



## EAFRD financial instruments supporting green investments in Nouvelle-Aquitaine Region, France

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# Region Nouvelle-Aquitaine



## France's 3<sup>rd</sup> largest Region

**6 000 000**  
Inhabitants

**EUR 170bn**  
GDP

## And one of Europe's leading agricultural region

**70 000**  
farms

**180 000**  
Persons employed

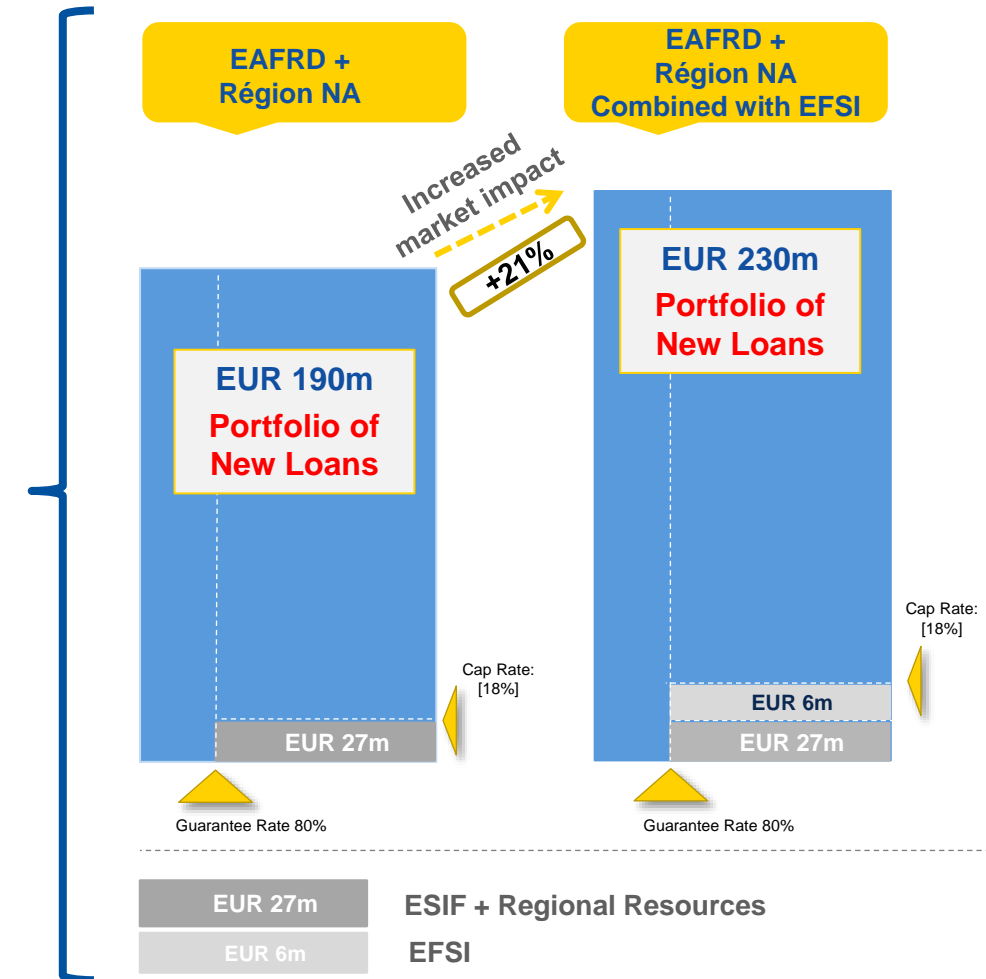
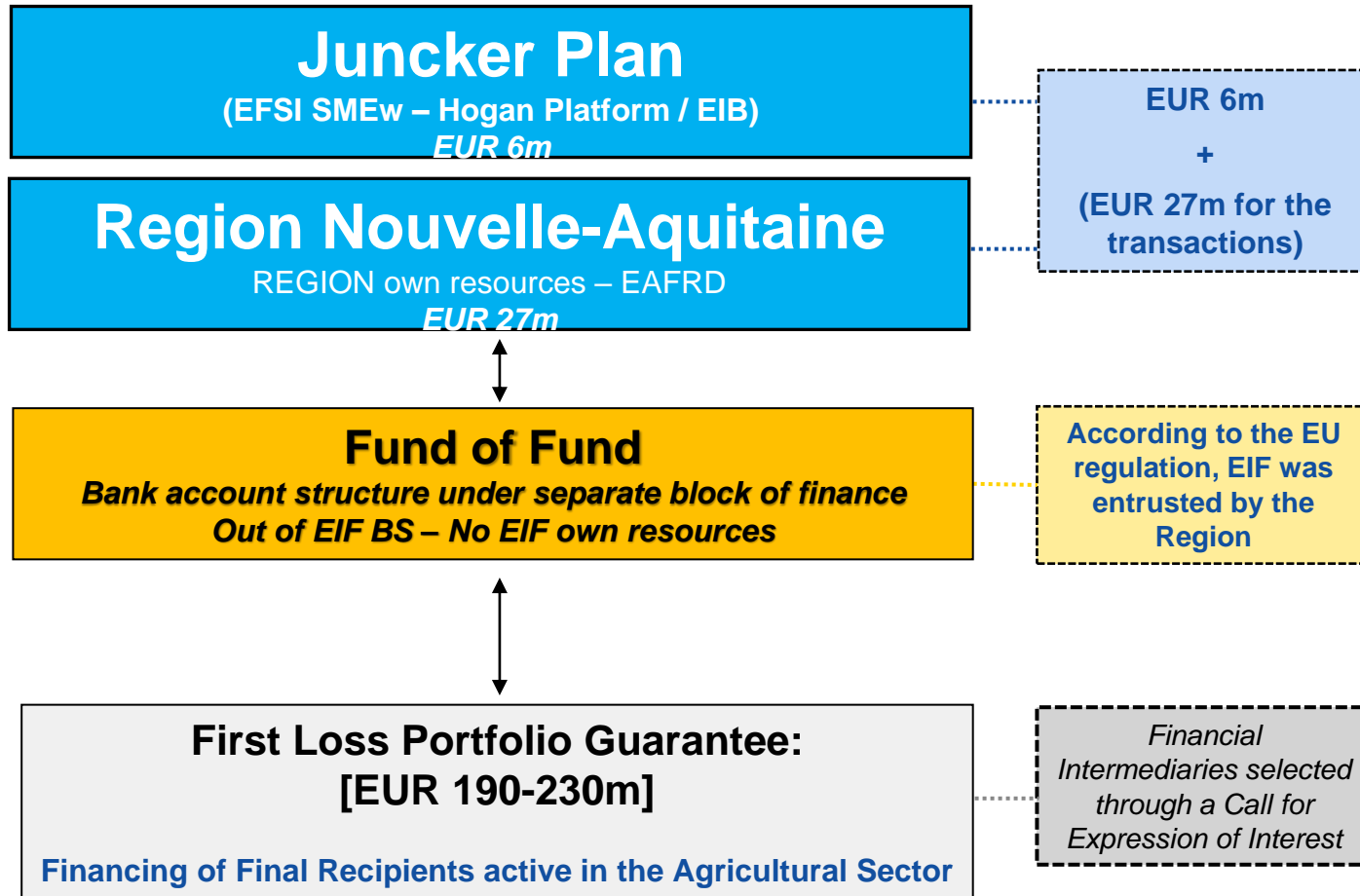
**EUR 11bn**  
Agri GDP

