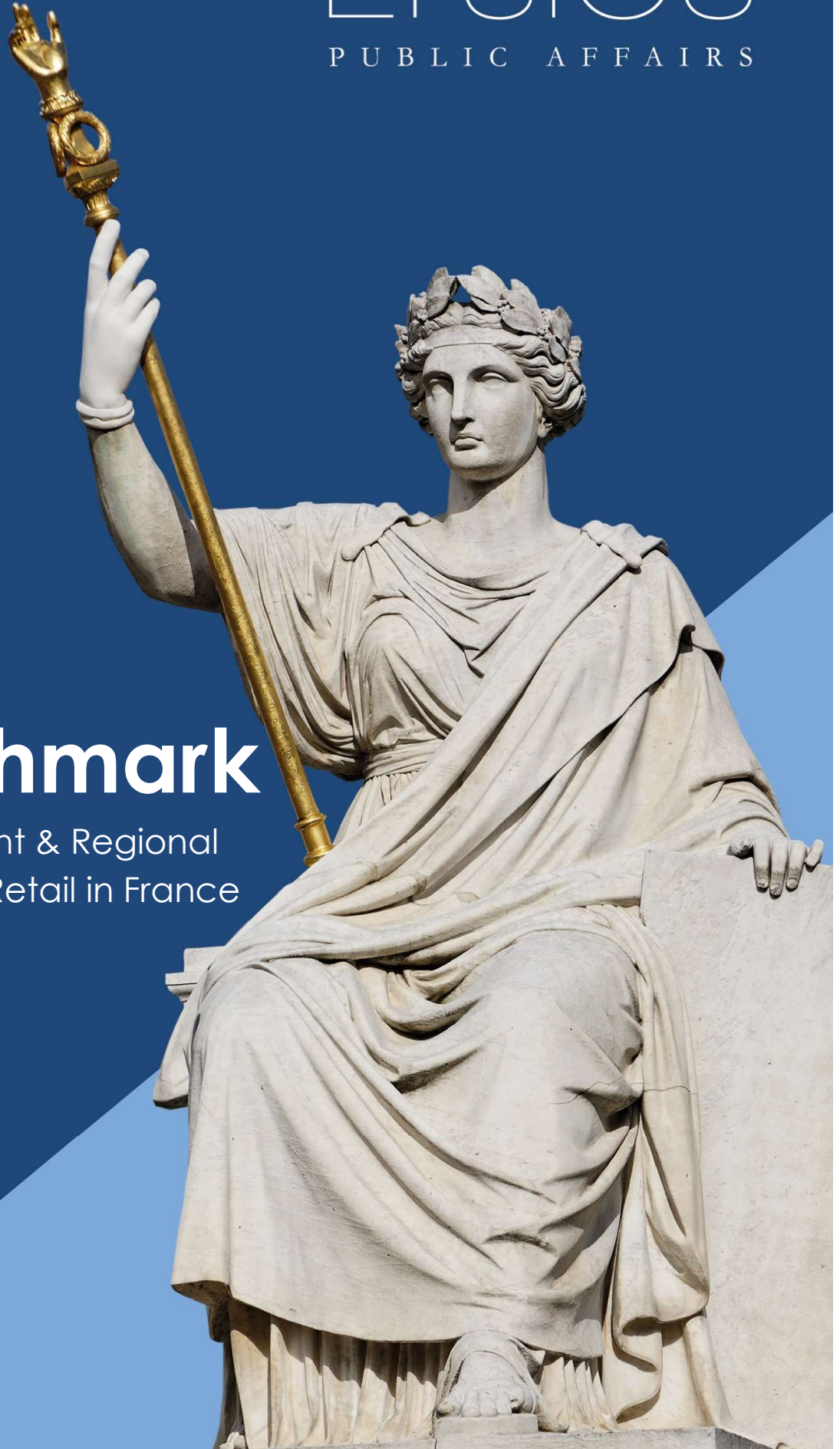


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Benchmark

Government & Regional
Support for Retail in France



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This benchmark lists the financial aid that can be applied in France at government and regional level (concerning the Hauts-de-France region only) to help or encourage businesses in the areas of sustainability, digitalization and skills and talent. These aids apply to the retail businesses but they are not targeted specifically at that sector. We have focused our work on support schemes applicable for SMEs. Indeed, in recent years, France has seen the emergence of a policy very much focused on the development of VSEs and SMEs, with a minister having ministerial portfolio that includes the words "in charge of small and medium-sized enterprises".

