

# Social Banking Annual Report 2022

Supported by



ERSTE  
Stiftung

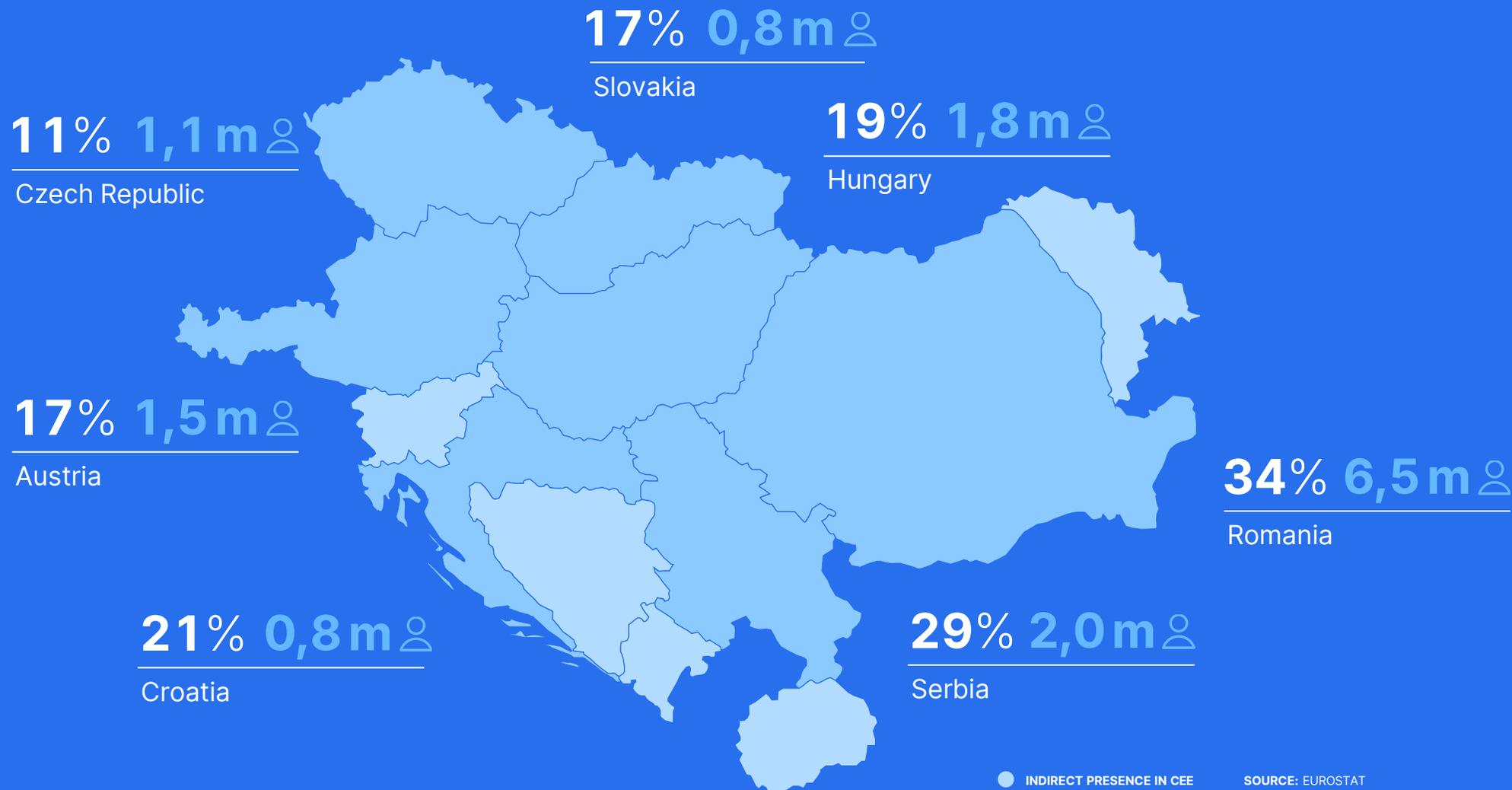


Social Banking benefits from a guarantee funded by the European Union under the Programme for Employment and Social Innovation (EaSI)

# At risk-of-poverty situation in Erste Group markets

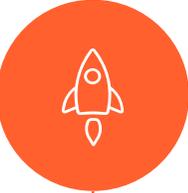
 Persons at risk-of-poverty or social exclusion as a percentage of the total population

 Number of persons (in million) at risk-of-poverty or social exclusion



# Our approach to Social Banking

## We foster Starting Entrepreneurs



**WITH**  
 → Working-capital loans  
 → Start-up loans



**AND PROVIDE**  
 → Business trainings  
 → Mentoring

**to create new jobs**

## We support Microfinance Businesses



**WITH**  
 → Working-capital loans  
 → Investment loans



**AND OFFER**  
 → Cash flow assessment  
 → Financial advisory

**to create and preserve jobs in rural areas**

## We empower Social Organisations



**WITH**  
 → Bridge and investment loans  
 → Quasi-equity and SIB\*



**AND FACILITATE**  
 → Capacity building  
 → Networking

**to expand their social impact**

## We stand by People in financial difficulties



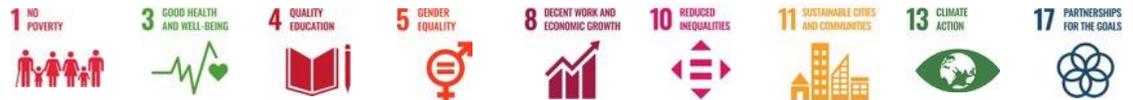
**WITH**  
 → Special accounts  
 → Housing micro loans



