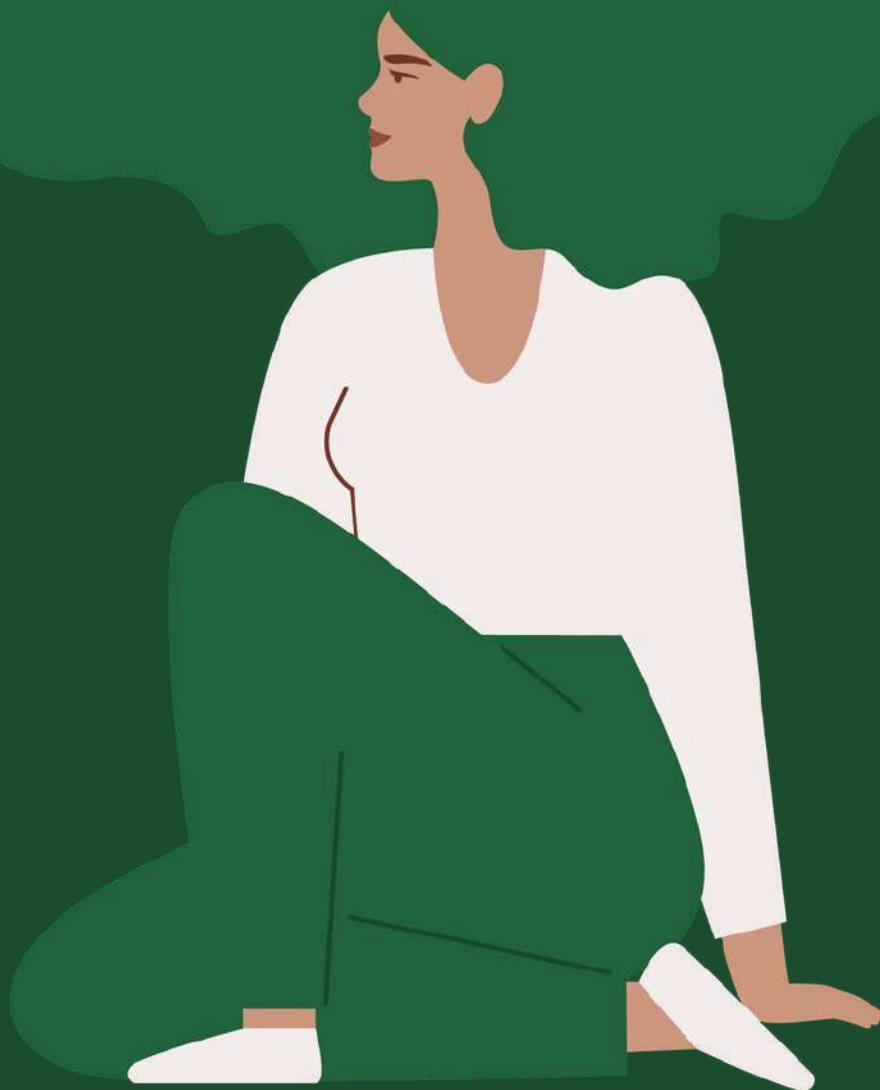




enerfip

# Femalialarize yourself with investment!

INVESTMENTS MADE BY AND FOR WOMEN



# Editorial

## INVESTMENT, A TOOL FOR FEMALE EMPOWERMENT?

### **Empowerment, what does that mean ?**

**When translated, firstly, it literally means that of power, which constitutes the root of the word, and secondly, that of the learning process to access it.**

**Female empowerment, for its part, is seen as a stimulating state linking the notions of justice, social solidarity, recognition, emancipation and democratization.**

Investing for women is much more than just a financial issue! Whether it is seen as a proof of autonomy, a form of financial ambition, a desire for economic equality or an act of emancipation, it constitutes a powerful means for women to achieve their goals.

However, even as women make great strides in investing, some barriers remain. So how can we break down these barriers? Educating, inspiring, and recognizing the successes of women investors are crucial steps toward equal participation and a more inclusive financial future for all.



# Summary

**BUILD YOUR WEALTH.**

## From assets to wealth

- Evolving as a woman
- Where are the women?

