



UP IN BRIEF

2023



Making every day better

Who are we?



An international group,
which creates payment solutions and
services that have a social and local impact



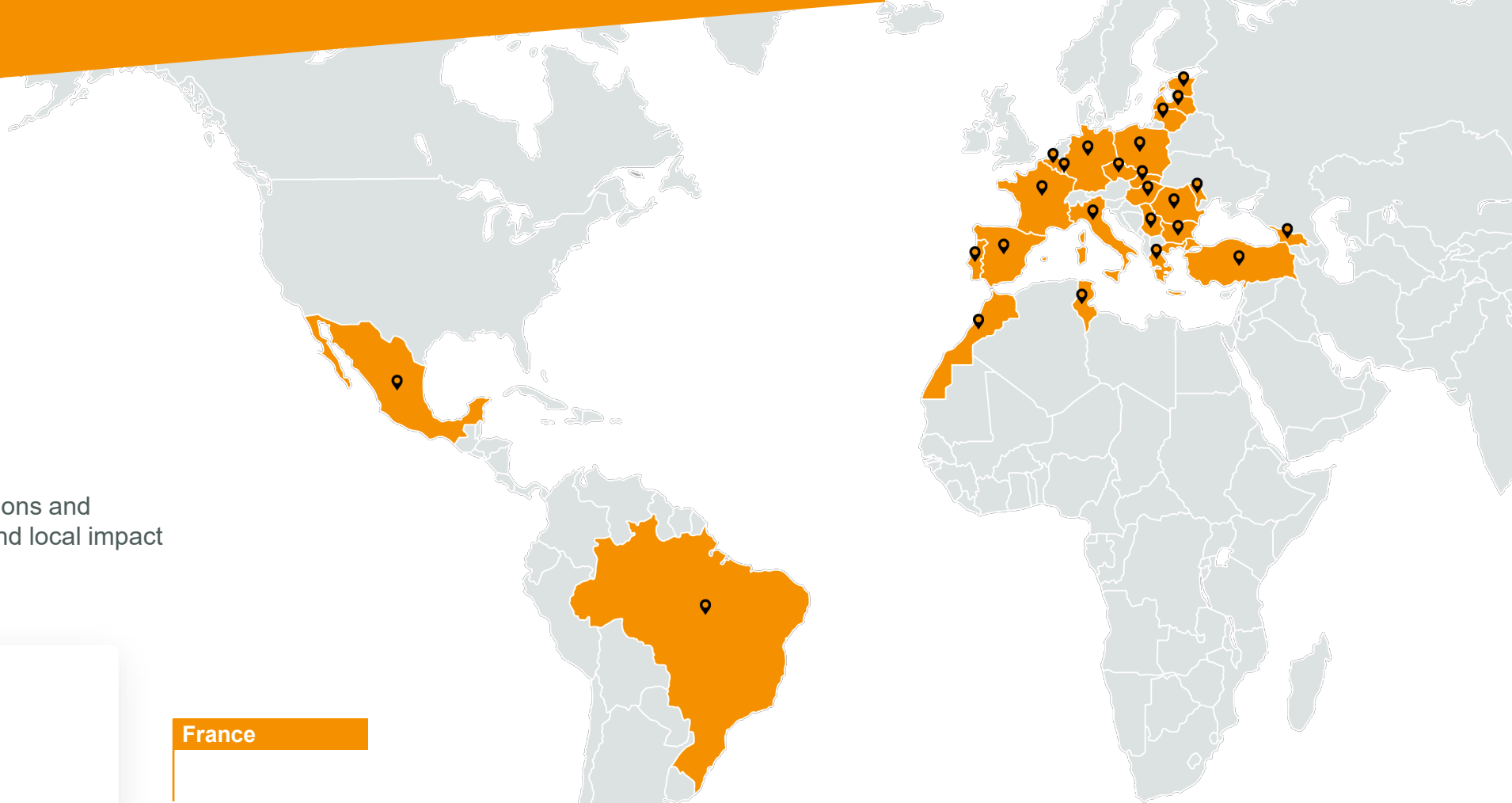
Created in **1964**



A cooperative parent company
operating in **25 countries**



3,210 employees worldwide



France

Northwest Europe

Belgium
Luxembourg
Germany

Europe-Mediterranean

Italy
Spain
Portugal
Tunisia
Marocco

Eastern Europe

Slovakia
Czech Republic
Poland
Estonia
Lithuania
Latvia
Hungary

Eurasia

Romania
Moldovia
Greece
Bulgaria
Turkey
Serbia
Georgia

Americas

Brazil
Mexico

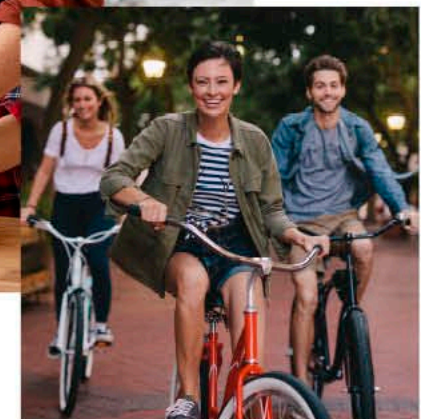


**At Up,
commitment is at the heart of
what we do, and is part of who
we are.**

The **Group's 3,210 employees** are committed to building a fairer, more caring and more sustainable society.