**AND CONDUCT**  
 → Debt advisory  
 → Financial education

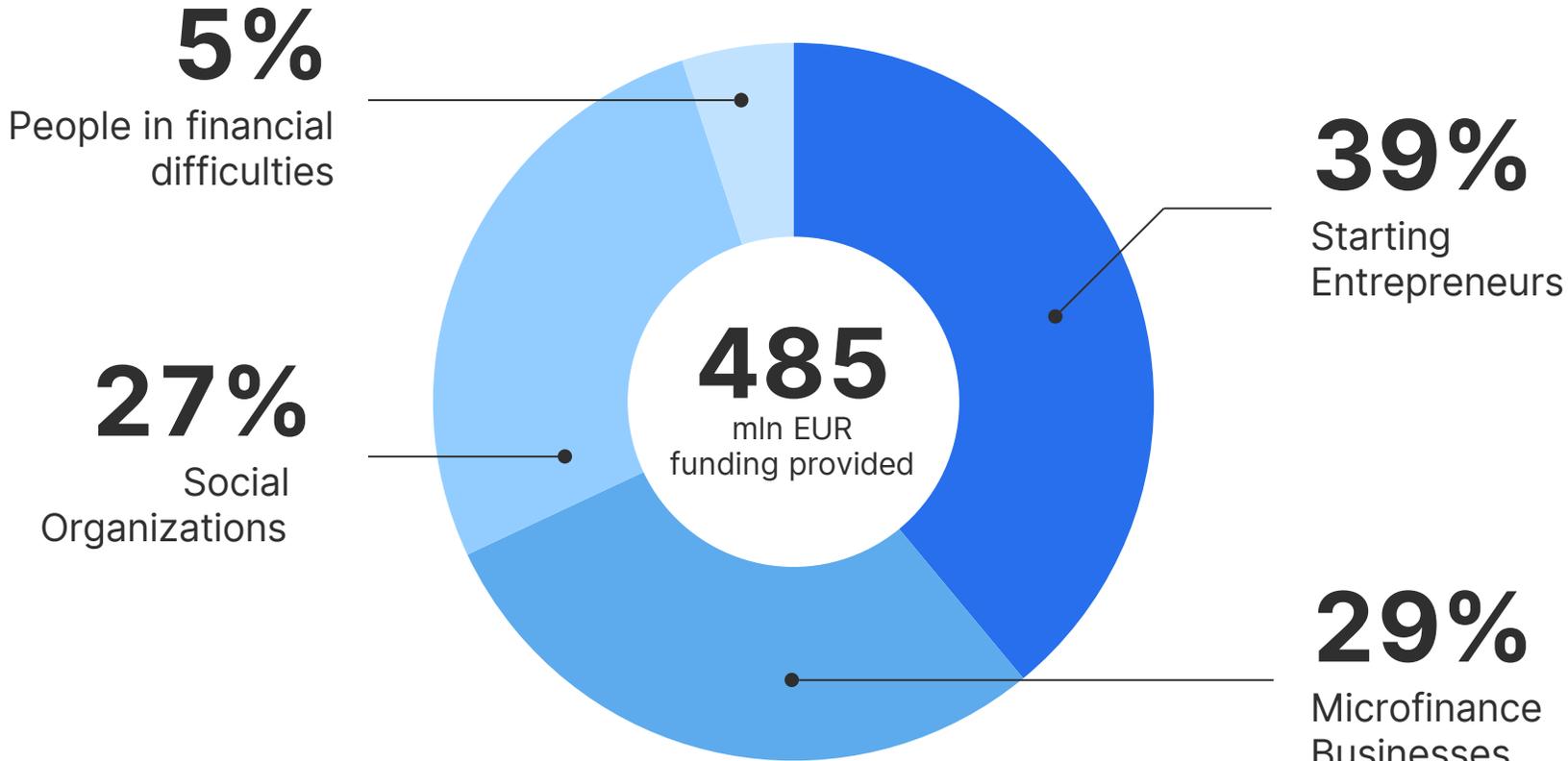
**to improve their housing and financial stability**

Supported United Nations Sustainable Development Goals:



\*SIB: Social Impact Bond

# Social Banking Overall\*

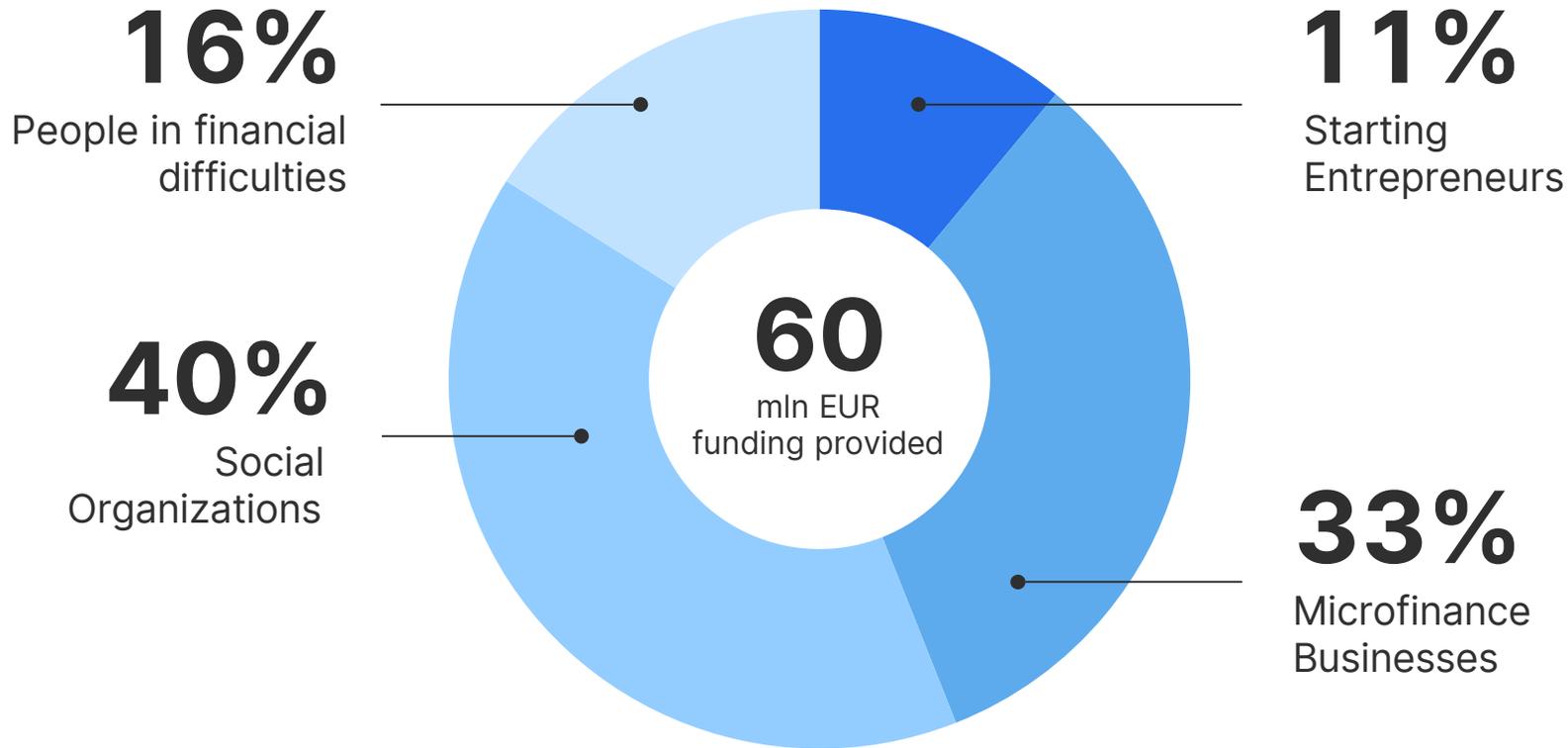


**41.493**   
social banking clients

**17.052**   
financed clients

**48.664**   
education participants

# Social Banking in 2022



**9.853**   
social banking clients

**1.315**   
financed clients

**14.318**   
education participants



SOCIAL BANKING ANNUAL REPORT

# Starting Entrepreneurs



# Our approach to starting entrepreneurs

## IDENTIFIED PROBLEMS

- Unemployment
- Limited or no access to financing



## OUR SOLUTIONS

- Providing start-up loans
- Delivering business trainings
- Offering e-learning
- Connecting to peers & partners
- Mentoring and business plan assessments

