



## BNP Paribas – adapting financial services and supporting refugee employment

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BNP Paribas is a leading French finance institution. The institution started to enter the refugee sphere in 2015 through philanthropic donations to refugee-supporting local organizations and social enterprises. With time, it developed a set of services to refugees and included them financially and economically in the host country.

After supporting Simplon, a social enterprise offering free training to the unemployed (including refugees) to become web developers or digital experts, BNP Paribas recruited some of Simplon’s students in its IT department in Montreuil, France. BNP Paribas also partnered with other French banks in a program with FBF, Medef and Wintegreat to employ refugees into the banking functions. Eventually, noticing that refugees are loyal and talented employees, BNP Paribas decided to rely on its retail network to create more job opportunities beyond its capacities. Notably, the group linked its SME clients throughout France with charities or social enterprises that support refugees’ employment and who could propose initiatives to recruit these specialized refugees. For example, BNP Paribas collaborated with Action Employment Refugees to link its SME clients from the hotel and catering industry in Paris and the wine industry in Bordeaux to refugees who are looking for opportunities in those areas.

In December 2021, BNP Paribas took part in the initiative “Refugees are Talents” from the Tent Partnership for Refugees, where refugees were matched with job offers and investments from different companies, including BNP Paribas’ partners IKEA and Accord Group.

In parallel, BNP Paribas decided to act upon the main challenges that prevent refugees to be included in the banking system, often because of their unstable situation. In

### PS4R Charter Alignment

This case corresponds to the ‘employment’, ‘entrepreneurship’ and ‘products and services’ themes of the PS4R Charter of Good Practice, reflecting in particular on principle 3 on **capacity building**, 5 on **networking**, 11 on **access**, 15 on **socialization**, 16 on **adaptation** and 19 on **marketability**.

Global partners:



Confederation of Danish Industry



European Investment Bank

The EIB bank



INTERNATIONAL CHAMBER OF COMMERCE  
The world business organization



UNHCR  
The UN Refugee Agency



WORLD BANK GROUP



2015, the Group simplified the process for opening a bank account for refugees: in absence of the proof of identity usually presented for opening an account in France, refugees can provisionally and exceptionally present a temporary residence permit, provided that it includes a photograph of its holder.

BNP Paribas also developed one banking product to advance refugees' banking inclusion. The Nickel banking solution is a start-up absorbed by the Group which represents an alternative to "classic" accounts, allowing clients to open directly a bank account at tobacco shops through electronic terminals. The relevance to refugees comes evident as many of them, particularly from African countries, are sometimes more comfortable with the mobile banking solutions they in their country than with conventional banking solutions.

As a banking institution, BNP Paribas naturally helps business creation and development. It does so also with businesses owned by refugees. BNP Paribas collaborated with Singa association to allow some of its bank employees in Paris, Lille or Lyon to participate to sessions dedicated to challenging business projects of refugee entrepreneurs, providing a banker's view to help those prospective entrepreneurs work on their business models.

Global partners:



Confederation of Danish Industry