These aids are often aimed at VSEs and SMEs, particularly in the retail sector. The benchmark highlights the fact that sustainability policy in France is only implemented at national level, with little or no involvement of local authorities, at least in the case of the Hauts-de-France region. The same is true of aid for vocational training, with the exception of the recruitment of older workers. There is a better balance between government and regional aid to help VSEs and SMEs, in particular to digitize their businesses.

I. SUSTAINABILITY

For several years now, France has been demonstrating a firm commitment to supporting the ecological and energy transition of its businesses through a range of regulatory, financial, support and awareness-raising measures, while promoting public-private partnerships to accelerate change towards a more sustainable economy.

In practice, the government and local authorities offer a number of measures to support companies in this process: assistance from ADEME (the French agency for ecological transition), financial loans, certifications such as energy-saving certificates, and tax incentives for corporate energy transition.

The Hauts-de-France region doesn't subsidize any tax aid dedicated to sustainability, and the existing aids are all the result of government policy.

1) Government Support

❖ Tax credit for energy-efficient renovation of commercial premises for VSEs & SMEs

- **Objective**

Enable SMEs to improve their energy performance, raise awareness of the challenges of energy renovation and enable them to meet their energy obligations.

- **What kind of financial aid ?**

Tax credit for work carried out between January 1, 2023 and December 31, 2024. Implemented at first between October 2020 and December 2021, it was reestablished with the 2023 budget bill.

- **Who is eligible ? And under what conditions ?**

VSEs and SMEs wishing to improve the energy efficiency of their buildings (offices, shops, warehouses, etc.) can take advantage of this tax credit to carry out various works aimed at reducing their energy consumption, which will also enable them to cut their energy costs.

These works must be carried out by an RGE-certified professional.

- **What are the financing terms ?**

30% of eligible expenses, up to a maximum of €25,000 per company.

- **More information :**

<https://entreprendre.service-public.fr/vosdroits/F35585>

❖ ADEME springboard aid

- **Objective**

Support companies in their investment needs, to carry out preliminary studies or implement decarbonization or ecological transition projects.

- **What kind of financial aid ?**

ADEME (ecological transition agency) grant for small-scale studies or investment projects by companies on specific ecological topics.

- **Who is eligible ? And under what conditions ?**

VSEs and SMEs with projects involving decarbonation, eco-design, the circular economy and waste management, renewable heating and cooling for buildings (excluding housing), energy efficiency in heated greenhouses or sustainable mobility.

- **What are the financing terms ?**

The total amount of aid must be greater than €5,000 (lowered to €3,000 for sustainable mobility aids and €2,500 for repairers) and less than €200,000

- **More information :**

<https://agirpoulatransition.ademe.fr/entreprises/aides-financieres/2024/tremplin-transition-ecologique-pme>

❖ ADEME green loan– BPIFRANCE

- **Objective**

Encourage small and medium-sized businesses to take on ecological and energy transition projects.

- **What kind of financial aid ?**

Loan for the development of an ecological and energy transition project following diagnosis or assistance from ADEME

- **Who is eligible ? And under what conditions ?**

VSEs and SMEs over three years old in any sector that have benefited from a "Diag Éco-Flux" diagnosis or ADEME assistance in the last three years may be eligible for this loan.