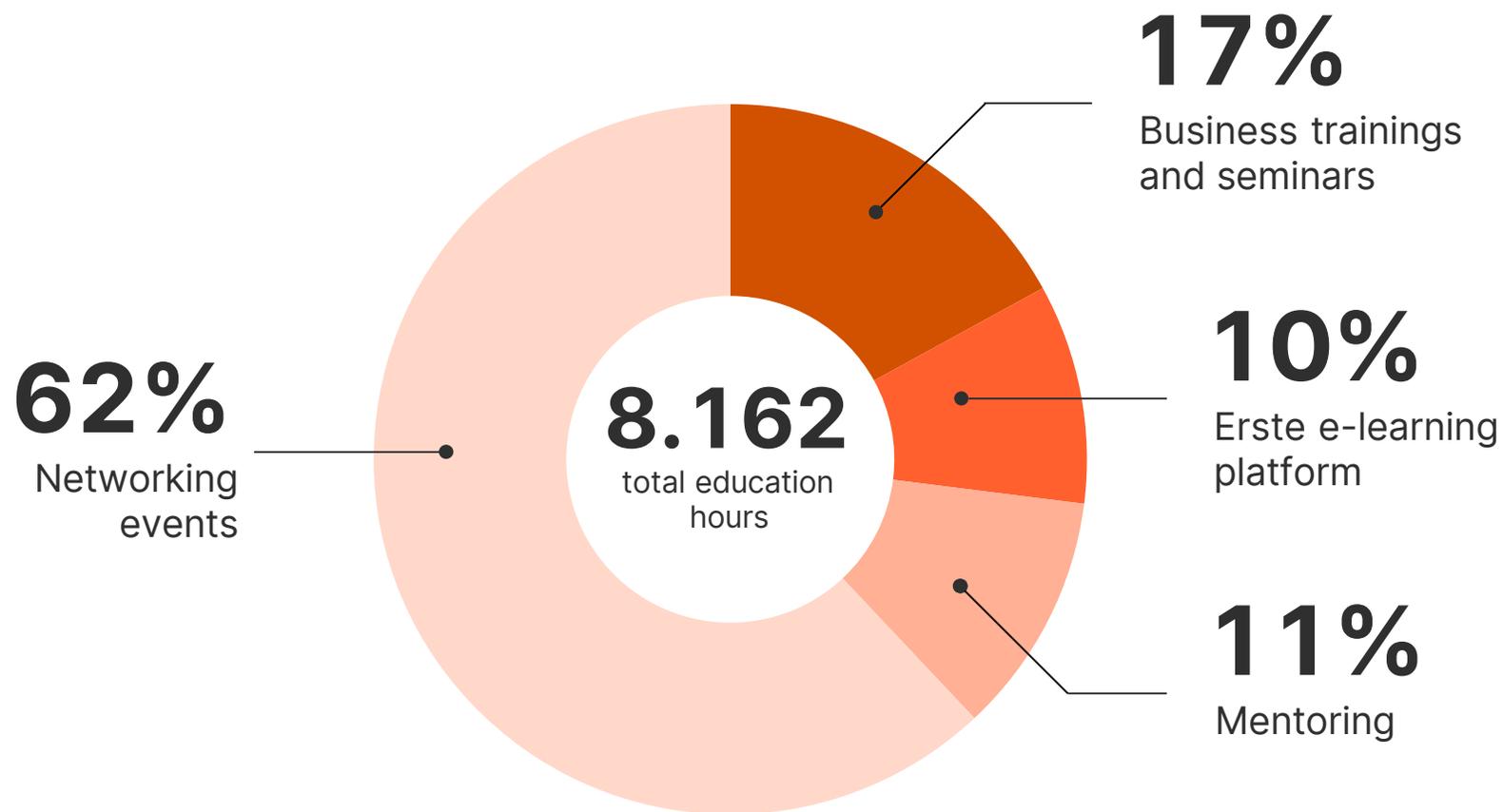
## OVERALL

**6.398**   
financed clients

**34.568**   
education participants

**191**   
mIn EUR disbursed loans

# Support in 2022



**371** 

financed clients

**10.785** 

education participants

**6,4** 

mIn EUR disbursed loans

# Meet Emília and Eva

TWO OF OUR STARTING ENTREPRENEURS

 **Anemonka**  
Slovakia

"We went into business together, so there are two of us for everything. We knew how to pull each other and pursue our dreams, even if the beginnings were not easy at all."

## SOCIAL IMPACT

Women self-employment and promotion of nature preservation

## BUSINESS

Horticulture and florist in Lúčnica nad Žitavou



MORE CLIENTS

Visit our webpage and meet more of our clients [→](#)



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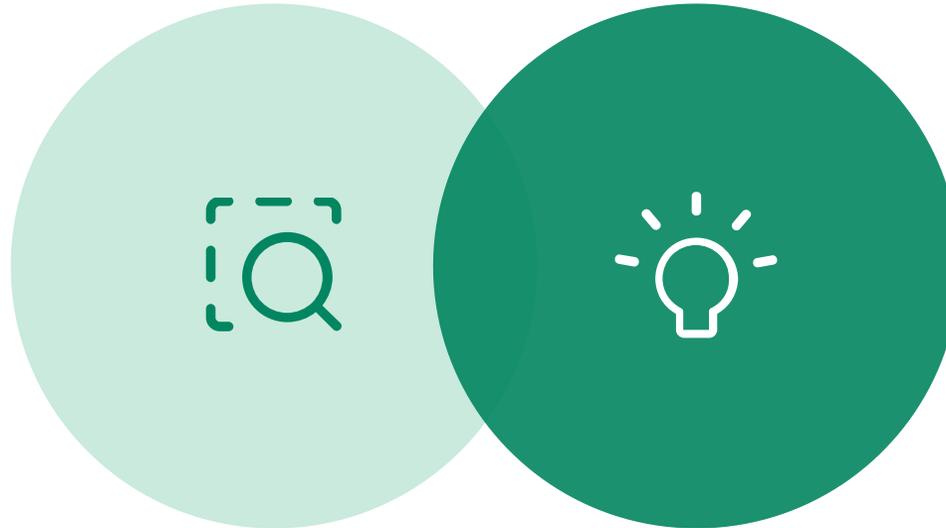
# Microfinance Businesses



# Our approach to microfinance businesses

## IDENTIFIED PROBLEMS

- Limited or no access to financing
- High unemployment in rural areas



## OUR SOLUTIONS

- Providing working capital and investment loans
- Micro-factoring
- Cash flow assessment
- Financial advisory
- Mobile relationship managers visiting clients at home

