

UP

IN BRIEF



Up

Making
every day better

WHO ARE WE?



An international cooperative group, whose independence ensures a balanced and trustworthy relationship with its stakeholders



created in **1964**



active across **4 continents,** operating in more than **30 countries**



3,751 employees worldwide



BELGIUM	CZECH REPUBLIC	ITALY	PORTUGAL
BOSNIA AND HERZEGOVINA	ECUADOR	MEXICO	ROMANIA
BRAZIL	FRANCE	MOLDOVA	SERBIA
BULGARIA	GEORGIA	MOROCCO	SLOVAKIA
CHILE	GERMANY	PANAMA	SPAIN
COLOMBIA	GREECE	PERU	TUNISIA
COSTA RICA	HUNGARY	POLAND	TURKEY



At Up, **commitment**
is at the core of
what we do, but also
at the heart of who we are.

Our cooperative model has always embodied this state of mind. It is a model within which everyone works together on a joint project, an open-field social experiment which demonstrates the relevance of commitment and of being committed on a daily basis; where each of the 3,751 employees is involved in the overall direction and success of the Group, and thus plays an active part in Up's growing influence on the international stage.

From the very beginning, Up has been able to involve all of the stakeholders (beneficiaries, companies, merchants, public authorities, etc.) in the creation of Chèque Déjeuner. This original and pioneering model later inspired our diversification and drove our internationalization.

This experience garnered over the years is an active base for constructing tomorrow's day-to-day life by creating virtuous links between organizations, individuals and territories.

At a time when digital technology is facilitating rapid, large-scale co-constructions, our very difference is a determinant factor.

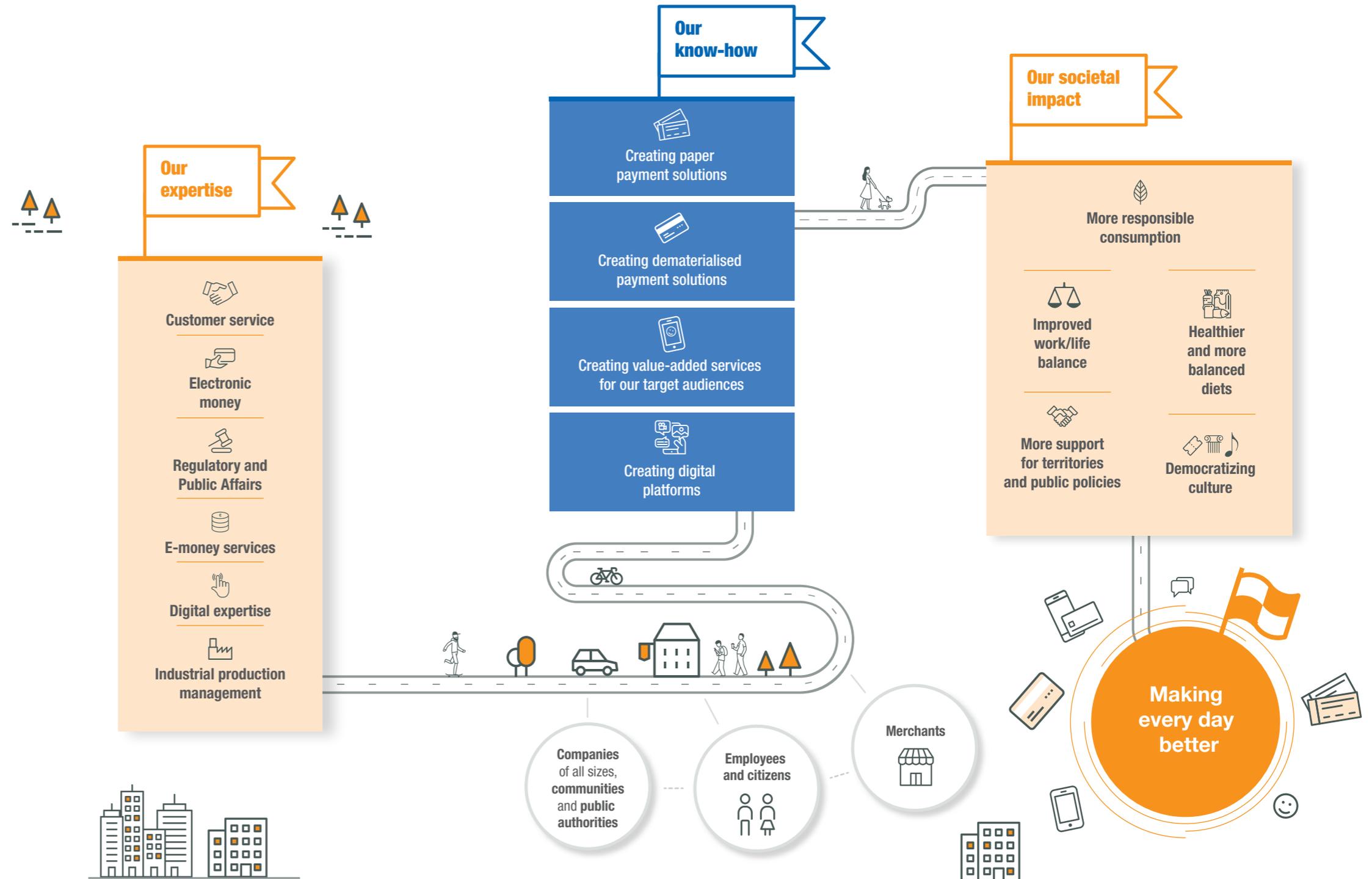
Collaborating and co-creating to enable the swift emergence of brand new solutions and invent simpler and more ergonomic solutions is a fundamental condition for success.