**EUR 30bn**  
Agro-Processing GDP





# Alter'NA Fund of Fund





# Alter'NA Web Portal



- Web portal ([www.alter-na.fr](http://www.alter-na.fr)) and dedicated training program, prepared by EIB-AS with funding resources from the European Investment Advisory Hub, featuring a fully fledged webtool for **disseminating the program** throughout the region thus enabling potential final recipients (and financial intermediaries!) to assess the eligibility of their investments;
- The tool is accessible **to a network of registered public/private entities** which are advising and supporting farmers with their application to Alter'NA; The Website also provides useful information and resources about Alter'NA;
- The portal features an **Eligibility Assessment Tool** aimed at testing eligibility.

**Le financement est éligible**

Montant du financement envisageable : €355 000  
Équivalent de Subvention Brute (ESB) du Prêt envisageable : €68 160  
N° de projet : 174

[FICHE SYNTHÈSE](#) [FICHE COMPLÈTE](#)

**1 - Projet**

Type d'investissement / TO	1 - Transition des exploitations dans le secteur de l'élevage Financements aux Bénéficiaires Finaux ayant comme objectif d'accompagner la transition des exploitations dans le secteur de l'élevage.		
Transformation d'un produit agricole en un produit non-agricole	Non		
Description	Construction d'une nouvelle grange avec adaptation parcours de plein air pour un élevage de chèvre et acquisition d'une nouvelle machine de traite plus efficace, à moindre consommation d'énergie		

**2 - Description des investissements**

Besoins		Ressources	
Total Incorporel	€0	Apport	
Total Immobilier	€300 000	Subventions perçues et attendues sur le projet	€30 000
Total Corporel / Équipement neuf uniquement	€10 000	Autres financements	
Besoin en Fonds de Roulement / Trésorerie lié à l'investissement financé	€75 000		
Total Besoins de financement	€385 000	Total Ressources	€30 000
		Prêt requis	€355 000



# Agriculture, our historical market



Over **120 years** of experience.