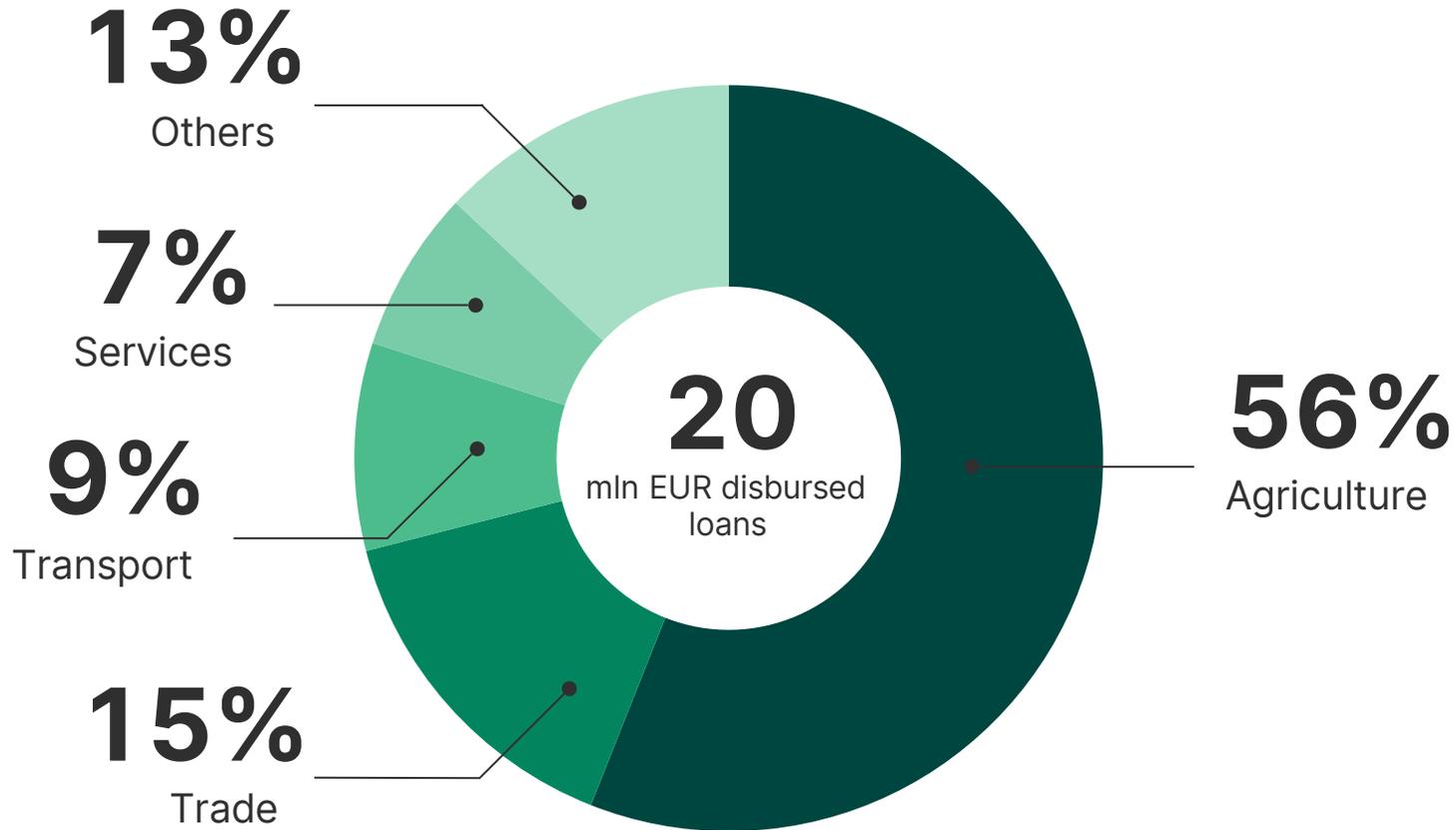
## OVERALL

**9.604**   
financed clients

**16.116**   
provided loans

**142**   
mIn EUR disbursed loans

# Financial support in 2022



**718**   
financed clients

**1.533**   
provided loans

**13.000**   
EUR average loan amount

# Meet Ioan-Liviu

ONE OF OUR MICROFINANCE CLIENTS

 **Mountain Blueberry**  
Romania

"In 2022 we purchased a drone with which we perform a part of the maintenance works. We do not want to stop here! Our plans are to benefit from all the advantages that technology can offer us in the future so we can have a modern plantation."

## SOCIAL IMPACT

Providing jobs in rural areas and reinvesting profit to create even more jobs

## BUSINESS

Production of blueberries



[MORE CLIENTS](#)

**Visit our webpage** and meet more of our clients [→](#)



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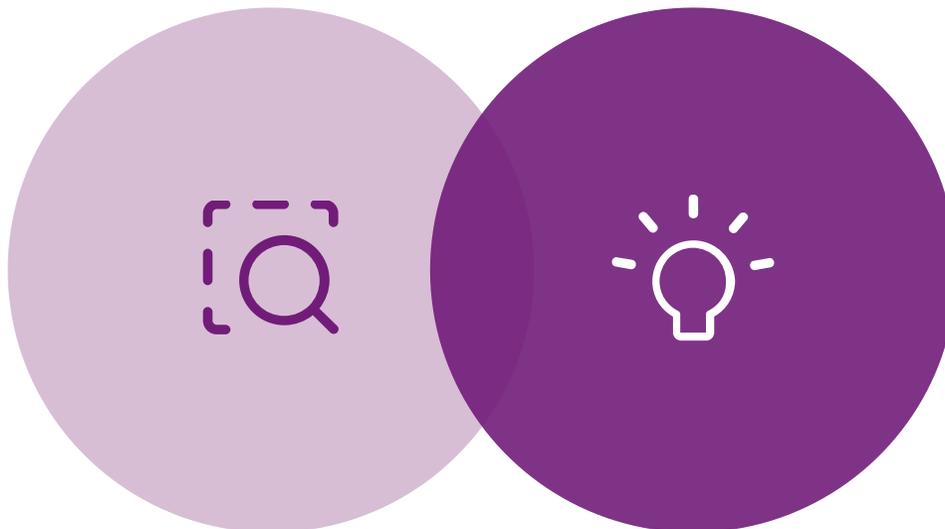
# Social Organisations



# Our approach to social organisations

## IDENTIFIED PROBLEMS

- Lack of business and financial know-how
- Poor access to financial products and services



## OUR SOLUTIONS

- Providing bridge and investment loans
- Quasi-equity and SIB
- Offering training courses, accelerators and mentoring
- Facilitating pitching and networking events

