the grin of a devil! I looked at his face a final time... before making it disappear with a swipe of my hand across the screen.
Clues
Clue no. 1
Moving abroad takes planning on Le Coût de L’expat

The lecoutdelexpat.com website, run by Banque Populaire in partnership with the collaborative platform FlyingYak, compares the cost of living in more than 2,000 cities and 15 countries. Simply type in your cities of departure and destination to learn about housing, food, transportation, health, and leisure activities... Eva and Claire can use subcategories to compare all these different factors to fine-tune their budget. They will also discover a wealth of practical tips about red tape, insurance, and means of payment, and enjoy good advice from people who have taken the plunge and are already living abroad, particularly about where to find those essential delicacies from back home.

Clue no. 2
The Erasmus+x Banque Populaire solution: a surety-free loan

Available since the summer of 2016, this loan is designed for students from the 33 countries in the Erasmus scheme wanting to study abroad for Master I and II degrees. Loan sizes: up to €12,000 for one year and €18,000 for more than a year, with no need for parental surety bonds thanks to the European Investment Fund guarantee. More generally, Banque Populaire offers university students surety-free loans, to be paid off when they get a job.
Clue no. 3
Managing your budget with the Banque Populaire mobile app

Nothing could be simpler for Eva. The account aggregation function gives customers an overview of their accounts whether at Banque Populaire or elsewhere, enabling them to complete wire transfers, consult their revolving credit balances, and apply for a loan. Operations are automatically broken down per key item: monthly income, current and exceptional expenses, monthly savings, balance of the budget to date. All these functions and many others — also available on the Caisse d’Epargne app — were developed with the help of customers who tested and approved their ergonomics and ease of use every step of the way.

Clue no. 4
Breast cancer: let’s talk about it with the Caisse d’Epargne!

Breast cancer affects one in eight women in France. In 2016, the Le Cancer du Sein, Parlons-en! association (Breast Cancer, Let’s Talk About It!) and the Caisse d’Epargne launched GénéRose, an online campaign to raise funds for research. Eight famous women, photographed wearing pink ribbons, led the campaign on the social networks. The Caisse d’Epargne gave wide coverage to their activities and doubled the amount of donations posted online on International Women’s Rights Day, March 8. Other Groupe BPCE companies, notably Natixis, patron of the Gustave Roussy Foundation, also contribute to cancer research.
Clue no. 5
Thomas, emergency ward doctor and new cooperative shareholder of CASDEN Banque Populaire

Originally created by and for the teaching profession, CASDEN Banque Populaire is a cooperative bank open to all French civil servants since December 2015. Thomas and a total of 165,000 other civil servants joined CASDEN Banque Populaire in 2016. They made this choice because they share the same values of solidarity, social justice and mutual trust promoted by CASDEN Banque Populaire; because they support its specific business model (the pooling of everyone’s savings to fund the projects of each individual at the lowest cost); because they share their bank’s commitment to projects related to education, scientific research, culture, health and the social and solidarity-based economy, as well as the promotion of secularism and civic-mindedness. The ambition pursued by CASDEN Banque Populaire is to become the banking partner of one out of every four French civil servants.

Clue no. 6
Digital philanthropy on the Caisse d’Epargne’s Espace Dons crowdfunding platform

It took just a few clicks to send and receive GénéRose campaign donations. How? Thanks to Espace Dons (or Donation Space), the Caisse d’Epargne’s user-friendly digital platform dedicated to associations and foundations. Accessible to all on every type of device, Espace Dons allows associations and foundations to present their projects. Donors can make their choice in line with their personal interests or geographical location, donate money online, and make a gift of objects or their time. This enables associations and foundations to reach new contributors at a lower cost, speed up their fund-raising activities, and cut management costs.
Clue no. 7  
**Handball: the “Experts”, world champions**

On January 29, 2017, the French men’s team won the final of the 25th World Handball Championships in Paris with a score of 33-26 against Norway. This is the French team’s 6th world title after winning three European trophies and one silver and two gold Olympic medals.

A partner of the French men’s and women’s teams since 2015, the Caisse d’Epargne in 2016 also became the first sponsor of the 2017 Men’s World Handball Championships staged in eight major French cities.