These loans co-finance corporate investment programs designed to :

- ✓ Control and reduce the environmental impact of processes, in particular as part of a circular economy approach
- ✓ Invest in zero-carbon mobility for employees and goods
- ✓ Innovate to bring to market products or services that protect the environment and/or reduce energy consumption.

- ***What are the financing terms ?***

From €10,000 to €1,000,000, it is systematically combined with co-financing of the same amount, and is granted without any guarantee on the company's assets or on the manager's wealth, with a subsidized rate.

Application fees amount to 0.40% of the loan amount.

The credit is repayable over a period of 2 to 10 years, with capital repayment deferred for a maximum of 2 years.

- ***More information :***

<https://www.bpifrance.fr/catalogue-offres/pre-vert-ademe>

❖ Climate Action Loan

- ***Objective***

Designed to support energy and ecological transition projects for SMEs, the Climate Action Loan can finance the replacement or upgrading of machinery, training or diagnostics, or optimization of energy consumption.

- ***What kind of financial aid ?***

Loan granted by Bpifrance with no guarantee on the company's assets or on the manager's wealth.

- ***Who is eligible ? And under what conditions ?***

This loan provides financing for ecological and energy transition projects carried out by VSEs and SMEs over 3 years old and with fewer than 50 employees.

- ***What are the financing terms ?***

From €10,000 to €75,000. The term can be adjusted from 3 to 5 or 7 years, with a deferred capital repayment period of 9 months, 1 year and 2 years respectively.

- ***More information :***

<https://www.bpifrance.fr/catalogue-offres/pre-action-climat>

❖ The eco-energy loan

- **Objective**

To encourage VSEs and SMEs to undertake programs to improve their energy efficiency.

- **What kind of financial aid ?**

Loan to finance equipment eligible for energy-saving certificates (CEE) in the industrial and tertiary sectors.

- **Who is eligible ? And under what conditions ?**

This scheme is aimed at financially sound micro-enterprises, VSEs and SMEs over 3 years old.

Eligible expenditure concerns the installation and upgrading of energy-intensive lighting, heating, air-conditioning and electric motorization systems.

- **What are the financing terms ?**

The amount of the Eco-Energy Loan is up to €500,000, within the limit of the company's equity or quasi-equity capital

It is repayable over a maximum of 3 to 7 years, with a capital repayment grace period of up to 2 years

The loan also finances the following expenses up to a maximum of 40% of the loan amount:

- ✓ Low-value tangible and intangible investments (in particular those that optimize resources and processes).
- ✓ Product or process design (study and feasibility costs, costs of personnel directly involved).
- ✓ Expenditure required to carry out standardized operations (work, purchase of services, testing costs)

- **More information :**

<https://www.bpifrance.fr/catalogue-offres/pret-economies-denergies>

❖ The “heat fund”

- **Objective**

Encourage the replacement of fossil fuel-based installations with renewable heating and cooling systems

- **What kind of financial aid ?**

ADEME allocates appropriate investment aid (subsidies, repayable grants, etc.) to enable the project to be economically balanced and to offer a competitive price for heat to users.

- **Who is eligible ? And under what conditions ?**

The creation and extension of heating and cooling networks with a minimum overall supply of at least 65% Renewable and Recoverable Energy (RE&R). Support for advising on the development of renewable energy solutions can also be provided.

There is dedicated conditions depending on the kind of renewable energy produced.

- **What are the financing terms ?**

It depends on the kind of energy produced:

- Up to 60% of investments for heating and cooling networks.
- Up to 45% of investments in renewable energies (biomass, solar, geothermal, etc.).
- Up to 30% of investment in heat recovery.

There a 10 to 20% bonus for SMEs

- **More information :**

<https://fondschaleur.ademe.fr/le-fonds-chaleur/>

II. DIGITALIZATION

Government and regional policy in France concerning the digitization of businesses focuses on several strategic axes, including the adoption of digital technologies by businesses, particularly SMEs and VSEs, in order to improve their competitiveness and productivity in the global marketplace. This issue took on particular importance during the covid crisis, to enable retailers to continue their activities when they were forced to close.