WE
ARE
Up

WHAT DO WE DO?

We develop payment systems and management solutions that improve the vitality of companies and territories, as well as the purchasing power and a better life for employees and citizens while offering freedom of choice and use.

We allow companies to reinforce their employees' commitment, local communities to improve the way in which their social policy is implemented, and merchants to gain their customers' loyalty. Thus, we support 28.6 million people throughout the world in their daily lives. We promote a healthier diet, more responsible consumption, access to culture, a more balanced life and the inclusion of everyone in and for a more fair Society.



THE 5 SOCIETAL ISSUES THAT UNITE US

Encouraging sustainable and responsible growth means putting people back at the heart of the economy.



A healthy diet for everyone

Food is a vector of health, well-being and pleasure.

At Up we want to enable as many people as possible to eat well and to enjoy all the benefits of their meal break: a balanced diet, switching off and creating social ties.

Our solutions restore "power" to everybody, the power to eat close to your place of work or on business trips, at a lower cost, and without sacrificing quality. Our network of affiliates is growing day by day, providing more and more choices and enjoyment on a daily basis.

This is how our solutions create social ties, strengthen group dynamics and play a part in local development.

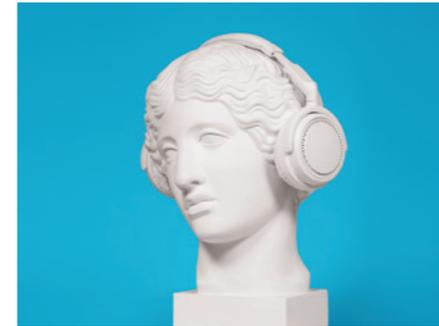


We are all actors in our consumption

Economic, social and environmental issues are increasingly calling our consumption into question and encouraging us to be fully responsible for them. The world has become aware of the urgent need to find other, more sustainable forms of consumption. But this change still needs to be made possible.

On our level, we encourage this dynamic by providing as many people as possible with the means of becoming key players in what they consume through freedom of choice: eating better means being able to choose food that is local, ethical, organic, etc.

The aim is to give everybody access to a wide range of networks to allow more responsible consumption.



Culture without limits or discrimination

There are still too many people avoiding museums, theatres and libraries. Because they do not feel "entitled" to go into these places, or because of financial constraints.

Alongside financiers and cultural mediators, we are helping to bring down the barriers that still separate too many people from culture and leisure.

By encouraging open minds and curiosity, our solutions help to weave social bonds.

By making culture accessible to all, our solutions promote artistic diversity and contribute to the vitality of cultural venues and events.



A more balanced life

Today, everyone has to juggle different roles within Society (parent, employee, caregiver, etc.) and finding a good life balance is sometimes a daily challenge. However, it is an essential condition for our health and quality of life.

In order to attract and gain the loyalty of their talented people, companies are now changing and looking for solutions that make their employees' lives easier. When they are more available, they are more relaxed and more effective at work.