A meaningful, common project: having a positive impact on the world for all our stakeholders.

The Up Group's corporate strategy encourages its employees to work on a daily basis in favour of participative democracy, social justice, value sharing, territorial solidarity and responsible consumption.





**UpCoop,
The Up Group's parent company,
is a **company with a mission****

As the first cooperative and participative company with a mission, UpCoop's raison d'être is the result of the collaborative work of its employees:

"Promoting sustainable cooperation to ensure our purchasing power that has a social and local impact."

It represents the history, purpose and ambition of a group that strives to promote access to healthier food, culture, leisure activities, and responsible consumption for all.

[Watch the video](#)





“Our company has always been committed to achieving responsible growth, and to adopting a social and environmental approach”

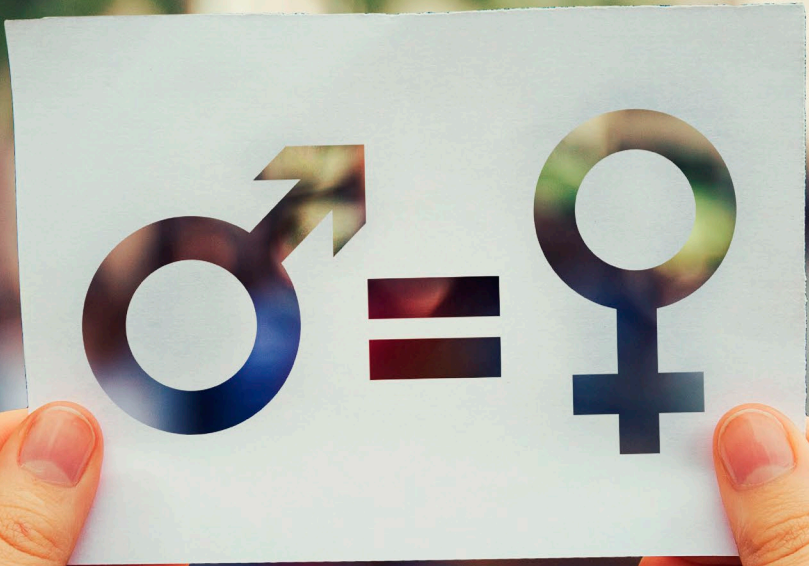
Youssef Achour
Chairman of UpCoop and the Up Group



**We give companies and local authorities
the tools to act, and to work with their
territories as closely as possible...**



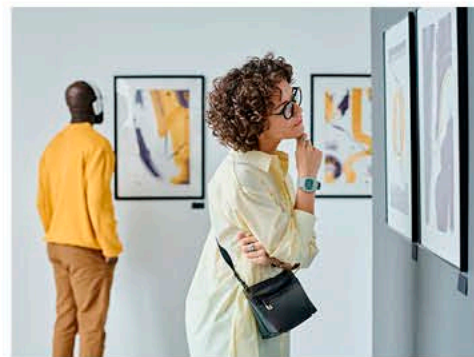
**...to improve
the purchasing power and quality of
life of employees and citizens.**



**At Up,
social issues bring us together
and inspire us.**

Our ambition to promote access to **sustainable food, culture, leisure activities, and responsible consumption** and to strengthen the bond between people and their territories.

In line with our cooperative model, we are contributing to a more sustainable society that puts people at the heart of the economy.



Our areas of expertise



Client support



Electronic money services



Public and regulatory affairs



Electronic payment expertise



Digital transformation



Industrial production management

Our know-how



Creating both paper-based and paperless payment solutions



Creating digital platforms



Creating value-added services for our customers

Our mission



**A more responsible
consumption**



**A more sustainable, more
balanced diet**



Access to culture for all



A better work/life balance



**Supporting territories and
public policies**

Our **Corporate Social Responsibility** approach is based on 5 pillars that shape the cooperative's and the Group's strategy.

[Please see our 2023 NFPS](#)

GOVERNANCE



ECONOMIC



SOCIAL



SOCIÉTAL



ENVIRONMENT





GOVERNANCE

**Bringing the democratic principles of SSE
and CSR to governance**

GOVERNANCE

2023 DATA



UpCoop's parent company in France is a Cooperative and Participative Society with a mission

100% of the capital is owned by employee-members



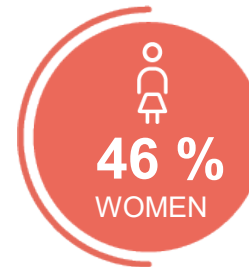
A major player in the Social Solidarity Economy worldwide

The Board of Directors includes:

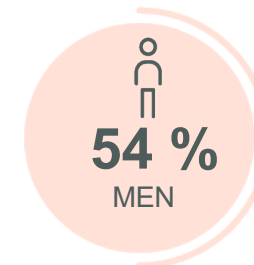
13
members elected for 4 years by the employees-members at the General Meeting

3
members representing social partners

3
members representing the Social and Economic Committee



IN 2023



GOVERNANCE

2023 DATA

CSR certifications and labels



ISO 9001 certified in France, to improve our performance and customer satisfaction.