## Investing for women!

- Women with many facets
- Later, I will be an investor...
- Feminizing finance

## Women matter in the eyes of the banking sector

- An essential ally for female investors
- Possession of bank accounts or financial securities
- A necessary awareness of French banks
- Banks support women's entrepreneurial projects

## The impact of women on investment decisions

- Women's priorities in their investments
- Sustainable finance, an opportunity for female investors

# From assets to wealth

EVOLVING AS A WOMAN

**1965**

Parliament passes a law allowing women to open bank accounts in their own name and work without their husband's consent.

**1967**

Women are allowed to enter the Paris Stock Exchange and speculate.

**1983**

The Roudy law establishes professional equality between women and men.

**2017**

The rate of 40% of women is mandatory on the boards of directors or supervisory boards of listed companies, public and private, and companies with more than 250 employees.

**2013**

UN Women France develops advocacy, education and public awareness actions and acts in partnership with associations, academics and institutions working in favor of gender equality.

**1991**

Edith Cresson is the first woman in France to be appointed Prime Minister.

**2021**

Women make up nearly 21% of crypto users worldwide.

**2022**

Active investors represent 2.1% of the French population, including 30% women and 70% men.

**2023**

Round table organized by Enerfip España to address the theme: "Women and investment".

**2024**

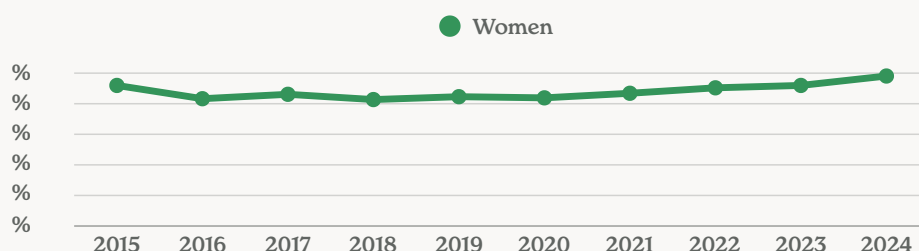
Enerfip is planning a new round table on the subject: "Femiliarize yourself with investment! Investments made by and for women."



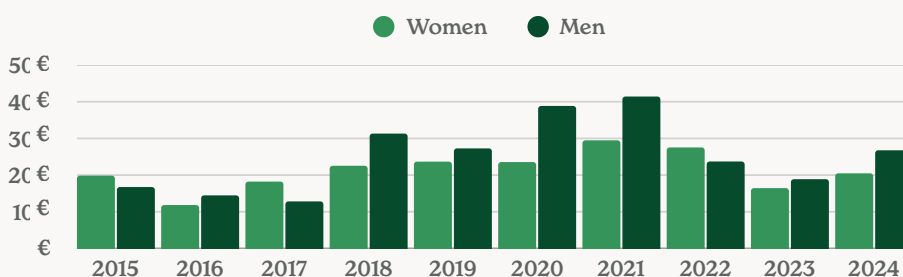
## WHERE ARE THE WOMEN?

Only 24% of women worldwide invest regularly, compared to 66% who prefer to save. Conversely, men, although less likely to save (57%), are more interested in investing with 36%. At Enerfip, the trend is similar... However, building a heritage is essential to secure the financial future and that of future generations.