To meet these needs, we design tailor-made solutions that can be used in a wide network of partners which facilitate the social policy of organizations, enabling everyone to improve their work/life balance.



A Society where everyone has their place

Disabilities, equal opportunities, independence, an ageing population, energy transition... There are many different issues inherent in public and social action and yet they are all essential for building an inclusive Society. A Society where everyone lives well, and is regarded as a fully involved player. Even so, vulnerable and precarious situations are becoming more and more common while public spending is being cut back. It is therefore vital that aid is allocated in the best way possible, while ensuring the quality of the relationship with users.

By making aid or subsidies paperless, our solutions ensure that they are properly allocated and used, streamlining the relationship with users and improving coordination between the various players.

Up is committed to the transition to digital, which is an opportunity to respond to the major challenges of public and social policies and thus guarantee there is a place for everybody.

OUR KEY DATA

The Corporate Social Responsibility policy, deeply rooted in our DNA, organises our strategic plan into 5 programmes:

 **Cooperate**
GOVERNANCE PROGRAMME

 **Progress**
ECONOMIC PROGRAMME

 **Encourage**
SOCIAL PROGRAMME

 **Inspire**
SOCIETAL PROGRAMME

 **Preserve**
ENVIRONMENTAL PROGRAMME



GOVERNANCE PROGRAMME

2019 DATA



THE PARENT-COMPANY, LOCATED IN FRANCE, IS A COOPERATIVE (SCOP)

100%

OF THE CAPITAL IS OWNED BY THE EMPLOYEE-MEMBERS



ACTIVELY INVOLVED IN THE SOCIAL AND SOLIDARITY ECONOMY THROUGHOUT THE WORLD

BOARD OF DIRECTORS

12

members, elected for 4 years by the employee-members during the General Assembly

3

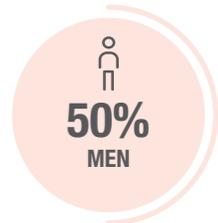
members who represent social partners

3

members who represent the company's Economic and Social Committee



IN 2019



- In 2019, 7 companies in the Group were evaluated by EcoVadis
- 5 companies in the Group were ISO 27 001 certified, standard for information security

ECONOMIC PROGRAMME

2019 DATA



€ 587 million
TURNOVER



€ 8.1 billion
IN PREPAID VOUCHERS
ISSUED



€ 4.9 billion
IN FLOW PROCESSED



1 million

CLIENTS (COMPANIES & PUBLIC AND
SOCIAL ACTORS)



OF WHICH **0.8 million**
ARE AFFILIATED MERCHANTS



28.6 million
PEOPLE HAVE BENEFITED
FROM OUR SOLUTIONS



**Registered Electronic
Money Institution**

permitted to issue, manage
and provide electronic money



- ISO 9001 certified in France, for monitoring the quality of our products



SOCIAL PROGRAMME

2019 DATA



AVERAGE AGE
38 YEARS OLD



LENGTH OF SERVICE
6 YEARS



ACCESS TO
TRAINING RATE
69%



An employer promise
shared by all countries:
"Make your skills a
strength to make life
simpler and society
fairer".



SOCIETAL PROGRAMME

2019 DATA

- 1 philanthropy policy with the goal of giving everyone the power to take action together
- 1 corporate foundation to coordinate the philanthropy work of an entire group
- 4 areas of action:



Food

Education & Culture



Housing

Health



1 responsible purchasing policy and 1 international charter rolled out to purchasing Departments in all the countries where the Group is present



ENVIRONMENTAL PROGRAMME

2019 DATA



50.76%

OF PAPER PRODUCED CAME FROM SUSTAINABLY MANAGED FORESTS



100%

OF PAPER PRODUCED IN FRANCE CAME FROM SUSTAINABLY MANAGED FORESTS



76.54%

OF ELECTRICITY USED BY OUR HEAD OFFICES CAME FROM RENEWABLE ENERGIES



100%

OF ELECTRICITY USED BY OUR OFFICES IN FRANCE CAME FROM RENEWABLE ENERGIES

1 international environmental policy rolled out in all the countries where the Group is present

In France, Up is carbon neutral as it offsets its residual emissions by supporting projects with strong social and environmental benefits



- ISO 14001 certified in France, for successfully managing our environmental responsibility
- PEFC certified in France, for ensuring environmentally responsible and sustainable management of forests and forest products



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UP.COOP