ISO 14001 certified in France, to better manage our responsibility towards the environment.



The UpCoop Cooperative has been awarded an EcoVadis Gold Medal and the Italian subsidiary Up Day has been awarded a Platinum Medal.



11 Group companies have been assessed by EcoVadis: CEV in France, Up Romania, Up Sí Vale in Mexico, Up Slovensko and Up Spain have won gold medals.



8 companies are ISO 27001 certified, the official certification for information systems security.



Our subsidiaries are also in the process of obtaining the CSR accreditation, via local certifications such as Bcorp, Afnor or ISO 26000, in the various countries where the Up group operates.



ECONOMIC

**Reconciling offers to support purchasing power
and local, responsible consumption**

ECONOMIC

2023 DATA



€759 million
in revenue



€9.6 billion
in prepaid voucher issue
volume



78% of paperless solutions



1 million of customers
(companies and social
players)



Including **0.7** million
of affiliated merchants



23 million

beneficiaries who use
our solutions



**Approved Electronic Money
Institution**

A certification that allows you to
issue, manage and make available
electronic money

||| ECONOMIC



Together, we can give everyone the power to act for more responsible consumption.

Acting together is:

- empowering our beneficiaries to better consume!
- empowering merchants to have a better impact on society!
- enable local authorities to direct public funding towards committed local players!
- helping companies to make their activities and practices more sustainable!



😊 SOCIAL

**Fostering employee commitment through
innovative social dialogue
and attractive working conditions**

😊 SOCIAL

2023 DATA



39 years old
on average



7.83%
The percentage of
positions occupied
by disabled people
(Cooperative)



84%
The access rate to
training



A shared promise made by the employer
in all countries: "turn your skills into a strength
to build a fairer society".

😊 SOCIAL

Our human resources policy is based on 5 priorities, promoted by the Group Human Resources Department and implemented in our subsidiaries according to the local circumstances in each country where we operate.

Our commitments

- UN Global Compact
- Diversity Charter
- Group agreement on combating discrimination and promoting diversity
- Disability agreement approved by DIRECCTE
- Agreement on gender equality at work and QWL
- The "Committed Companies" Charter
- SINGA Charter

Our challenges

- Meeting social and environmental challenges
- Promoting quality of life at work (QWL)
- Combating discrimination and promoting diversity
- Supporting business transformation
- Maintaining a common culture
- Promoting social dialogue



Putting solidarity and proximity at the heart of our territorial initiatives

2023 DATA

An international corporate Foundation
whose aim is to encourage people to act
together and foster social ties for
isolated or dependent people

4 targeted areas:



Food



Housing



Education



Health

€13,500

on average to fund
each project

80

projects
supported
since 2017

169

solidarity
initiatives

€1,531,000

committed since 2017
by the foundation and
its subsidiaries

SOCIETAL

An international purchasing policy and charter have been sent to the purchasing departments of all the Group's countries.

The UpCoop parent company has signed the RFAR charter, which certifies its Responsible Purchasing and Supplier Relationships.

Our challenges

- Implementing the Group's environmental challenges and linking them to its economic concerns
- Anticipating and addressing new environmental standards and regulations
- Taking measures to implement a responsible purchasing approach

Our objectives

- Standing out from our external stakeholders by buying differently
- Creating new partnerships with our suppliers.
- Building win-win relationships with our suppliers.



ENVIRONMENT

**Protecting the environment and
contributing to the ecological transition**


ENVIRONMENT

2023 DATA


16 subsidiaries
calculated their
carbon footprint

10 environmental
products

An international environmental policy implemented in all the Group's countries. They take into account the objectives of the Paris Climate Agreement and the Climate and Resilience Act.

90.18% 
of paper dedicated to
production comes from
sustainably managed
forests

100%
In France, the paper used for
production comes from
sustainably managed
forests and is PEFC certified

84.81% 
of all the electricity
consumed by our head
offices comes from
renewable energy

100%
In France, all the
electricity consumed by
our head offices comes
from renewable energy

In France, UpCoop has formalised its carbon strategy and decided to offset its residual emissions by supporting projects with strong social and environmental benefits.

The low-carbon strategy for 2030 is currently being reviewed to set new targets to reduce the Up Group's carbon footprint.



HEAD OFFICE

UpCoop Cooperative and the Groupe Up

9-11 bd Louise Michel

92230 Gennevilliers – France

UP.COOP