



The French Savings Banks method for evaluating subsidised projects

**Symposium
Evaluation: practice and case studies
February 19-20, 2004**



Review

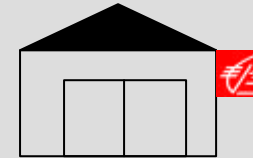
- **Overview of the French Savings Banks**
- **French Savings Banks commitment to society**
- **Our method for evaluating projects**

French savings banks – key figures

2003 Key figures



26 million clients



4,640 branches
(3rd banking network)

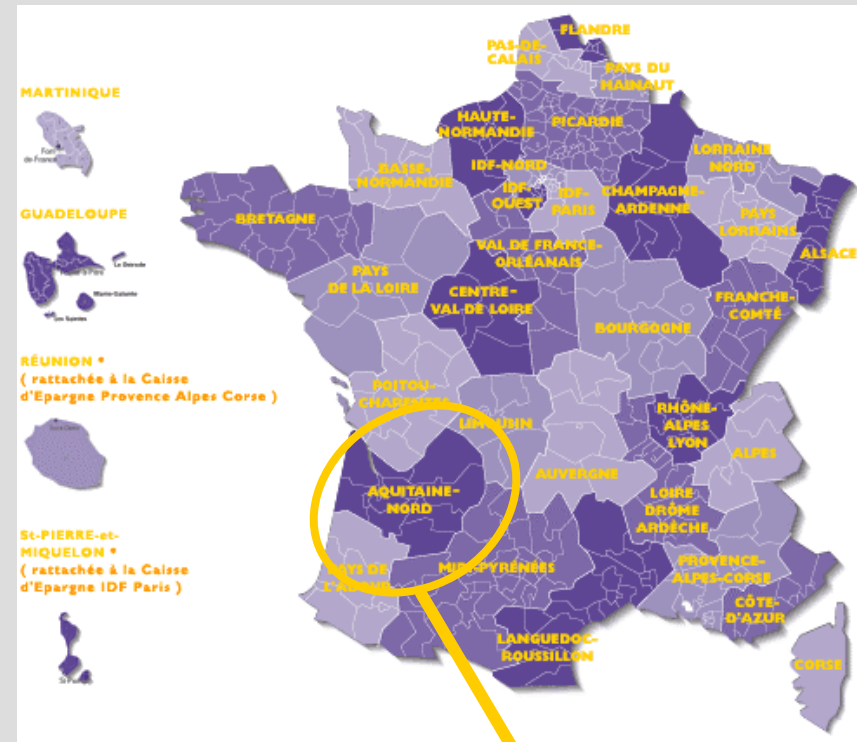
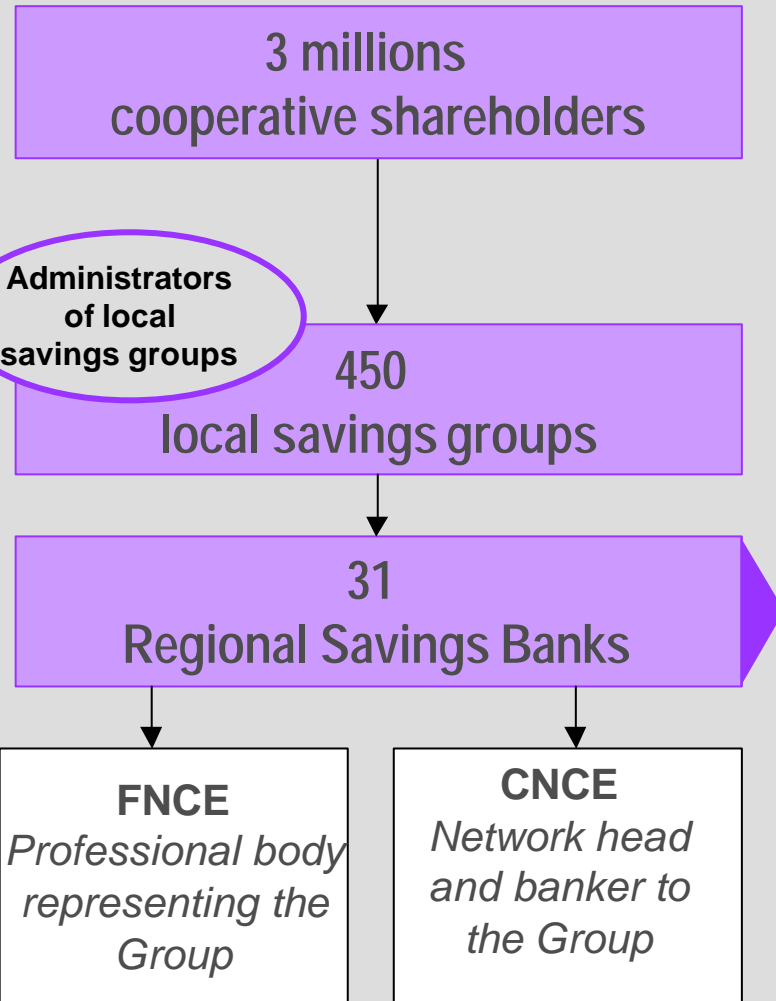