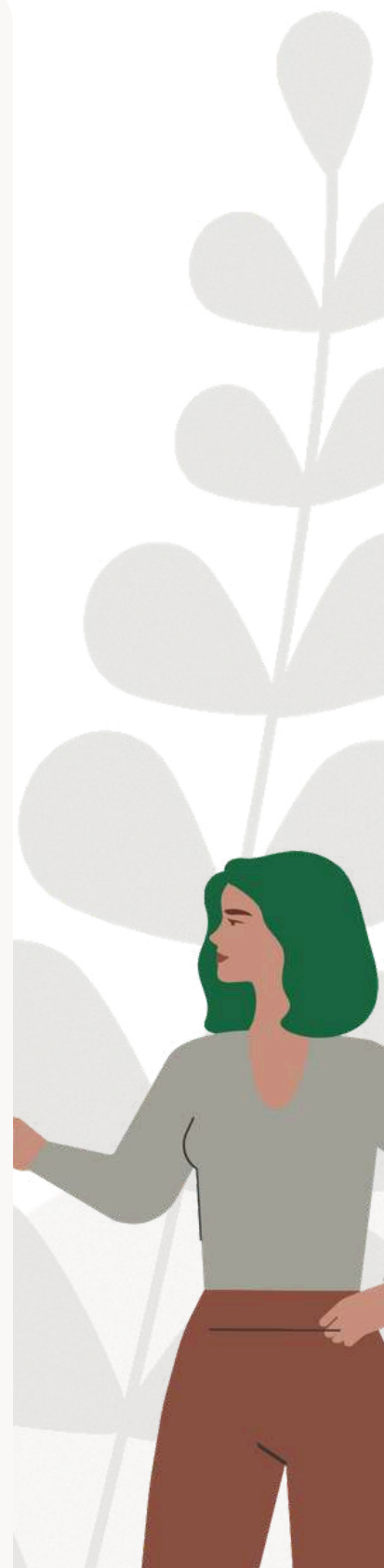
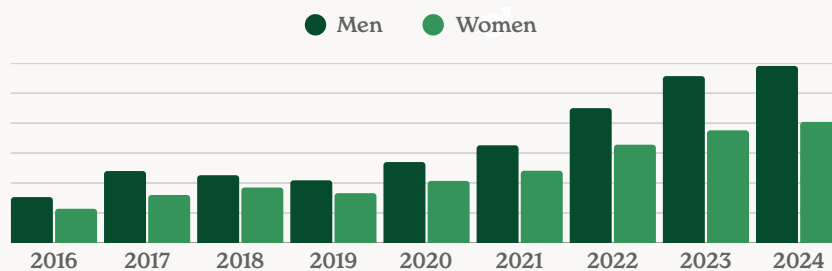
### EVOLUTION OF THE SHARE OF WOMEN WHO HAVE INVESTED WITH ENERFIP



### EVOLUTION OF THE AVERAGE TICKET AT ENERFIP



### EVOLUTION OF THE AVERAGE NUMBER OF INVESTMENTS AT ENERFIP



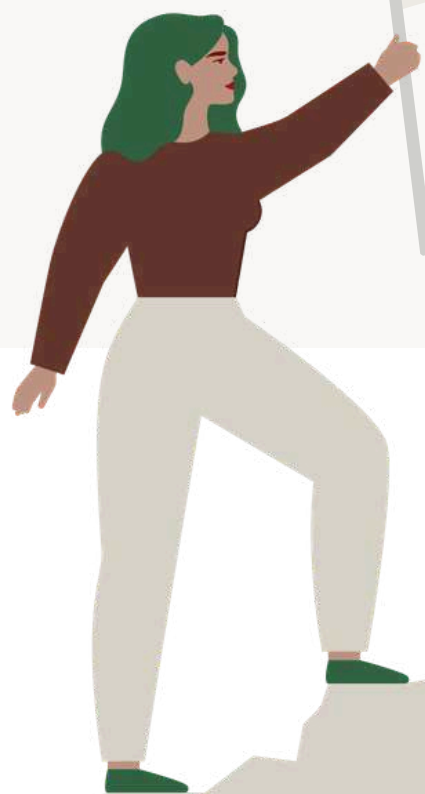
# Investing for women!

## WOMEN WITH MANY FACETS

- The average age of female investors is higher than that of male investors, with a gap of 11 years between them in 2022, while the difference was only 7 years in 2018.
- Women obtain information about the stock market less frequently than men (44% of them compared to 60% of men).
- Women are more likely than men to refuse to take any risk in terms of investments (48% of them compared to 36% of men)
- **87 %** of them are more likely to focus on security than men (**77 %**).

## LATER, I WILL BE AN INVESTOR...

- Although women represent only **17% of active investors** and on average are under 35 years old, that percentage nearly doubles to 30% when you compare them to the active investors who are at least 55 years or older.
- Women represent **42% of stock market investors**(listed or unlisted shares, bonds, funds, ETFs held in a securities account or a stock savings plan), and men 58%.
- Women under 35 from higher socio-professional categories (CSP+) are more likely than the average woman to consider themselves knowledgeable (37%) about financial investments.



