To help it best fulfil its role of providing support to local projects, the Caisse des dépôts [a French public-sector financial institution] launched a radical strategic, organisational and digital transformation process. As part of this, in 2018, it created the Banque des Territoires [Territorial Bank].

A unique gateway for local authorities, it provides customised consultancy, loan funding and investment solutions tailored to their needs. It caters to all territories, from rural zones to metropolitan areas, the primary objective being to tackle social inequalities and territorial divides. The Banque des Territoires is also present via 16 regional departments and the 35 local offices of the Caisse des Dépôts, in order to provide customers with an optimal service locally.

THE BANQUE DES TERRITOIRES’ COMMITMENTS SUPPORTING THE SMART CITY

To contribute to the construction of territories that are more sustainable, more connected, more inclusive and more attractive, the Banque des Territoires put in place the Smart City programme. This programme has several objectives: to provide local authorities with support and advice concerning their innovation initiatives; to finance local experiments; to invest in and offer loans for innovative projects.

SUPPORT AND ADVISE

Through its Smart City programme, the Banque des Territoires provides local authorities with access to studies focusing on the issues of concern to them: “Smart city: gadget or creation of collective value?”, “Is digital technology going to hack local democracy?” or “Galvanising city-centre business in a single click? Guide to digital solutions”. The Banque des Territoires is committed to equipping local authorities for tomorrow’s city.

The online services available through the Smart City programme provide territories with new tools. Our Smart City directory currently lists more than 200 companies. It offers public players an overview of innovative products and services and the opportunity to contact businesses able to meet their needs.

The data visualisation service available to towns through the Action Cœur de Ville programme [French national programme aimed at improving living conditions for residents of medium-sized towns and reinforcing the role played by these towns as a driving force behind local development] contributes to the analysis of their territory and facilitates the implementation of local observation initiatives. It is also a communication vector between players and encourages the production and sharing of data.

The Smart City programme also operates within the context of various programmes funded by the Banque des Territoires. For example, it is part of the Action Cœur de Ville programme, which funds local strategic support missions.
EXPERIMENT

All the experiments supported by the Smart City programme incorporate one or more innovative dimensions: technological, social, economic, process-related, etc. The objective is to address public policy issues drawing on innovative methods and products. Examples include the co-design of an ADOMA social housing building in Tassin (Lyon Metropole) with its future occupants, using participatory engineering, or the creation of local services in a physical space and a digital space to bring closer together businesses and residents in Chatillon with La Poste [French postal service] and CDC Habitat [the public housing subsidiary of the Caisse des dépôts].

Within the framework of the Action Cœur de Ville programme, the Banque des Territoires supports innovative experiments through engineering loans, such as in Arras, for example, where a series of data-related experiments have been conducted: visitor data analysis, public Wi-Fi network, etc.

FUND

The Banque des Territoires invests in innovative start-ups to support the transition towards territories that are more inclusive, sustainable, attractive and connected: one of them - SIMPLON - is a social business awarded the French Tech and Grande École du numérique [digital technology training] labels. The SIMPLON network offers training in the field of digital technology to young marginalised people and job seekers in deprived areas. The Banque des Territoires also invested in start-up company Cap Collectif, a collective intelligence platform that is now the leading online citizen debate tool, as well as ESS Ecov, another start-up company, this one offering three carsharing service options adapted to the density of the area in question.

To conclude, the “Territoires d’innovation” [Innovation Territories] programme operated by the Banque des Territoires within the framework of the French Investments for the Future programme supports 24 selected territories that embody an ambitious transformation strategy addressing major development issues in fields such as energy (Dunkirk, Montbéliard, La Rochelle, Lyon, Nouvelle-Aquitaine, etc.), mobility (Toulouse, Rouen, etc.), agroecology (Dijon, Cœur d’Essonne, Drôme Valley, etc.), health (Strasbourg, Meuse, etc.) and digital technology (Ile-de-France, Occitanie, etc.). These projects will share an envelope of €150 million worth of subsidies and may also benefit from equity investment, with a dedicated envelope of €300 million.

Ynhova in Nantes, first social housing built in France by a 3D printer