44,600 employés



€263bn client deposits

Cooperative and decentralised bank



Regional Savings Bank of « Aquitaine Nord »



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Commitment to society



Patronage

Association
« Finances et pédagogie »



French savings
banks foundation

PELS
Specific programmes
since 1999

What is PEELS ?

**1999
reforming
law**

reformed the French Savings Banks and created financing of PEELS ie projects aimed at **contributing to solidarity and the fight against exclusion.**

4 guiding principles

- P**rojet ▶ For defined initiatives
- E**conomie ▶ For active process (not aid)
- L**ocale ▶ In favour of local initiatives
- S**ociale ▶ Towards « fragile » people

Main topics of intervention

1. Integration through employment (50%)
2. Self-reliance for senior citizens, sick people and people with reduced mobility (25%)
3. Acquiring basic skills (8%)...



Case study – Fight against illiteracy

- ▶ **Savings bank:** Caisse d'Epargne Ile de France
- ▶ **Association:** AEP Charonne association (association promoting education)
- ▶ **Target people:** Children aged 7-16

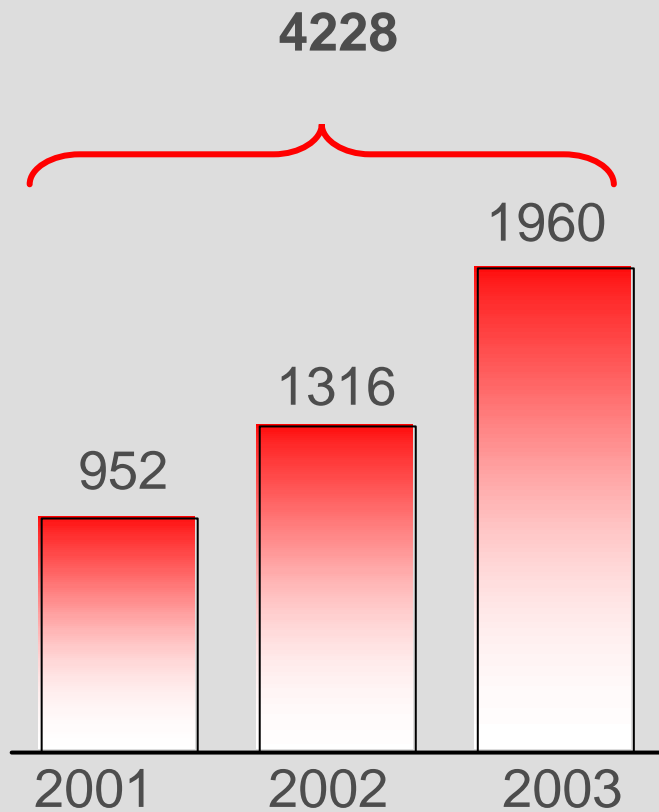
PELS characteristics

- Field: basic needs
- Local initiative
- Financed project: to reduce the principle problems of speaking and reading for young children whose mother tongue is not french
- Financed item : computers and software specialised in literacy exercises
- Subsidy: 19,380 euros

