



# Optimizing existing markets

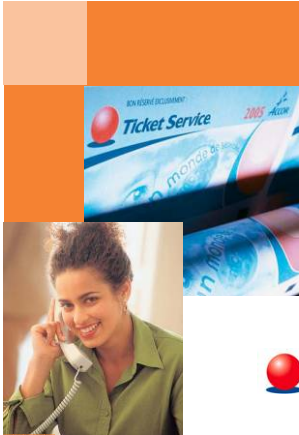
Jean-Marc Loustalet

Deputy Chief Operating Officer

**ACCOR**  **SERVICES**



# Favorable socio-demographic factors for voucher products

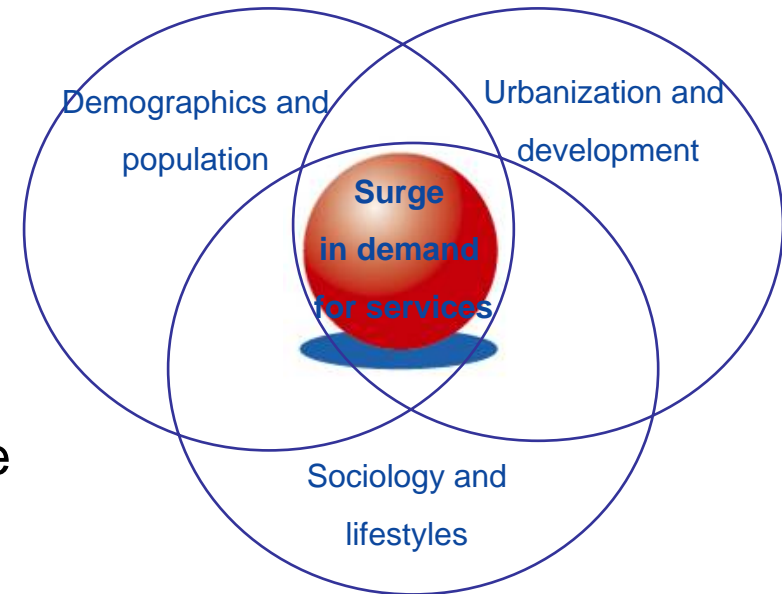


## ● Mature markets

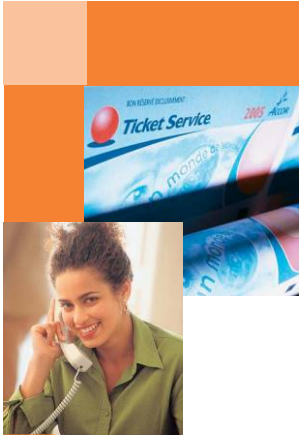
- Percentage of women in the workforce
- Longer life expectancies
- Importance given to employee health and wellbeing
- Time spent commuting

## ● Emerging markets

- Transition to a service economy
- Efforts to combat the informal economy
- Fulfillment of basic needs

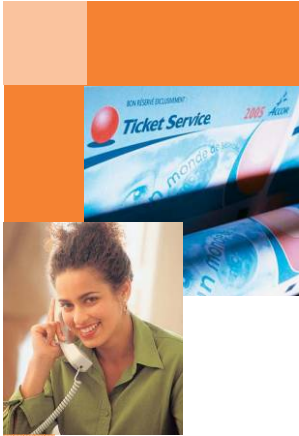


# Meal vouchers: the original product



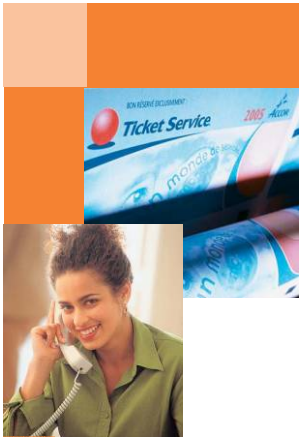
- Enabling employees to have lunch outside the company
- Objective Offer an easy-to-manage alternative to contract dining services and staff lunchrooms.
- What it is A transaction-based product that enables employees to have lunch in the affiliated restaurant or other food outlet of their choice.
- How it works Vouchers or cards that are accepted in a network of affiliated establishments.
- Where it is used Heavily urbanized areas