Clue no. 8  
**A partner of the French Olympic team since 2010**

A partner of the French Olympic Committee (CNOSF), Groupe BPCE – along with Banque Populaire, Caisse d’Epargne and Natixis – is helping to provide inside coverage of the Olympic Games and how to prepare for them in close contact with the athletes in the French Olympic team and their coaches through a series of meetings, reports, and video interviews. Four medals were won in sailing, a discipline supported throughout the year by Banque Populaire. The Olympic and Paralympic athletes in the Caisse d’Epargne team won a total of eight medals in athletics, handball and swimming. The next major event will be the Winter Olympic Games in Pyeongchang, South Korea, in 2018.

Clue no. 9  
**The Racing 92 rugby club, winner of the 2016 French championships**

It was June 24, 2016 in Barcelona, and Florian wouldn’t have missed this final for anything in the world! Playing heroically with just 14 players for over an hour, the men in the sky blue and white shirts beat Toulon by 29 to 21. Twenty-six years after their last victory, Racing 92, sponsored by Natixis since 2007, were anointed champions of France and brought the Brennus shield bank to Colombes for the 6th time in the club’s history.
Clue no. 10
Renovating university buildings: Groupe BPCE, top of the class

If Eva enrolls to study psychology at Paris-Diderot University, she will be studying in a faculty renovated with the help of Groupe BPCE. One out of every two French university renovation projects is funded by the Caisse d’Epargne, the leading private provider of funds for the public sector and social housing, by Crédit Foncier and the Fideppp 1 and 2 funds(1), underwritten by Groupe BPCE entities. Thanks to partnerships set up with the European Investment Bank, this renovation of universities, secondary schools, hospitals, etc., receive funding at preferential rates.

(1) Investment and Development Fund for Public-Private Partnerships.

Clue no. 11
Innovative and digitally focused: the transformation gathers speed

Digital factory and digital champions, agile development methods, open innovation and hackathons, datalab, artificial intelligence and virtual agents: Groupe BPCE is taking full advantage of the digital revolution to enhance its understanding of its customers, to create new services, finance new dreams, and to recruit, train and innovate differently. And to speed up the pace of its digital transformation, the Group is working through 89C3, a dedicated organization that will ultimately boast a staff of 1,000 people.
Clue no. 12

The Caisse d’Epargne: being helpful since 1818

Since its creation in 1818, the key role of the Caisse d’Epargne has been to serve every individual without losing sight of the wider general interest. Since then, the Caisse d’Epargne has ceaselessly continued to innovate while ensuring that private interests correspond to the public interest, and vice versa. With its new corporate signature – “Being helpful” – adopted in May 2016, the Caisse d’Epargne is reasserting the commitment it has pursued for almost two hundred years.

Clue no. 13

Exhibition in the Quai Branly-Jacques Chirac Museum: Matahoata – Arts and Society in the Marquesas Islands

The Marquesas Islands have fascinated the greatest artists, from Stevenson to Gauguin. The exhibition presented in 2016 by the Quai Branly-Jacques Chirac Museum pays tribute to the cultural wealth of these islands. The exhibition enjoyed the support of BPCE International and its Bank of Tahiti subsidiary, the largest private bank in French Polynesia. BPCE International and its subsidiaries pursue commercial banking activities in Africa, the Indian Ocean, Vietnam, New Caledonia, and Tahiti.

Clue no. 14

The Banque Populaire mobile app for professionals on the go

Available on mobile phones and tablet devices, the first management app launched by Banque Populaire for professional customers enables them to consult their accounts without entering a password, merely by pressing the ID key, to read and send quotes, contracts and other scanned documents, to make wire transfers (obviously) and, better still, to instantly receive credit card payments by sending an e-mail with a link to their customers. In the space of less than three months, the Banque Populaire mobile app had been downloaded more than 30,000 times.
Clue no. 15

The 2016-2017 Vendée Globe race: the extraordinary achievement of Armel Le Cléac'h

74 days, 3 hours, 35 minutes, and 46 seconds later, on January 19, 2017, the skipper of the monohull Banque Populaire VIII crossed the finishing line after a non-stop, unassisted solo circumnavigation of the world that kept the public enthralled until the very end. With the Briton Alex Thomson hot on his heels, Armel Le Cléac'h set a fabulous new record: almost four days better than the results of the previous round-the-world yacht race in 2013. A magnificent reward for Banque Populaire, the banking partner of the world of sailing for the past twenty-seven years and builder of the maxi Banque Populaire V trimaran (winner of the Jules Verne Trophy in 2012) and, today, of the maxi solo Banque Populaire IX trimaran destined for new world records.