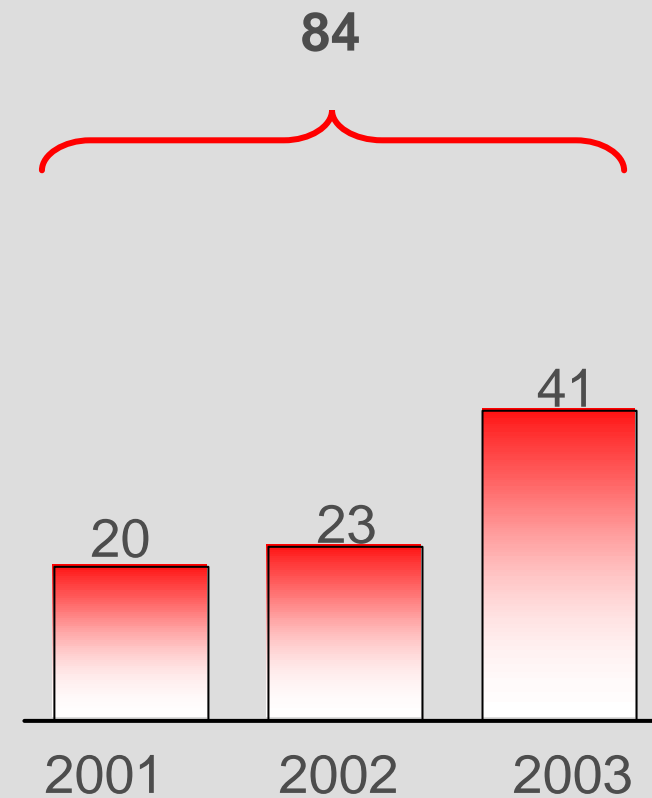
How many do we finance ?



No of projets financed



Financing
€ Mns





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Why evaluate projects ?

- 1. To assess financed projects contribution to solidarity and fight against exclusion**
- 2. To reinforce relationship with associations and our understanding of their needs**
- 3. For professional reasons (to improve process etc.)**
- 4. To enhance transparency/facilitate communication**



What is evaluation ? (1/2)

Evaluating is measuring :

- ▶ whether the « aim » of the project is achieved
- ▶ whether the project is conducted as intended (characteristics of the project in terms of target population's profile...)
- ▶ whether the project has produced the expected outcome (objectives are met)
- ▶ the impact on the « target population »

What is evaluation ? (2/2)