To achieve this goal, the government is implementing various programs and incentives, such as subsidies, tax credits, specialized training and public-private partnerships. These initiatives aim to facilitate access to digital tools, encourage innovation and support companies in their digital transition.

1) Government Support

❖ 500 euros to support the digitization of VSEs – closed aid

- **Objective**

Support retailers during the covid crisis to help them find ways to continue doing business on the Internet

- **What kind of financial aid ?**

The aim of this scheme was to help companies that were administratively closed during the second containment period to cover their digitization costs, by directly funding their digitalization.

- **Who benefited ? Under what conditions ?**

The 500-euro France Num cheque was offered to businesses with fewer than 11 employees that had been banned from receiving the public as of October 30, 2020, as well as to hotels and similar accommodations with fewer than 11 employees.

To benefit from this aid, eligible businesses had to provide proof of having incurred digitization costs of at least 450 euros, between October 30, 2020 and June 30, 2021. This commitment was supported by one or more invoices. The application had to be submitted no later than 4 months after the date shown on the invoice.

- **More information :**

<https://www.entreprises.gouv.fr/fr/actualites/crise-sanitaire/france-relance/cloture-de-l-aide-de-500-euros-soutien-la-numerisation-des-tpe#:~:text=Cette%20aide%20accord%C3%A9e%20aux%20TPE,la%20restauration%20et%20professionnels%20lib%C3%A9raux.>

❖ Boost loan

- **Objective**

Finances the strengthening of companies' financial structure and working capital, when the need to develop new projects, particularly in the area of digitization

- **What kind of financial aid ?**

This loan, financed by BPI France, has been designed to meet a threefold ambition: face the unexpected with peace of mind by strengthening companies' cash flow to meet unexpected day-to-day situations; develop new projects to conquer new market shares and accelerate the company's transformation to face the competition, in particular by relying on :

- ✓ Digital transformation
- ✓ Team training
- ✓ Recruiting new employees

- **Who is eligible ? And under what conditions ?**

The « boost loan » for VSEs and SMEs with up to 49 employees, created more than 3 years ago.

- **What are the financing terms ?**

- ✓ Loan amounts from €5,000 to €75,000
- ✓ Unsecured loan
- ✓ 9 to 12 months before you start repaying
- ✓ 3 to 5 years to repay your loan

- **More information :**

<https://flash.bpifrance.fr/financement/prest-boost-TPE>

❖ Cybersecurity Diagnosis

▪ **Objective**

At a time when small and medium-sized businesses are prime targets for hackers, this scheme must develop a reflex among these companies to equip themselves and protect themselves against these attacks.

▪ **What kind of financial aid ?**

To help SMEs protect themselves against cyber threats, Bpifrance, a partner of France Num, has created the "Cybersecurity Diagnostic", which subsidizes part of a cybersecurity assessment.

▪ **What are the diagnosis methods ?**

The diagnosis is carried out by consultants specializing in cybersecurity issues. It lasts 8 days and comprises 4 steps :

- 1) A telephone pre-frame-up between the consultant, the executive and the IS manager, to set the timetable for the intervention.
- 2) An on-site visit to define the objectives of the assignment, raise the awareness of the management committee, assess the level of security of IT infrastructures such as the server room, user workstations or industrial equipment connected to the network, interview IT managers, key users and some of the service providers.
- 3) Based on the findings of the site visit, an assessment of the level of cyber maturity of current practices and an evaluation of the vulnerability of the company's main assets.
- 4) The Diag Cybersecurity report includes an assessment of the company's cyber maturity and an action plan with appropriate recommendations.

▪ **What are the financing terms ?**

The "Cybersecurity Diagnosis", which costs €8,800 plus VAT for each site assessed, is subsidized up to 50% by Bpifrance.