**7 Regional Banks** covering the territory of Nouvelle-Aquitaine.

**501 specialised bankers\*** dedicated to agriculture in the NA region.

**Expertise** dedicated to installation, transmission, renewable energies and insurances.



\* source: Crédit Agricole SA for the territory of the 7 Cr

Commercial  
Market Share  
(BDF)  
**80%**

Financial  
market share  
(BDF)  
**67.8%**

Medium-long  
term loan  
financing  
(2019)  
**€1.9bn\***



# An offer dedicated to Alter'NA loans



To support the **agricultural transition** of our customers

Main goals:

**To support new projects bringing added value to the farms**

**To make farms more resilient**

## IN REAL TERMS, THE GUARANTEE PROVIDES SUPPORT FOR FINANCING NEW PROJECTS

- ✓ Conversion of projects into new practices such as HVE (*Haute Valeur Environnementale* – Environmental high value production), Organic,...
- ✓ Modernisation of equipment and production facilities
- ✓ Diversification of production: livestock, breeding crops, wine production, etc.
- ✓ Manufacture and sale of farm products projects (direct sales...)

## CUSTOMER BENEFITS

- ❖ A **free of charge guarantee** for the customers
- ❖ A loan rate reduced of at **least 25 bps**
- ❖ Alter'NA guarantee **up to 80% (capped)**
- ❖ **No additional guarantee required** for projects less than EUR 300 000 (and limited to 20% above)

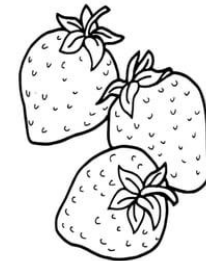
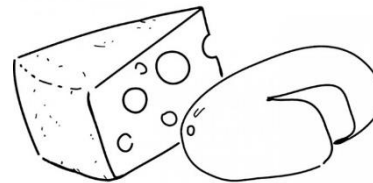
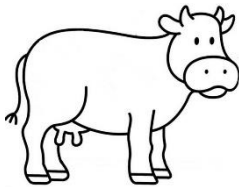
**Implementation of an EIB Group  
tool to test the eligibility online**



# Policy Objectives supported



- The Alter'NA guarantee fund has its origins in the Nouvelle-Aquitaine Region's ambitious agro-ecological transition plan for 2030, "Neo Terra", which focuses on climate and the environment
- The main objective of Alter'NA is to facilitate financing on preferential terms for the Region's farmers and agri-food industries by supporting more sustainable investments especially in livestock, organic, and crop production as well as promoting local/short supply chains
- Specifically, Alter'NA supports the objectives of "Neo-Terra" through the promotion of:
  - On-site farm transformation, processing, and marketing
  - Organic transformation, processing, and marketing undertaken by agro-firms
  - High environmental value and/or organic vineyard activity
  - Sustainable greenhouse production of fruits and vegetables





# State of Play as of the end of January 2021



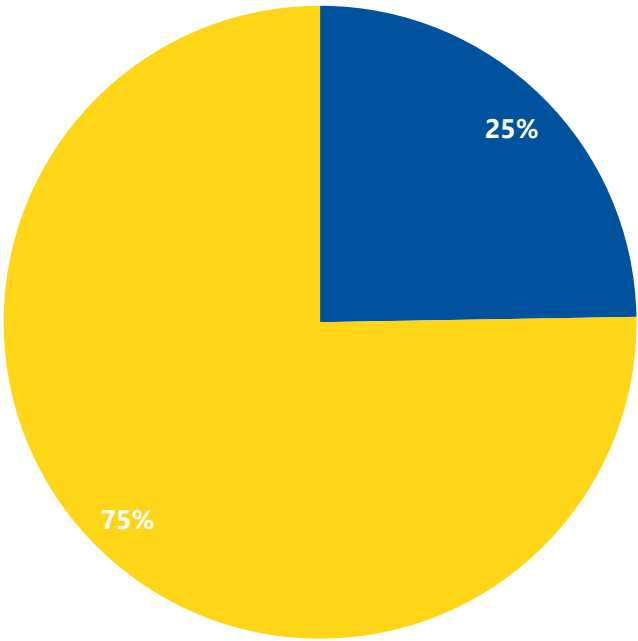
- ✓ **309** Final Beneficiaries financed
- ✓ **370** jobs supported
- ✓ **EUR 53m** of investment catalysed
- ✓ **45%** of the Final Beneficiaries have less than 3 years of activity
- ✓ **All** the Final Beneficiaries have less than 10 employees and
- ✓ **88%** of them have less than EUR 1m of turnover
- ✓ **75%** of the underlying loans have a maturity of more than 10 years and
- ✓ **almost 80%** of are less than EUR 250 000