## FEMINIZING FINANCE

Women see money as a means to achieve their goals and secure their future, but often feel uncomfortable talking about it, especially in the professional world. They prefer safe financial products, aligned with their values, and promoting a positive impact, reflecting a cautious and meaning-oriented approach.



The share of those who save a fixed amount every month is identical. **(31% of women vs. 29% of men).**

However, more women save irregularly, **(46% vs 41% of men)** when possible. This fragility, observed in the frequency of savings, is also found in the tendency of women to save for their retirement and is explained by financial obstacles:

- **33% are already saving** (compared to 35% of men)
  - **29% do not save** (compared to 21% of men), because they do not have the means to do so.
- Only 28% of women in a relationship believe they have the highest income in their household (vs. 66% of men).

1/4 of income equal.  
1/3 of higher income

# Women matter in the eyes of the banking sector

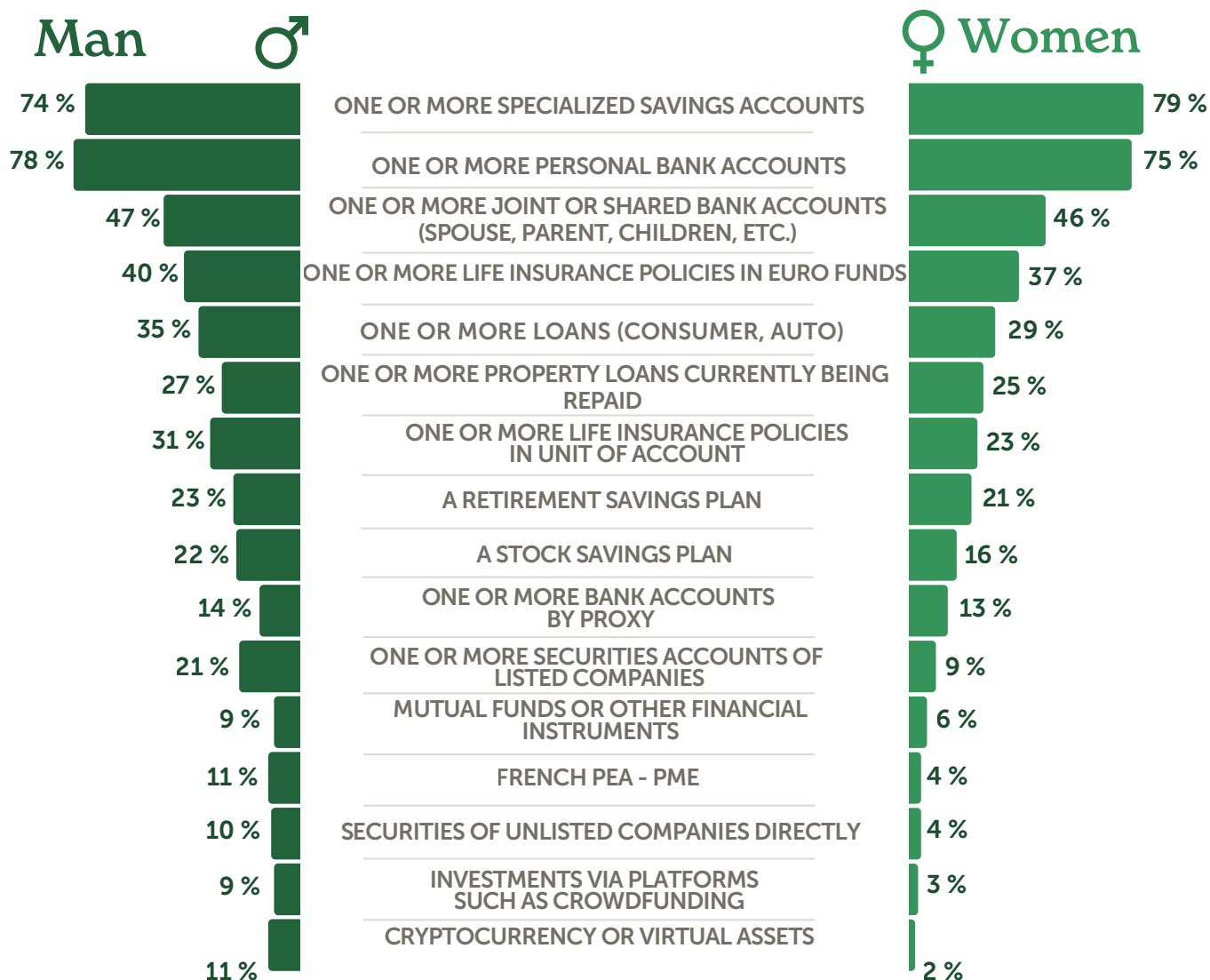
## AN ESSENTIAL ALLY FOR FEMALE INVESTORS