Once the diagnosis has been completed, the company can benefit from financial assistance to implement the action plan drawn up by the experts during this first phase.

The company can receive up to 70% of the cost of its security plan, which must amount to between €30,000 and €80,000.

▪ **More information :**

<https://www.francenum.gouv.fr/guides-et-conseils/strategie-numerique/diagnostic-numerique/diagnostic-cybersecurite-un>

❖ IA Booster

▪ **Objective**

Helping companies integrate artificial intelligence solutions to boost their productivity and offerings

▪ **What kind of financial aid ?**

The program offers which provide training and financial support to invest in AI solution. There is several phase :

- Training
- Diagnostics
- Selecting the AI approach
- Implementing the choosen solution

▪ **Who is eligible ? And under what conditions ?**

Open to all French companies, IA Booster is aimed primarily at SMEs and ETIs:

- ✓ From 10 to 2,000 employees;
- ✓ Sales in excess of €250,000 excluding VAT.
- ✓ VSEs will also be able to take advantage of the program, in particular with the AI awareness phase, which is free and open to all.

▪ **What are the financing terms ?**

The aid covers part of the cost of the service in question, but its amount and the percentage of subsidies vary from phase to phase.

So far, the project has been allocated 25 million euros for several thousand beneficiary companies.

▪ **More information :**

<https://www.francenum.gouv.fr/aides-financieres/guides-et-conseils-financiers/ia-booster-finance-et-accompagne-le-passage>

2)Regional Support

❖ Aid for the digitization of companies

▪ **Objective**

Provide financial support for VSEs wishing to invest in a project to transform their business through e-commerce and digitalization

- **What kind of financial aid ?**

Regional subsidy

- **Who is eligible ? And under what conditions ?**

The scheme is aimed at existing legal structures, either start-ups or takeovers, with fewer than 20 employees, located in the Hauts-de-France region.

To qualify, eligible companies must meet the following conditions :

- ✓ Have sales of less than €2 millions
- ✓ Be up to date with their tax and social security obligations
- ✓ Not be defined as a company in difficulty under European regulations

- **What are the financing terms ?**

The project aims to invest in an online sales site, a customer relationship management system or an integrated management system.

Regional aid takes the form of an investment grant at a rate of 40% of eligible investment excluding VAT, with a minimum investment of €3,000 and a maximum of €30,000, i.e. regional aid of between €1,200 and €12,000.

The rate of assistance will be 20% when the investment expenditure presented exceeds €30,000 and a maximum of €50,000.

- **More information**

<https://guide-aides.hautsdefrance.fr/dispositif998>

❖ Regional development aid for VSEs

- **Objective**

Increase the competitiveness of companies and develop employment by pursuing three objectives:

- Support craft, commercial and service companies in their development projects in urban and rural areas.
- Encourage investment for growth
- Promote job creation in the region

- **What kind of financial aid ?**

To benefit from the regional subsidy, the company's project must be part of an overall development strategy, enabling it to pass a milestone or to embark on a process of progress.

- **Who is eligible ? And under what conditions ?**

VSEs in the Hauts-de-France region are eligible if :

- ✓ Have been in business for at least one year (at least one fiscal year),
- ✓ With fewer than 10 employees and sales of less than €2 million,
- ✓ Registered with the Registre du Commerce et des Sociétés and/or the Répertoire des Métiers
- ✓ Up to date with its tax and social security obligations,
- ✓ Does not meet the European definition of a company in difficulty.

- ***What are the financing terms ?***

Particular attention is paid to companies' digitalization projects.

The amount of the investment program selected must be at least equal to €30,000 excluding VAT.