# Underlying loans' snapshot

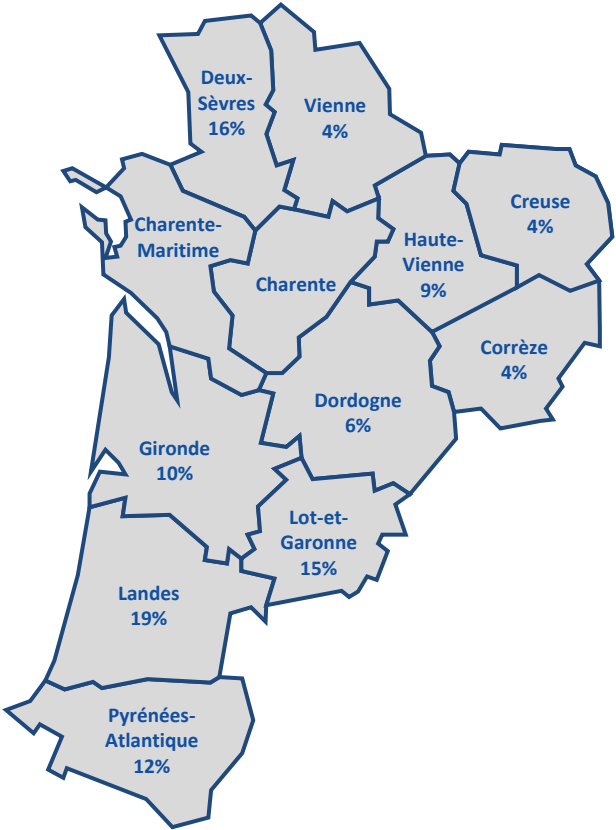


Breakdown by loan Maturity (%)

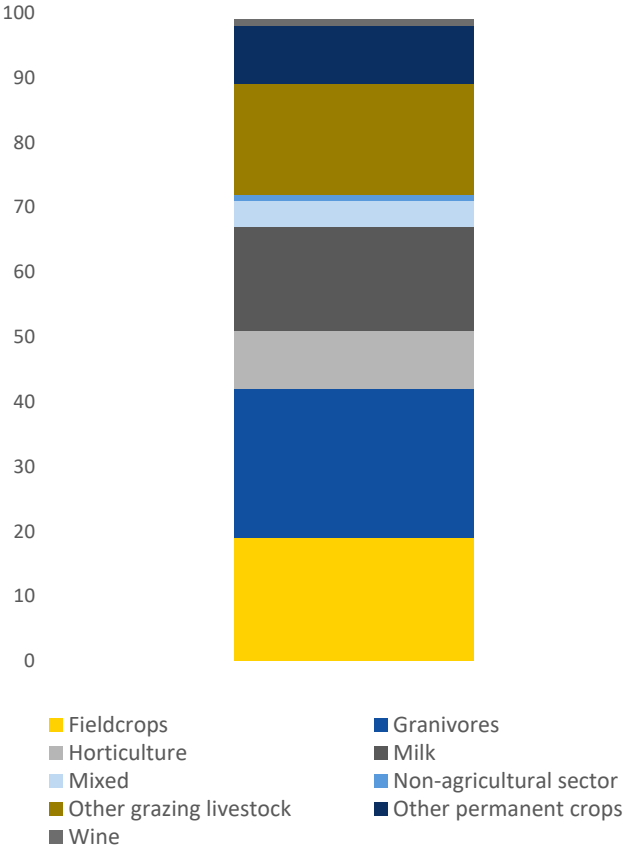


■ <10 Years   ■ >10 Years

Breakdown by Département (%)



Breakdown by Agri Branch (%)





# Alter'NA in detail: key numbers and business cases



## A SUCCESSFUL START

- **EUR 100m** of credits to be distributed among 7 Regional Banks
- Already **390 deals closed or in the pipeline** for roughly **EUR 61m** of loans (*as of end of February 2021*)

## AGRICULTURAL TRANSITION : 3 PROJECTS FUNDED THROUGH THE PROGRAMME - EXAMPLES

- Diversification of a breeding farm with the creation of an organic poultry unit. Total cost of the project : EUR 98 000 out of which EUR 55,000 funded with Alter'NA.
- Creation of a strawberries production activity in greenhouses. Project cost of EUR 580 000 out of which EUR 315 000 financed with Alter'NA.
- Creation of a unit for processing milk into fresh cheese and yogurt for direct sale. Project cost of EUR 650 000 out of which EUR 500 000 financed with Alter'NA.







**Thank you!**

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