



Press release
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Younited and Adie expand their partnership for entrepreneurial financial inclusion

In response to the challenges faced by many entrepreneurs in obtaining adequate financing, Younited, a leader in instant credit in Europe, is strengthening its collaboration with Adie, a pioneering microcredit association in France. Together, they work to provide access to professional credit for as many people as possible through innovative initiatives aimed at increasing the association's visibility among those who need it most.

A dynamic alliance for enhanced financial inclusion

Because too many people give up on bringing their projects to life due to a lack of means, Younited and Adie have formed an innovative partnership. As Younited is only authorized to grant credits to individuals, any visitor to Younited's websites and mobile apps seeking to finance a professional project (up to €10,000) is redirected for free to Adie's website, where they can apply for a microcredit to start or expand their business.

Today, one-third of people applying to Adie through digital channels for financing have discovered the association through Younited. Proof of the relevance of this partnership is that the number of entrepreneurs contacting the association in this way has increased by 15 to 20% annually since 2021, and 45% of these contacts result in an agency appointment.

In 2023, more than 3,000 people have contacted Adie through this channel, leading to over 1,100 appointments and the financing of more than 150 entrepreneurs. While nearly half of the entrepreneurs financed by Adie live below the poverty line when they contact the association, more than 80% of them manage to create sustainable businesses, thanks to microcredit and the continuous support of the association.

Buoyed by this success, Younited is intensifying its support and announces that since November 2023, Younited redirects for free any visitor to its websites and mobile apps seeking to finance a professional project for an amount now up to €15,000 (instead of €10,000 previously), to Adie's website. This initiative represents an increase of about 20% in the annual volume of people directed by Younited to Adie and opens up new promising opportunities for entrepreneurs seeking financing.

"This partnership with Younited plays a fundamental role in Adie's ongoing mobilization to prevent the waste of talents and initiatives of entrepreneurs deprived of access to traditional financing solutions."
says Laure Coussirat-Coustère, Deputy General Manager of Adie.

Enhanced skills sponsorship to increase Adie's visibility among audiences

Since 2017, Younited's support for Adie's financial inclusion mission illustrates Younited's commitment to its vision of transforming the banking system, focused on simplification, transparency, and accessibility. It aligns with Adie's commitment to ensuring that everyone can bring their entrepreneurial project to life by having access to suitable advice and financing.

Beyond the partnership of redirecting entrepreneurs to Adie, Younited contributes significantly to the essential digital transformation of the association through skills sponsorship actions. In an expanded collaboration, this support will continue in the form of collaborative workshops organized at Younited. Adie's teams will also benefit from in-depth immersion to enhance their skills not only in web marketing and improving user experience on online platforms but also in agile project management. Several dozen Younited employees are involved in this skills sponsorship initiative for Adie, using the "Solidarity Days" program implemented at Younited for many years: every employee who wishes can allocate a day of their working time to associations.

« Adie is one of the largest European microcredit organizations. Particularly impressed by the strength of the commitment of its thousands of employees and volunteers, we decided several years ago to support Adie in its development with original means: free lead transfer and skills sponsorship. Our partnership is taking a new step today, with a multiplied commitment from Younited. This commitment is an additional illustration that Younited is a unique player in Europe in the financing sector. » declares Geoffroy Guigou, co-founder and COO of Younited.

About Younited

Younited is the leading instant credit provider for the e-economy in Europe. Constant innovation, cutting-edge technology and exceptional user experience have allowed nearly a million customers to have access to instant, simple and transparent credit to refurbish their home, go on vacation, buy a new smartphone, or bring any other project to life. Younited provides instant credit throughout the customer journey, shopping, or banking, online or in store, with a single Younited customer experience. Up to €50,000. Up to 84 months. Instantly. Younited operates in 5 European countries (France, Italy, Spain, Portugal & Germany) and generates close to 2 billion euros in yearly GMV. As the pioneer in personalized budget coaching, Younited deploys a credit strategy at the service of all to promote more transparency and more inclusiveness. Younited has launched the process to become a certified B-Corp.

More information on <https://www.younited-group.com>

About Adie

Adie is a nationally recognized non-profit organization that advocates the idea that everyone, even without capital or a degree, can become an entrepreneur if they have access to credit and professional support. For over 30 years, its network of specialists has been financing and supporting business creators for a more inclusive economy. Across its 187 branches and 320 offices covering the entire national territory, its 789 employees and 1,200 volunteers financed and supported more than 26,000 entrepreneurs in 2022.

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