- ***More information :***

<https://entreprises.hautsdefrance.fr/Aide-au-developpement-des-TPE-artisanales-commerciales-et-de-services-DACS>

❖ The digital cheque

- ***Objective***

Help companies build an initial digital transformation project, as part of an overall strategy to boost sales and productivity

- ***What kind of financial aid ?***

[The digital cheque](#) is a subsidy of several thousand euros issued mainly by certain regions (but also by other local authorities). This support targets:

- ✓ Financing a digital diagnosis of your company
- ✓ Be accompanied by a consultant to build a digital strategy
- ✓ Hiring a service provider to create a new website
- ✓ Getting help with referencing your site or products

- ***What are the financing terms ?***

Granted for projects lasting a maximum of two years, it generally corresponds to 50% of the amount of the investment, excluding VAT, and therefore requires co-financing by the company. Its criteria might vary from one region to another, but it usually targets company under 20 employees and is capped at a few thousand euros.

- ***More information :***

❖ Development of SMEs making a technological leap

▪ **Objective**

Help companies take a step forward in their technological development and support them in maintaining their competitiveness in a hyper-competitive international environment. On a larger scale, it should help maintain and create industrial jobs in the Hauts de France region.

▪ **What kind of financial aid ?**

Regional subsidies to cover the cost of productive investments that lead to a technological leap for the company

▪ **Who is eligible ? And under what conditions ?**

SMEs that have been in business for at least 12 months, are up to date with their tax and social security obligations, and do not meet the European definition of a company in difficulty, may be eligible for this aid.

The total amount of the subsidy will be determined according to :

- ✓ The financial requirements of the company's project
- ✓ The mobilization of bank financing and other sources of private funding
- ✓ The financial involvement of the project leader
- ✓ Public aid already granted to the company in the past
- ✓ Regional interest of the development project
- ✓ Creation of permanent full-time equivalent jobs maintained for 3 years
- ✓ Financial incentives for the project

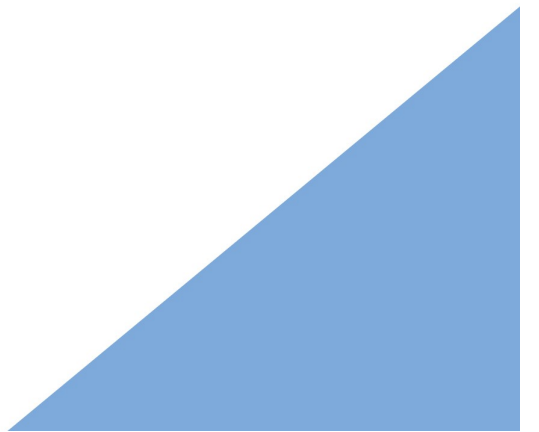
▪ **What are the financing terms ?**

The Region's preferred form of intervention is a grant of up to 20% of eligible investments

- ✓ Minimum investment: €150,000
- ✓ Maximum investment: €500,000, raised to €750,000 for high environmental performance investments (Green Bonus).
- ✓ An additional subsidy may be granted if the project creates permanent jobs. The amount of the bonus is €2,000 per job created, up to a maximum of 25 jobs, i.e. a grant of €50,000.

- **More information :**

<https://guide-aides.hautsdefrance.fr/dispositif1005>



III. SKILLS & TALENTS

In addition to the aids mentioned below, France's vocational training policy revolves around the "Professional Training Account". This account is a system enabling employees to accumulate training hours throughout their professional career, from the moment they enter the job market. It aims to give workers better access to training, in order to promote their employability and professional development.

Since the pension reform of 2023, the issue of older people's employment has become a major topic of public debate in France. Recent proposals by the unions concerning the employment of older workers have often focused on measures to encourage them to remain in work, by recognizing their skills and adapting working conditions to their specific needs. The CDI (contract for an indefinite period of employment) senior is one example, offering greater job security to senior workers while encouraging companies to benefit from their experience and skills.

1) Government Support

❖ Recruitment aid for apprenticeship contracts

- **Objective**

Strengthen apprenticeships by financially encouraging companies to take on apprentices

- **What kind of financial aid ?**

Direct financial subsidies, up to 6.000€

- **Who is eligible ? And under what conditions ?**

All companies are eligible, but additional conditions apply to companies with more than 250 employees.