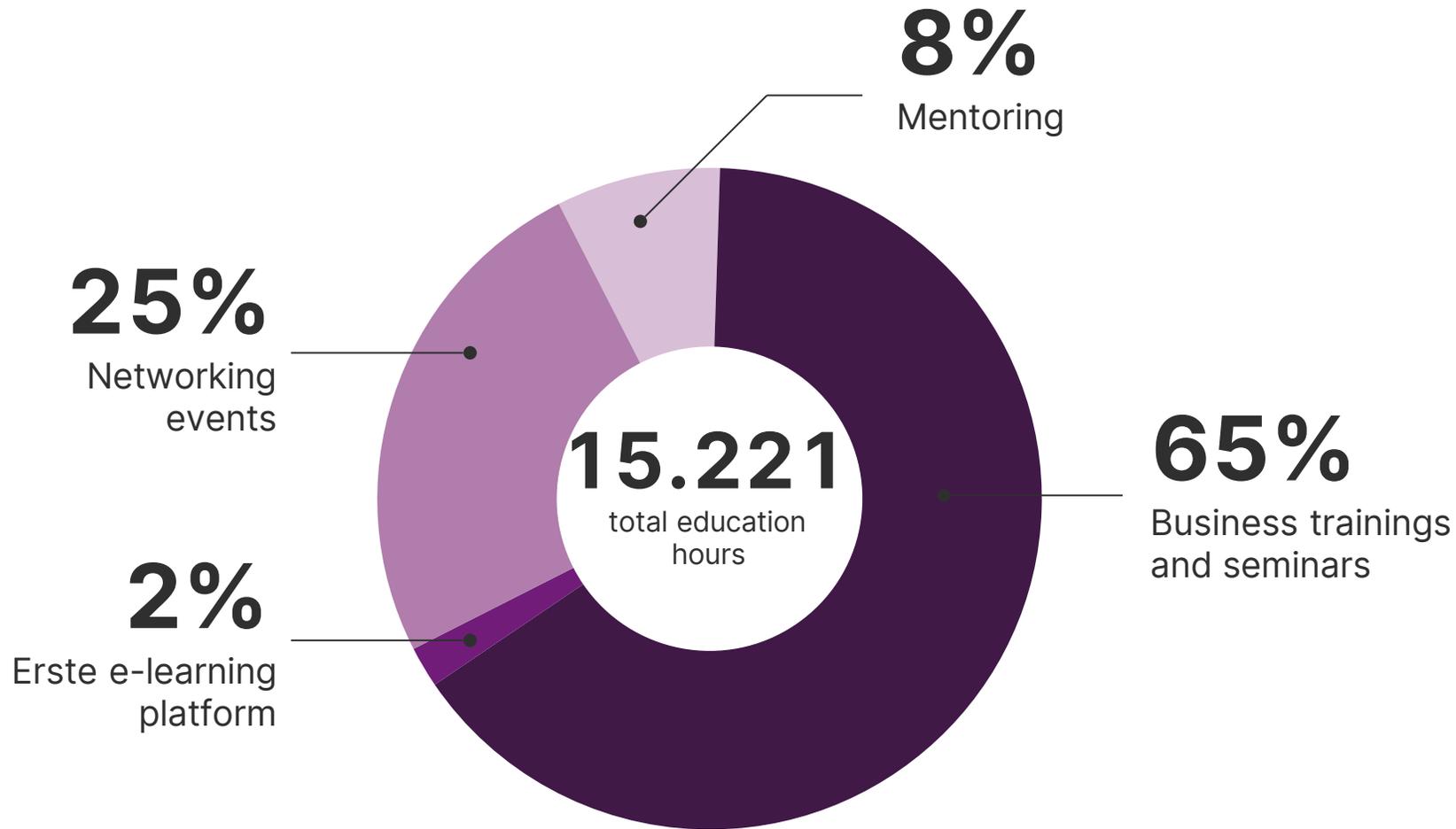
## OVERALL

**1.005**   
financed clients

**13.620**   
education participants

**130**   
mIn EUR disbursed loans

# Support in 2022



**183**   
financed clients

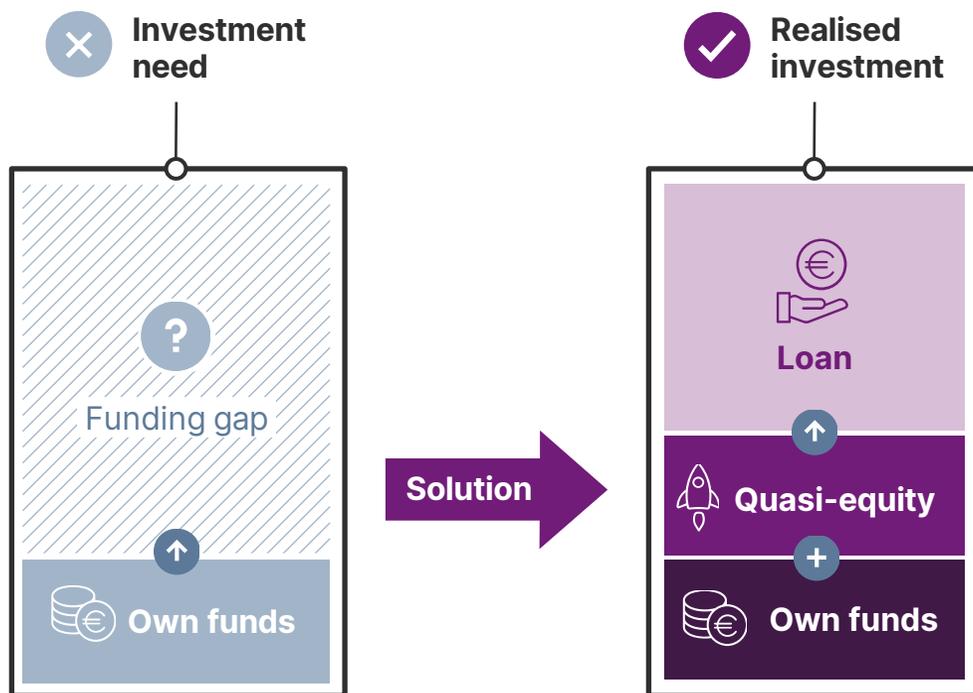
**3.051**   
education participants

**23**   
mln EUR disbursed loans

# Quasi-equity

## PURPOSE

- To scale social or green business
- To develop social real estate



## OVERALL

4 

financed clients

26 

education participants

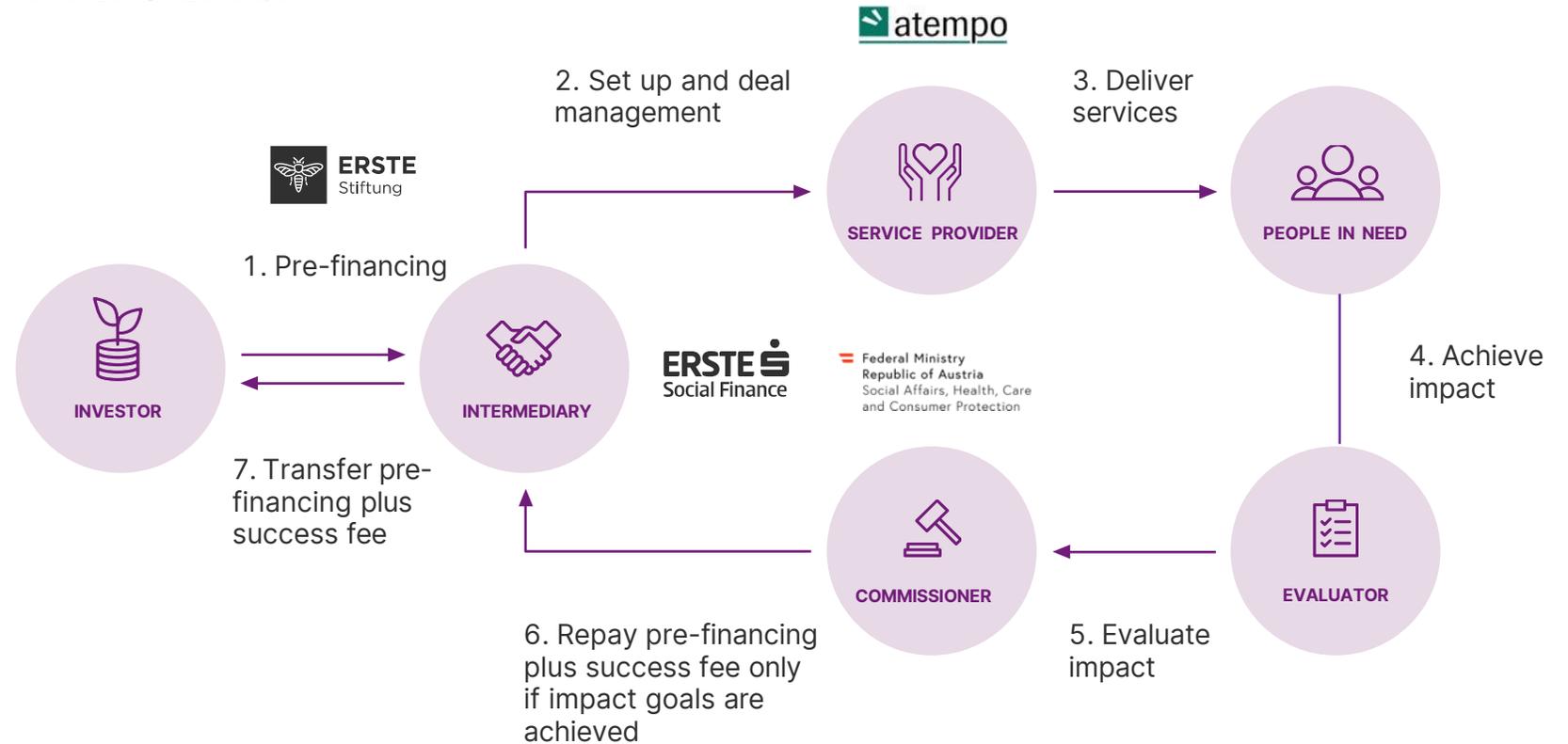
1,2 

mIn EUR disbursed quasi-equity

# Social impact bond Austria

## PURPOSE

- empower unemployed women to become assistants for people with disabilities
- support the independence and quality of life of people with disabilities



## OVERALL

**595**   
women completed the training

**15.500**   
hours of provided assistance

**300.000**   
EUR overall budget

# Meet David

ONE OF OUR SOCIAL ENTREPRENEURS