# Organic growth

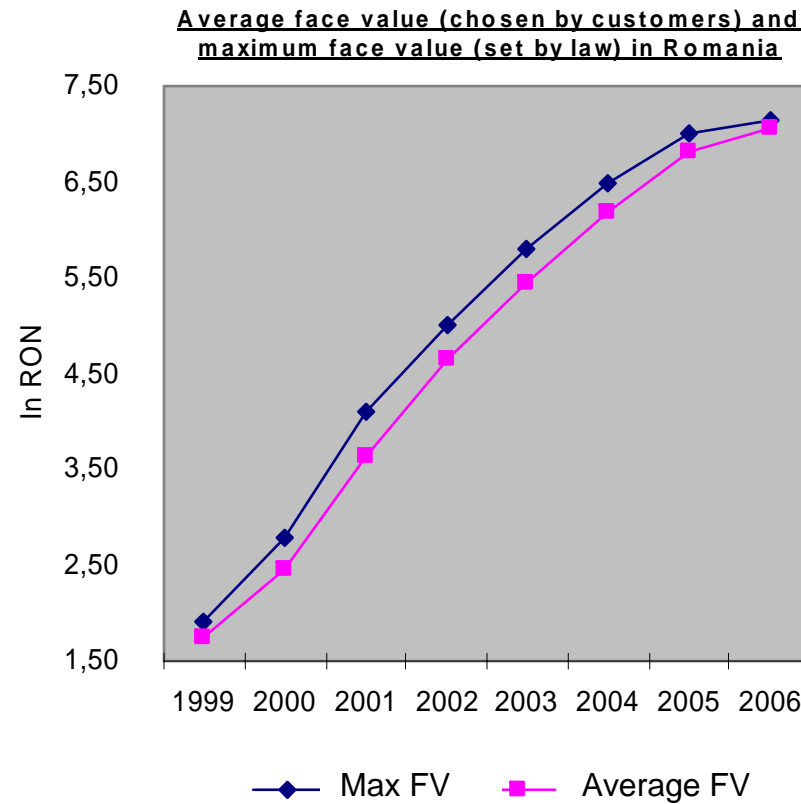


- Increase voucher face value
- Increase the penetration rate by:
  - Optimizing local legislation
  - Expanding in the small and mid-sized business segment

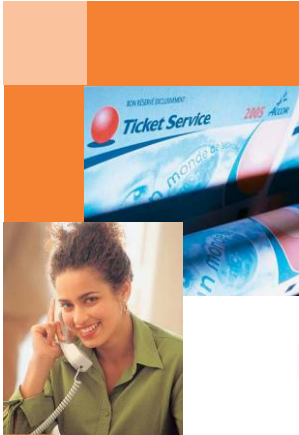
# Face value : a source of steady growth



- Tax-exempt portion of the amount indexed to inflation

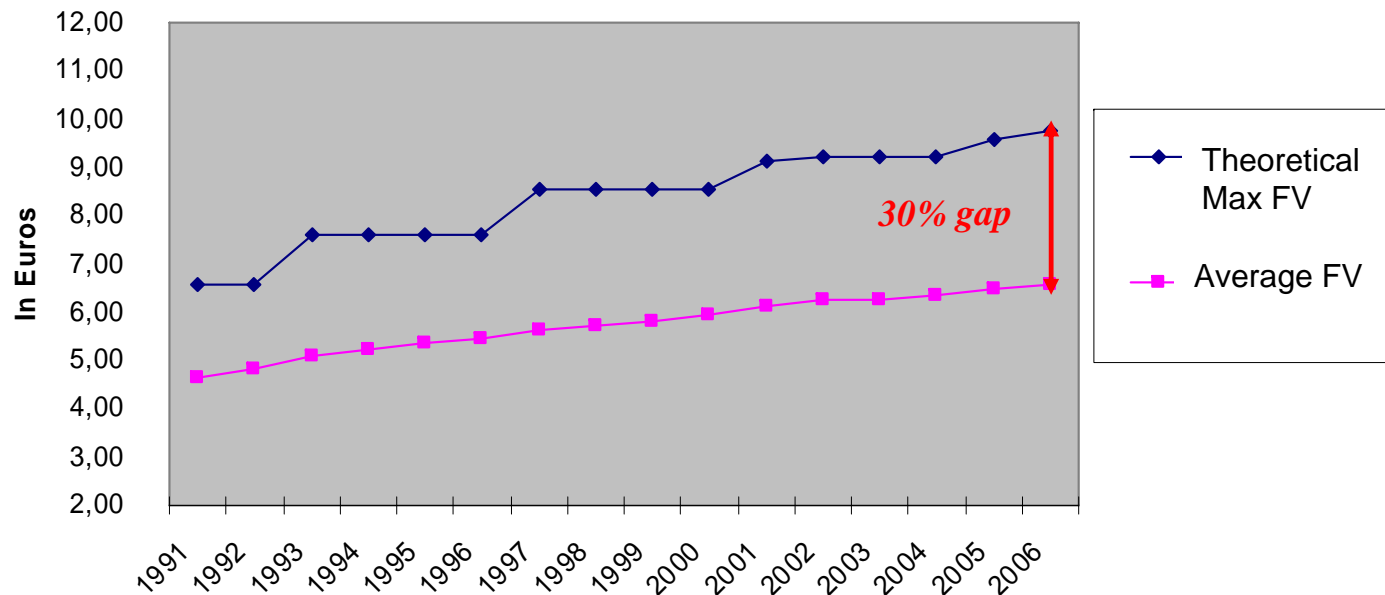


# Face value: a source of steady growth

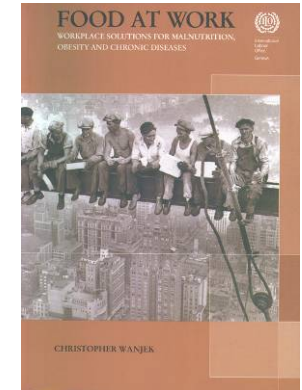


- Potential for increase in issue volume because of the gap between average face volume and the theoretical maximum face value to which employers are entitled

**Average face value (chosen by customers)**  
**and maximum face value (set by law) in France**



# Optimizing local legislation



- Adapt legislation to **eating habits** by diversifying the type of affiliates

- France: restaurants → + fast food outlets → + cold dishes ?