The French banking sector is increasingly recognized as an essential ally for female investors, both to meet their specific financial needs and to support the rise of responsible investment. Aware of their growing influence as investors, French banks are now committed to the greater economic inclusion of women.

### Did you know?

43 % women ask their banker for advice on their financial management, compared to 45 % men.

### POSSESSION OF BANK ACCOUNTS OR FINANCIAL SECURITIES



## A NECESSARY AWARENESS OF FRENCH BANKS

A study conducted by BNP Paribas Wealth Management shows that although **87 %** of French women want to make more autonomous investment decisions. A large majority of them express a lack of knowledge or confidence in their financial skills. Banks, aware of this reality, have therefore taken initiatives to strengthen the financial inclusion of women. By offering adapted financial products, personalized advice and by intensifying financial education, they strive to support female investors in their investment choices.

When it comes to assessing their own level of knowledge about savings and investments, women admit to knowing less than men: only **29 %** of them feel they know "quite a bit", versus **26 %** of men (versus **37 %** "quite a bit"). As a result, they are more likely than men to turn to an advisor or friends and family for information before taking out an investment ( **52 %** vs **44 %** ). Consistently, fewer women make their investment choices alone ( **27 %** vs **42 %** of men), and more women follow the recommendations of an advisor (**31 %** vs **25 %**).

One of the main barriers to female investment remains the lack of confidence in financial skills. To address this, several banks in France have stepped up their efforts to provide financial education tailored to women.

**For example, Crédit Agricole and BNP Paribas offer training programs to enable women to better understand financial mechanisms and invest with complete peace of mind.**



## BANKS SUPPORT WOMEN'S ENTREPRENEURIAL PROJECTS

Many banks, particularly those from the BPCE Group, contribute to the development and promotion of female entrepreneurship.

Caisse d'Épargne is committed to contributing to the development and promotion of female entrepreneurship.

**"For several years, Caisse d'Épargne has been supporting women and facilitating the emergence of this entrepreneurship and its development, making it an economic and social issue. This creates value and creates jobs."**

**Pascal Pouyet,**

Director of Development Caisse d'Épargne

Banque Palatine, committed to supporting entrepreneurs, wanted to strengthen its commitments by creating a mentoring system designed to support female athletes and para-athletes, through a career change, who have a business project.



**Myriam Benadda**

French vice-champion of mixed karate, founded Enyo Women's Fightwear, the first French brand of combat sports clothing exclusively dedicated to women.



**Aude Bredel**

Former member of the French espoir golf team, created GolfHER, an ecosystem which works towards the democratization of women's golf.



**Mae-Berenice Meite**

Six-time French figure skating champion, founded Sports UNLMTD, a platform connecting sports players.



**Malia Metella**

Olympic vice-champion in the 50m freestyle, has a project for a disconnection site in the heart of nature comprising 6 tiny houses (small nomadic and ecological houses).



**Audrey Prieto**

World wrestling champion, created School holidays, an innovative solution for companies and parents to combine personal and professional life.

# The impact of women on investment decisions

For women, money represents above all “a necessity to be able to live” and (88% vs. 80% of men) “the freedom to carry out one’s projects” (76% vs. 67% of men).

Women are more fearful, declaring that they don't want to take risks with their money (**53% of them vs. 44% of men**) which can be put down to their financial education, where they were more aware of the price of things, expenses and savings (**54% vs 46% of men**).

## WOMEN'S PRIORITIES IN THEIR INVESTMENTS



**72 %** of European women consider sustainable investment to be important, compared with 67% of European men.

**65% of European female investors** are particularly keen to have an impact on global warming.



“Investing sustainably, with impact, or respecting nature and humanity, however you say it, it is clear that it is no longer enough to propose a management strategy based solely on financial criteria. However, it would be wrong to believe that women are ready to sacrifice performance, and this is clearly true here. For them, what is sustainable must also be profitable in order to be considered in the long term.”