 **Organic Tools**  
Austria

“It is important for us to think holistically and not just look at CO2 and try to reduce emission, but to accompany the entire change in agriculture and support the people who work with it every day with a proper tool.”

## SOCIAL IMPACT

Preservation of biodiversity and reduction of food waste

## BUSINESS

Production of fruit collector and sorting solution with rechargeable batteries



WATCH VIDEO

**Find out more** about David's social enterprise here [➔](#)



MORE CLIENTS

**Visit our webpage** and meet more of our clients [➔](#)



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# People in financial difficulties

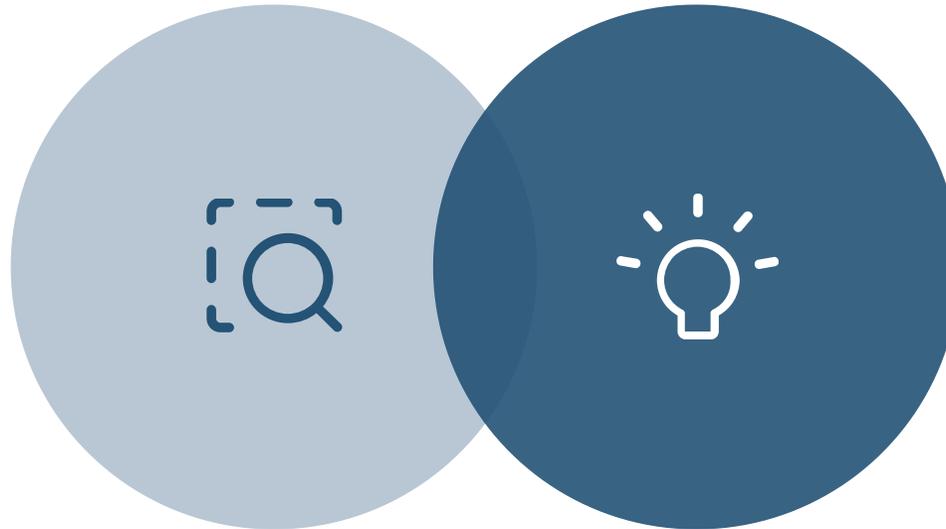


Sabina  
Austria

# Our approach to people in financial difficulties

## IDENTIFIED PROBLEMS

- Over-indebtedness and financial exclusion
- Lack of financial literacy
- Precarious housing condition