(1) Round-the-world non-stop, unassisted crewed sailing race.

Clue no. 16

Le Pot Commun, the online cash pool joins a new 2.0 payment platform

Organizing drinks to celebrate a departure or arrange a weekend away with friends, Le Pot Commun offers an online solution popular with its users to streamline shared expenses. The company joined Groupe BPCE alongside E-Cotiz for paying association membership fees, Depopass to help individuals buy and sell second-hand cars and other valuable items, and PayPlug that installs an online payment solution on an e-commerce site in a minute. Announced in November 2016, the centralization of all these activities within Natixis will be completed in 2017 with a view to becoming a front-ranking provider of payment solutions in Europe.
Clue no. 17

**Fnac-Darty: a smart deal worth more than €1 billion**

Espresso coffee machines at the Fnac, concert tickets at Darty: the new French leader in the distribution of cultural products, consumer electronics and domestic appliances\(^{(1)}\) is creating new prospects for shoppers. Natixis played a key role in financing the Fnac’s acquisition of Darty. Prior to the operation, it arranged a bridging loan, a term loan, and a revolving credit facility and, subsequently, it coordinated a €650 million bond issue to refinance the previously negotiated bridging loan. Total funding arranged upstream: €1.35 billion. Current amount funded: €1.25 billion. This well-calibrated operation enabled the Fnac to emerge triumphant after an intense stock market battle.

\(^{(1)}\) Net sales of €7.4 billion, including 1 billion in e-commerce.

Clue no. 18

**Pay with Apple Pay: safe and simple to use**

Since July 2016, Banque Populaire and Caisse d’Epargne customers holding Visa cards can use their iPhone 6 mobile phones, iPads or Apple Watches to pay for products and services wherever contactless payments are accepted. Simply press your finger on the ID button of your device to confirm the transaction. It’s that easy and perfectly secure. Apple Pay assigns a unique number to each transaction and does not store users’ banking information. Apple Pay also enables users to pay on online shopping sites that have signed up for this technology. After pioneering the world’s first tweet payment solution, Groupe BPCE is the first Eurozone banking institution to offer Apple Pay to the customers to its two major retail networks.
Clue no. 19

Fidor Bank, digital banking between friends

Created in Germany in 2009, this 100% mobile and digital bank develops a highly innovative technological and customer-relationship model. A community of 400,000 members, including 160,000 permanent customers, guides the bank’s commercial offering and shares users’ opinions, including about competing products. Its high-performance technology platform can easily integrate solutions developed by other players: Telefónica has chosen it to launch its banking account on mobile devices. Fidor Bank became a part of Groupe BPCE in 2016.

Clue no. 20

DiagEntrepreneur, diagnosis in just few clicks

Dedicated to craftsmen, small retailers and business owners, the Caisse d’Epargne’s DiagEntrepreneur tool provides an online analysis of a company’s performance and compares it with their competitors in the same region. Gross margin, indebtedness, working capital requirements, etc.: the key ratios are calculated automatically from the accounts registered with the commercial courts. This rapid, easy-to-use and free application that is also available on all devices, allows users to complete an economic and financial diagnosis of their organizations or to flesh out a business plan.
Clue no. 21
The Caisse d’Epargne: for equity capital, too

Every year, more than 4,000 new companies join the Caisse d’Epargne, whose target is to achieve 15% market share in 2017. To support their equity capital positions, the Caisse d’Epargne has set up 13 specialized entities in the regions, and Caisse d’Epargne Développement to cater for mid-sized companies. It has also set up a partnership with Seventure Partners, a fund specializing in capital fund provision for innovative companies. An agreement with the Happy Capital crowdfunding platform rounds off this range of solutions. The Banque Populaire banks, for their part, created Banque Populaire Ingénierie Financière in 2016. This networking platform makes use of all the banks’ specialized skills to support SMEs in their capital structure operations, mergers and acquisitions and structured finance transactions.

Clue no. 22
Supporting 1,000 start-ups and innovative companies

This is the goal pursued by the Caisse d’Epargne with Néo Business. The structure includes more than 50 specially trained account managers, a network of regional centers, an Innovation loan designed to provide funding under excellent conditions for all expenses related to innovative projects. Banque Populaire, the leading bank for SMEs, offers start-ups and innovative companies Next Innov, a comprehensive solution with dedicated advisors in 50 certified business centers, the Innov&Plus loan and the Implant-up solution offered by Pramex International to promote the growth of start-up companies’ in the international arena.