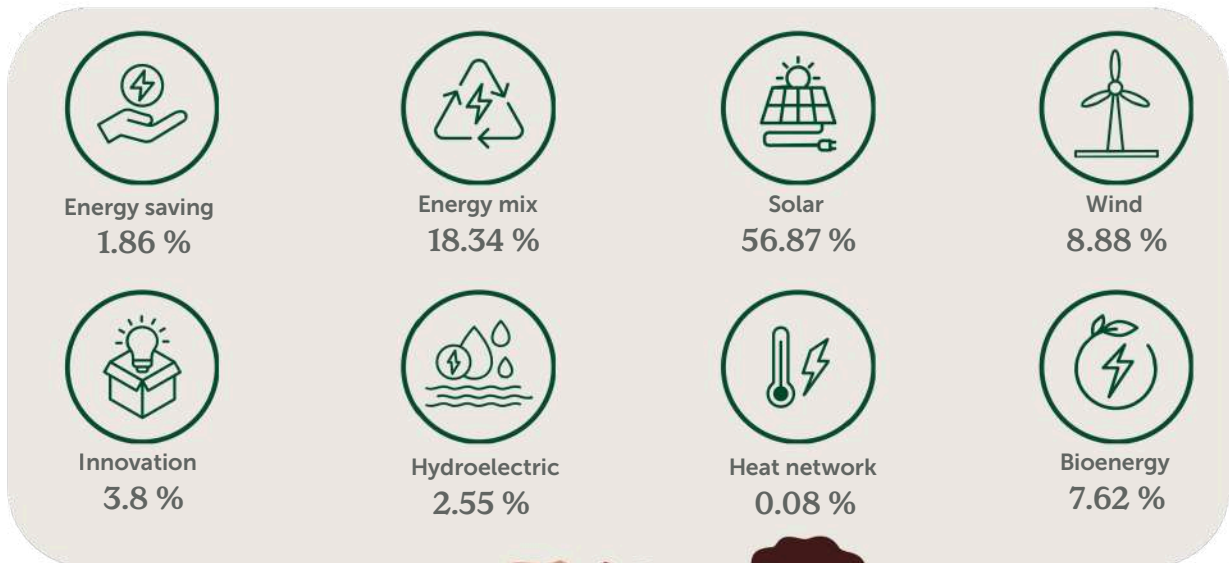
## Cecile Friedrich-Vuillemin

Honorary General Director of Agirc and Honorary President of the Institute of Actuaries

**2/3 of French people** attach importance to sustainable development issues, including in their savings choices:

- 54% take them into account in this context
- 75% consider the impact of investments on the environment to be an important issue.
- Among holders of responsible funds (**8% of respondents**), more than 1/4 invested recently, in 2022 or early 2023. Half of these new investors in sustainable funds are under 35. Women also account for half of recent subscribers.

### WOMEN'S CHOICE OF INVESTMENTS WITH ENERFIP



## SUSTAINABLE FINANCE, AN OPPORTUNITY FOR FEMALE INVESTORS

A report by the Observatory of Regulated Savings (OER) indicates that French women show a particular interest in investments that have a positive impact on society and the environment. This explains the rise of so-called “responsible” or “sustainable” financial products that are now being promoted by major French banks, particularly through solutions such as SRI (Socially Responsible Investment) funds or green bonds, which make it possible to reconcile profitability and positive impact.

A Novethic survey reveals that **62 %** of women in France say they want to invest in companies that promote social and environmental responsibility. This phenomenon is pushing French banks to develop responsible investment offers and promote green finance, an area in which France is positioning itself as a leader with players such as Crédit Agricole and Natixis.

Some French banks have launched specific initiatives and products aimed at encouraging women to invest.



**General Society,** for example, has developed personalized support tools for women entrepreneurs, but also sustainable investment solutions that resonate favorably with women investors.

In France, the banking sector is proving to be an essential ally for today's and tomorrow's female investors. By adapting their products, promoting financial education and positioning themselves in the sustainable finance niche, French banks are offering women the means to become informed and independent investors.

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[7 essential female figures from the world of finance](#)

[Women and Money](#)

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