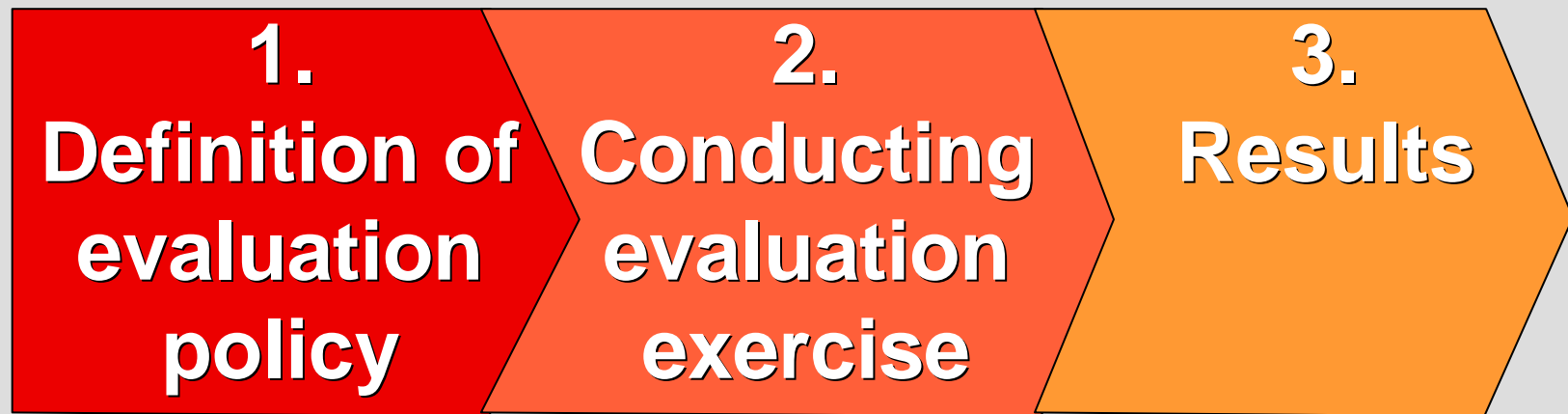
- Focus on the « target population »
- Priority to dialogue
- Conducted when project completed
- Is crucial to funding activities

What evaluation is not ?

- Not an inspection or audit
- Does not consider banking relationship with associations
- Not a hasty or subjective process



Evaluation : step by step method



STEP 1 – key issues

1. Definition of evaluation policy

→ What kind of evaluation to opt for ?

- **Internal evaluation** ? (conducted by Savings Banks' employees or administrators)
- **External evaluation** ? (conducted by external advisors)
- **Auto-evaluation** ? (conducted by associations themselves)

→ How do we proceed ?

- How to measure? Which indicators to look at ?

STEP 1 – advice

1. Definition of evaluation policy

→ What kind of evaluation to opt for ?

- Priority is given to **external or internal evaluation** (as cost consideration could refrain external evaluation, internal evaluation can be conducted by local savings banks administrators)
- **Auto-evaluation can be** considered but should remain marginal

→ How do we proceed ?

- **Questionnaire elaborated at national level** (for consolidation purposes)
- Questions refer to the evaluation definition



STEP 1 – Focus on questionnaire

- ▶ **Was the project conducted as intended regarding :**
 - the **population** who benefited from the project
 - the **specific item financed** within the project
 - the **total cost of the project**

- ▶ **Has the project produced the expected outcome ?**
 - **Number of people** who benefited from the project
 - Specific questions on **other result**

- ▶ **What was the impact on people who benefited from the project ? (personal and professional impact)**

STEP 2 – key advice

1.
**Definition of
evaluation policy**

2.
**Conducting
evaluation
exercise**

- **Paying attention when selecting the evaluator**
- **Training the evaluator not only on the evaluation process but also on the not for profit sector**
- **Priority is given to an 1h to 1h^{1/2} face to face meeting – based on the questionnaire within the association**
- **Dialogue a Key factor of success**

STEP 2 – focus on evaluator

Open minded

Listening

Writing facilities

Curiosity

Volunteer to evaluate projects*

*When administrator

STEP 3 – Key issues

**1.
Definition of
evaluation policy**

**2.
Conducting
evaluation
exercise**

**3.
Results**

**Updating the national database
at regional level with key
information obtained during
the interviews**

**Consolidation of data at
regional and national level**

**Release of the results at internal
and external level**

**Analysis of the results to improve
funding activities and strategy**



Conclusions

▶ French savings banks method

- **Set up at national level** (for consolidation and time saving purposes)
- **Priority is given to internal evaluation conducted by local savings banks' administrator**

▶ Key Factor of success

- **Projects need to be clearly identified when financed** (target population, outcome expected...)
- **Preparation of the evaluation is crucial** (training of the evaluator, questionnaire etc.)
- **Dialogue is key**