(1) The Innovation and Innov&Plus loans are underwritten by the European Investment Fund.
(2) TNS Sofres survey in 2015.
(3) See clue no. 27 for further details about Pramex International.
Clue no. 24

Business incubators, accelerators & Co

Eva can be welcomed at the Digital Academy opened in Nice by the Caisse d’Epargne in 2016. Business incubators are up and running in Metz and Lyon, and the Caisse d’Epargne is supporting the development of Les Pionnières, a network of business incubators focused on women. The Néo Business account managers at the Caisse d’Epargne and Next Innov at Banque Populaire have forged numerous partnerships with business incubators, accelerators, and crowdfunding platforms in the different French regions. Banque Populaire itself has created the Proximea and Kocoriko platforms for regional crowdfunding while Crédit Coopératif has set up Agir&Co for companies active in the social and solidarity-based economy.

(1) BPI, ACEC, Medef, ITC, AMF, etc.
Clue no. 25

**Banque Populaire, standing side-by-side with the farmers**

Are Maxime’s flower growers customers of Banque Populaire? It’s more than likely! More than 68,000 French farmers already are. Committed to serving farmers for nearly thirty years, Banque Populaire provides them with a comprehensive range of products and services: subsidized loans, grants to help young farmers set themselves up, help with retirement planning, equipment financing solutions on preferential terms, turnkey solutions for direct online sales. The National Prize for Agricultural Dynamism and Fisheries is awarded every year to recognize the entrepreneurial spirit of the farming profession.

Clue no. 26

**The bank of franchisors and franchise holders**

This franchise network has an even chance of being a customer of Banque Populaire, the no. 1 bank for franchise holders. This position is perfectly natural considering the body of shared values: the spirit of enterprise and solidarity are the cornerstones of the franchise system, just like the Banque Populaire banks, created by small retailers and craftsmen to finance their development by providing mutual sureties. Banque Populaire facilitates the development of franchise networks with a dedicated organization and solutions. These include Socama loans requiring no personal guarantees, and the support of Pramex International for franchisors wanting to take their concept overseas.

Clue no. 27

**Pramex International: coaching for world markets**

For a young innovative company wanting to start business abroad, Pramex International would be the coach it needs. The leading French consultancy specializing in the creation of business operations overseas and conducting transactions with rapid-growth companies, the no. 1 player for the outsourced management of subsidiaries of French companies operating abroad, Pramex International accompanies nearly 1,000 SMEs and mid-sized companies every year. A subsidiary of BPCE International, Pramex International works through an integrated network of 17 offices in 14 countries, including centers in Barcelona and San Francisco opened in 2016.
**Clue no. 28**

“Ambitions d’entrepreneurs” from Banque Palatine: it’s good for morale!

The reviews broadcast on the LCI TV channel every weekend focus the spotlight on mid-sized companies driving economic development, employment and the reputation of France, both regionally and internationally, just like the customers of Banque Palatine, which sponsors the program. We hope that one of its programs will be devoted to Maxime one day. An institution dedicated to business banking and private banking, Banque Palatine assists company leaders in this dual capacity. It heightens public opinion about the mood and expectations of these key economic agents with the publication of the monthly Banque Palatine Observatory of SMEs and mid-sized companies(1). It also runs a seminar on topics relevant to them: the Cercle Palatine des ETI (Palatine Circle for Mid-Sized Companies).

(1) Carried out by OpinionWay.

**Clue no. 29**

*L’expérience*: sharing the secrets of independent retailers

The expertise developed by retailers and craftsmen tends to go unrecorded, including by their customers. The second-largest bank for craftsmen and retailers, Banque Populaire invites the public to discover this know-how thanks to *L’expérience*. When this event was organized for the second time, 400 craftsmen and retailers in 29 French towns and cities revealed the secrets of their trade through presentations, tastings and introductory workshops. Banque Populaire also highlights the excellence and innovation of managers running craft industry companies with the Stars & Métiers Awards. Presented in association with the Chambers of Trade and Craft Industries, the prize celebrated its 10th anniversary in 2016. These success stories were also highlighted in a major radio campaign broadcast at the end of the year on the subject of “visionary entrepreneurs.”
**Clue no. 30**  
Banque Populaire Méditerranée, a major regional cooperative bank  

Fruit of the merger between Banque Populaire Côte d’Azur, Banque Populaire Provençale et Corse, and Banque Chaix in November 2016, the new Banque Populaire Méditerranée employs 2,300 people serving 520,000 customers including 160,000 cooperative shareholders. Other merger was completed between the Banques Populaires des Alpes, de Loire et Lyonnais, and du Massif Central in December 2016 to create the first bank to embrace the new boundaries of the region after which it is named. Banque Populaire Auvergne Rhône Alpes employs 3,800 people and serves 1 million customers, including 350,000 who are cooperative shareholders of their bank.