## OUR SOLUTIONS

- Enabling financial inclusion by offering bank accounts
- Offering individual consulting and debt advisory
- Housing program
- Providing financial education trainings

## OVERALL

**22.433** 

clients supported via Zweite Sparkasse

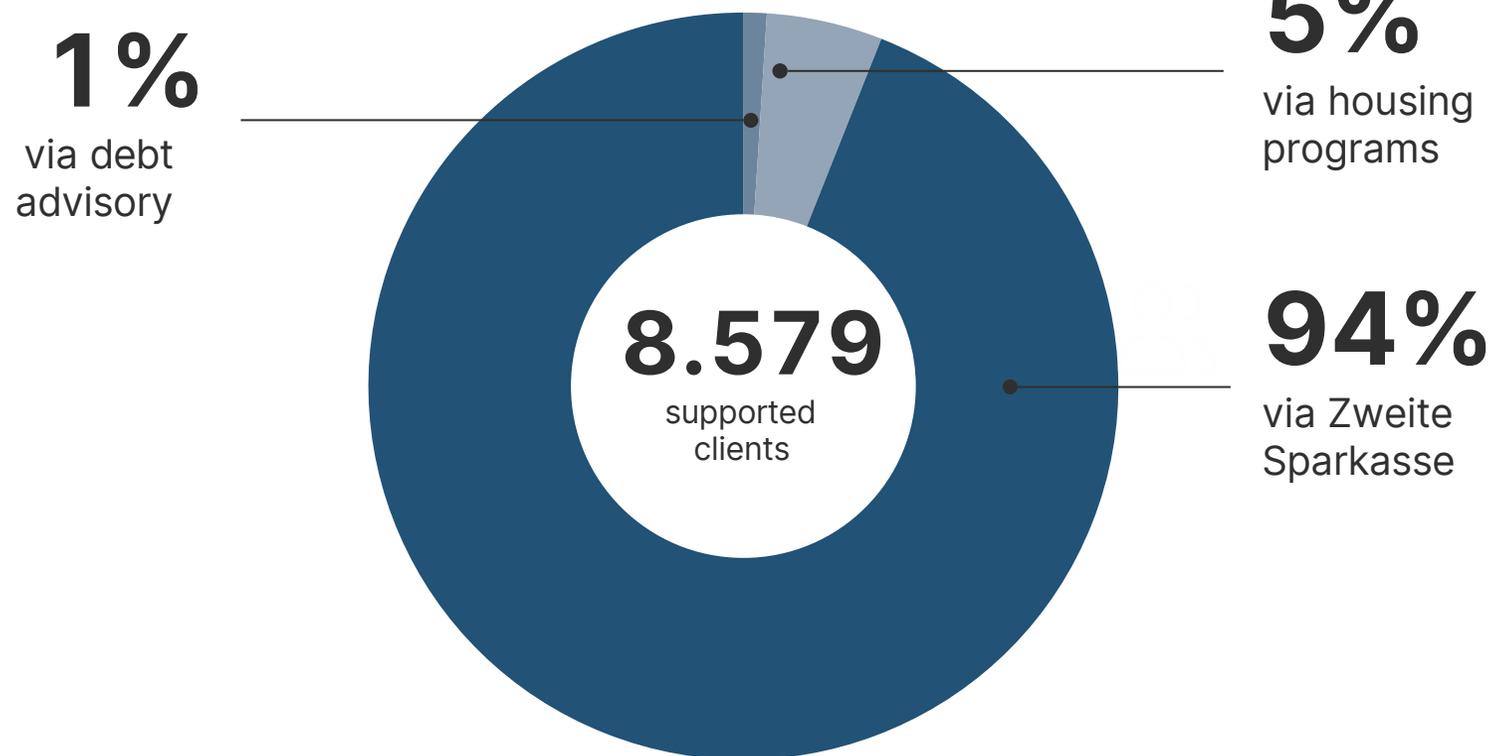
**1.007** 

clients supported via debt advisory

**1.042** 

clients supported via housing programs

# Support for people in financial difficulties in 2022



**476** 

education participants

**1.813** 

number of current  
and saving accounts

**9,6** 

mIn EUR restructuring &  
housing loans

# Meet Sabina

ONE OF OUR CLIENTS IN ZWEITE SPARKASSE

 Austria

“It took me a long time before approaching debt counseling. Simply because you’re ashamed and always think that somehow maybe you can still make it, maybe you can somehow get out of it. But that’s not possible without help.”

## SOCIAL IMPACT

Zweite Sparkasse supports people in financial difficulties to re-gain control of their money and be again financially healthy

## CLIENT CHALLENGE

Over-indebtedness because of difficult family situation



WATCH VIDEO

**Find out more** about Sabina's challenges here [→](#)



MORE CLIENTS

**Visit our webpage** and meet more of our clients [→](#)

## Social Banking Development Team



PETER ŠUREK

Head of Social Banking Development  
peter.surek@erstegroup.com



JOHANN HEEP

johann.heep@erstegroup.com  
+43 (0)5 0100 - 17237



NICOLE FELICIANI

nicole.feliciani@erstegroup.com  
+43 (0)5 0100 - 17232



FLORIAN OTT

florian.ott@erstegroup.com  
+43 (0)5 0100 - 19413



WATCH VIDEO

Visit our Youtube playlist  
and meet more of our clients →



MORE CLIENTS

Find out more about  
Social Banking here →



**Social Banking Annual Report 2022**

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