



We support

We support Starting entrepreneurs

We help Social organizations

We stand by People on low income

by providing banking products & supporting services:

 Investment loans Working-capital loans	 Bridge loans Investment loans	 Purpose loans Housing micro loans
 Business trainings Mentoring	 Capacity building Networking	 Debt advisory Financial literacy
 to create new jobs	 to expand their social activities	 to manage better debt & personal finances

Data till 2017

Impressum
Erste Group Bank AG
Am Belvedere 1
A-1100 Wien

www.erstegroup.com/social-banking



Social Banking Making an impact in CEE



Social Banking rooted in our history

In the seven countries where Erste Group operates, there are 15 million people at risk of poverty or social exclusion.

At Erste we believe that growth must be inclusive – and for this to happen, basic financial products and advice must be available to everyone. Offering basic banking services to all people was one of the main reasons for the foundation of Erste oesterreichische Spar-Casse in 1819. This remains our sole purpose and responsibility as one of the leading banks in Central and Eastern Europe.

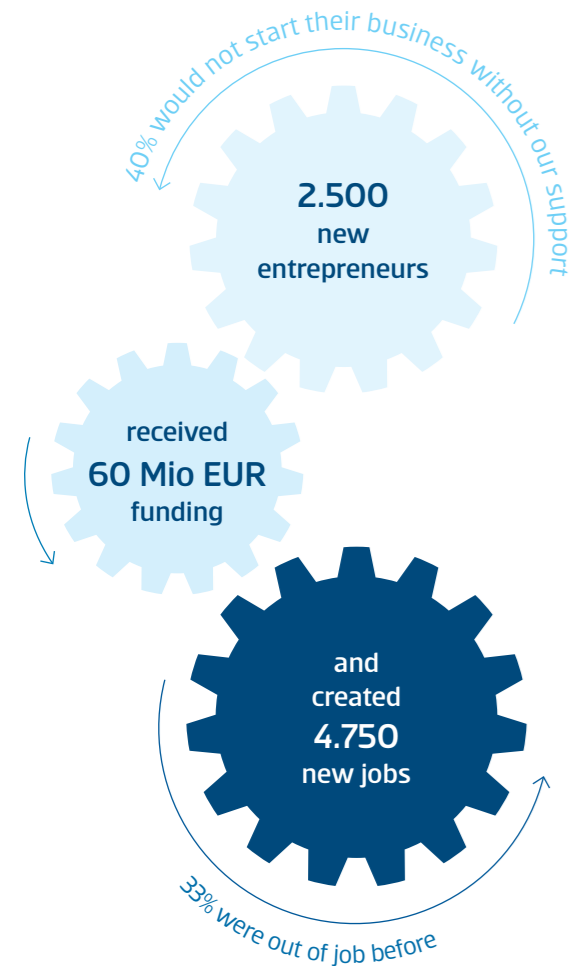
stepbystep

'Step-by-step' is Erste Group's Social Banking development program focusing on making an impact:

- Enabling job creation and self employment via financing starting entrepreneurs
- Fostering development and enlarging the impact of social organizations
- Improving financial stability and inclusion for people on low-income

Through our network of local banks and partnership with ERSTE Foundation, other organisations and NGOs, we provide clients not only with tailored financial products, but also with financial literacy and advice, business education and mentoring to support them in growth and in making wise financial decisions. We believe that all together, this will create a sustainable base to improve clients' economic situations and help them reach financial stability in the long term.

Impact on Starting entrepreneurs



92% believe that starting their business was the right decision

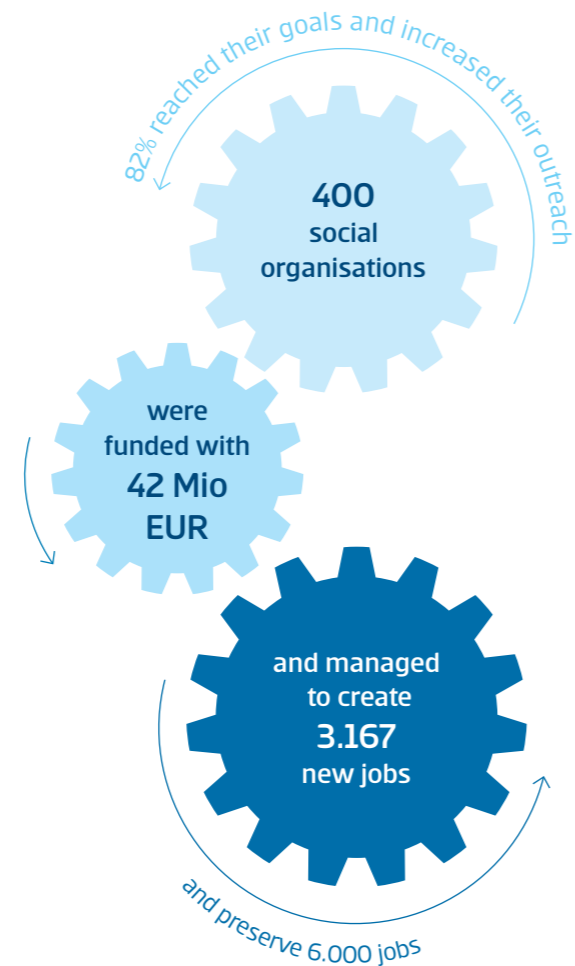
12% employ workers from socially excluded groups

90% are optimistic about their future

6.000 took part in business trainings

90% of them feel well trained and educated

Impact on Social organisations



75% improved their income

80% increased their assets

75% started new projects or services

1.154 people participated in our education activities

81% found our capacity building program useful

Our clients' stories



Erzsebet Szekeres is the mother of a disabled boy and the founder of the Rehabilitation Centre in Csömör, Hungary. Opened thirty years ago, the center was the very first non-profit organisation in the country. She explains: *"I had experience with my own child. I knew how much he could develop and how to achieve it. That's why I believed that every mentally challenged person can develop their skills."* Today, the organisation runs 22 different businesses, including farming, manufacturing, construction and packaging. This provides support, housing and work for more than 700 disabled people.



Silvija Celjak is a young and dynamic designer who has always wanted to start her own business. Today she is the owner of the company *Ethereal Ltd*, producing baby clothing and accessories out of organic cotton and bamboo fabric, something still unique on the Croatian market. *"A program by the Erste Bank 'Step-by-step' helped me greatly. It provided me with the basic knowledge about the economy, accounting, finances, and the business"*, says Silvia. Her advice: *"Believe in yourself and never give up on your dreams. You have to be persistent and fight for what you want"*.

Find more clients' stories on our Erste Group YouTube Channel.

Contact us