**Clue no. 31**  
Filing a claim by SMS: yes, you can... with Natixis Assurances  

In the event of a storm or flooding, customers with Caisse d’Epargne car and comprehensive home insurance policies are notified about the danger by SMS. This message then gives them direct access to a form enabling them to file a claim: a solution designed by Natixis Assurances. In both non-life and personal insurance solutions, Natixis Assurances places the very best of the human and digital dimension at the service of the customers of Groupe BPCE’s retail banking networks. The efficiency of its treatment of e-mails, achieved with the help of the OWI semantic analysis software, earned it the 2016 Golden Argus award for its claims processing performance. 94% of Caisse d’Epargne customers said they were satisfied, and 68% very satisfied.
Clue no. 32
Thinking about buying a home? Crédit Foncier is the place!

Crédit Foncier, a company specializing in real estate financing and services in France, facilitates the completion of projects pursued by individual customers, public operators, investors and real estate professionals. Both a finance provider, it is also a leader in real estate expertise. It publishes a great many studies including detailed analyzes of the real estate markets at a regional level. Eva will be able to keep her searches and funding simulations online in the “project space” designed for this specific purpose by Crédit Foncier.

Clue no. 33
Banxo, the new Caisse d'Epargne mobile application boasting new features

In addition to managing Caisse d’Epargne accounts, Banxo offers an overview of a customers’ full range of accounts (even when they are held in different banks) along with a budget management function. Banxo also allows users to enable or disable their bank cards remotely for online payments (offering greater security) and with “Retrait SMS” (SMS withdrawal) to withdraw cash from an ATM even if they haven’t got their cards with them, which is a very practical advantage. Banxo also allows users to receive a home or car insurance estimate on their mobile phones and to manage their insurance contracts directly.

Epilogue

Eva and Maxime have made good progress. Enjoying good advice and strong support, they have finalized their project and set up their own company. Will it grow successfully? Will it develop new initiatives? Answers to these questions in 2018!
Design and production: *Havas Paris*
Groupe BPCE, Corporate Communications Department.

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Illustrations: Karolis Strautniekas / Agent 002; Yann Le Bec / IllustriSSimo;
Yann Le Bec: p. 10, 27, 38, 49, 64, 69, 70, 73, 75, 76, 78, 81, 82, 83, 84.

Photos: Stéphane de Bourgies (p. 14, 16, 71), Stéphane Pillaud / FFHB (p. 21, 73), Quai Branly-Jacques Chirac Museum ©Luc Boegly (p. 27), Yvan Zedda / BPCE (p. 37, 39), Banque Populaire (p. 70, 71, 75, 79, 82, 83),
CASDEN Banque Populaire (p. 72), Caisse d’Épargne (p. 72, 75, 78, 79, 80, 84), Julien Crosnier / KMSF / DPPI (p. 73),
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BPCE, a French limited company governed by a Management Board and Supervisory Board (société anonyme à directoire et conseil de surveillance) with a capital of €155,742,370
Registered office: 50, avenue Pierre Mendès France, 75201 Paris Cedex 13 – RCS Paris no. 493 455 042
Legal deposit: April 2017.
An envelope,
A message penned in violet ink,
A calling card bearing an unfamiliar name...

Some mornings, you only need to open your letterbox for your life to change forever.

The future of Eva Brunold’s life now seems intimately linked to the rendezvous fixed by the intriguing Charles Langley. Who is he? What does he want? Why does he remain hidden? And why does he seem to know everything about the young woman’s life?

*The Intriguing Mr. Langley,* a contemporary fiction, an original short story from Groupe BPCE.

*The Intriguing Mr. Langley...*
Everything is possible; your life is never preordained once and for all. Provided you’re prepared to unravel its enigmas...