For a company to benefit from this aid, 3 conditions must be respected:

- ✓ The contract must be an apprenticeship contract
- ✓ The contract must be signed between January 1, 2023 and December 31, 2024.
- ✓ The apprentice must be preparing for a diploma or professional qualification at or below level 7 (BAC+5) of the national framework of professional certifications (master's degree, engineering dip

- **What are the financing terms ?**

The aid amounts to €6,000 and is only available for the 1st year of the contract.

- **More information :**

<https://entreprendre.service-public.fr/vosdroits/F23556#:~:text=L'aide%20%C3%A0%20'embauche,des%20d%C3%A9marches%20pour%20l'employeur.>

❖ Individual operational preparation for employment

- **Objective**

Training jobseekers who have been promised a job but need specific training before they can be hired. The individual operational preparation for employment is aimed at anyone who is seeking a job, who has been offered a job with a minimum 12-month contract requiring in-house or external training to adapt their skills.

- **What kind of financial aid ?**

Financial support for employers, offering pre-employment training. The employer benefits from a training grant approved by Pôle emploi. It is paid directly to the training organization, once the training has been carried out, in support of your hiring and up to the actual cost of the training.

- **Who is eligible ? And under what conditions ?**

Jobseekers registered at « Pôle emploi », with or without benefits, as well as employees recruiting. It only concerns job offers with at least a one year contract.

- **What are the financing terms ?**

It can pay for up to 400 hours of training.

- **More information :**

<https://www.francetravail.fr/candidat/en-formation/mes-aides-financieres/la-preparation-operationnelle-a.html>

❖ Tax credits for executive training

- **Objective**

Help managers acquire new skills

- **What kind of financial aid ?**

The tax credit covering all training expenses incurred by a company director that fall within the scope of continuing professional training.

- **Who is eligible ? And under what conditions ?**

This tax credit is available to managers of very small businesses with fewer than 10 employees and annual sales or balance sheet total not exceeding €2 million.

- **What are the financing terms ?**

The tax credit for management training expenses is capped at 40 hours of training per calendar year and per company, corresponding to €450 for 2023.

- **More information :**

<https://www.economie.gouv.fr/entreprises/credit-impot-formation-dirigeants-chef-entreprise>

2) Regional Support

❖ Aid for hiring seniors

- **Objective**

Make it easier for jobseekers aged 50 and over to return to work and support companies when they have a need for manpower that can be filled by a "senior" job seeker.

- **What kind of financial aid ?**

Regional subsidy for hiring a **jobseekers aged 50 and over**

- **Who is eligible ? And under what conditions ?**

VSEs and SMEs in the Hauts-de-France region are eligible for this aid:

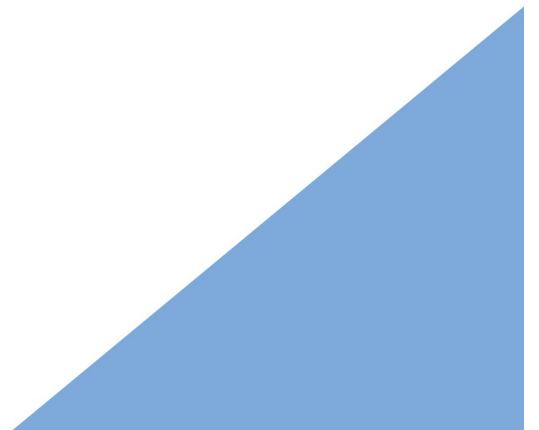
- ✓ Less than 250 employees
- ✓ Annual sales not exceeding 50 million euros

- **What are the financing terms ?**

The Region provides a direct financial assistance of €3,000 to companies that hire a jobseeker over 50.

- **More information :**

<https://entreprises.hautsdefrance.fr/Aide-a-l-emploi-des-seniors-EMSE>



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