- Open the food/meal voucher market to **civil servants**

- Unfavorable legislation in many countries

- Significant potential, even in mature countries

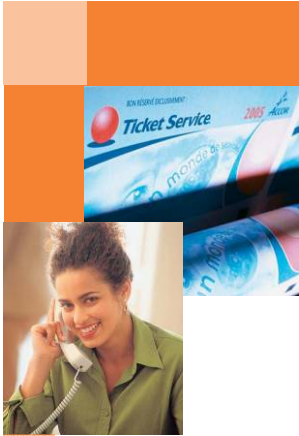
- Romania                      0.9m in addition to a potential market of 5m

- Brazil                            3.7m in addition to a potential market of 26m

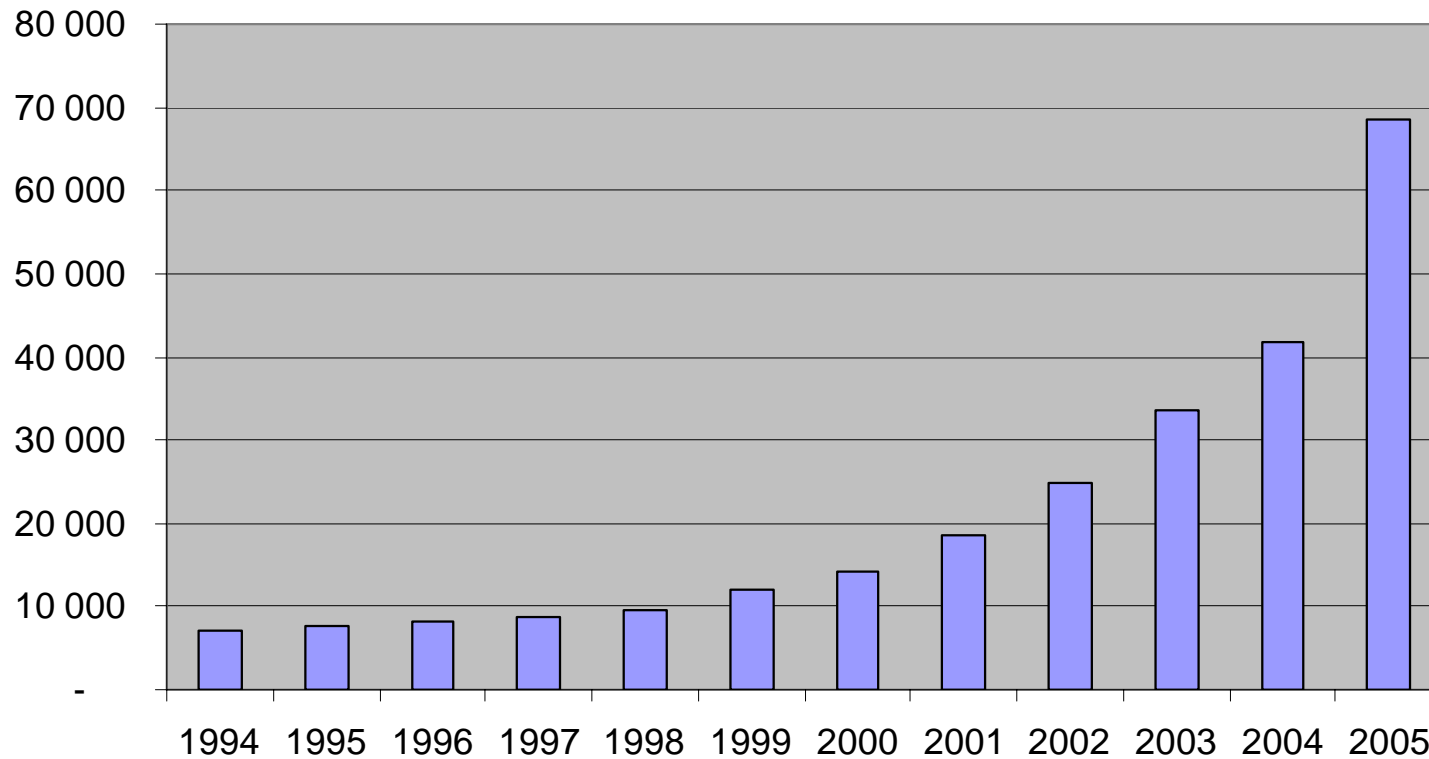
- France                            3.1m in addition to a potential market of 18m

- Strengthen **controls** on issuing organizations

# Increasing the tax-exempt amount through legislation

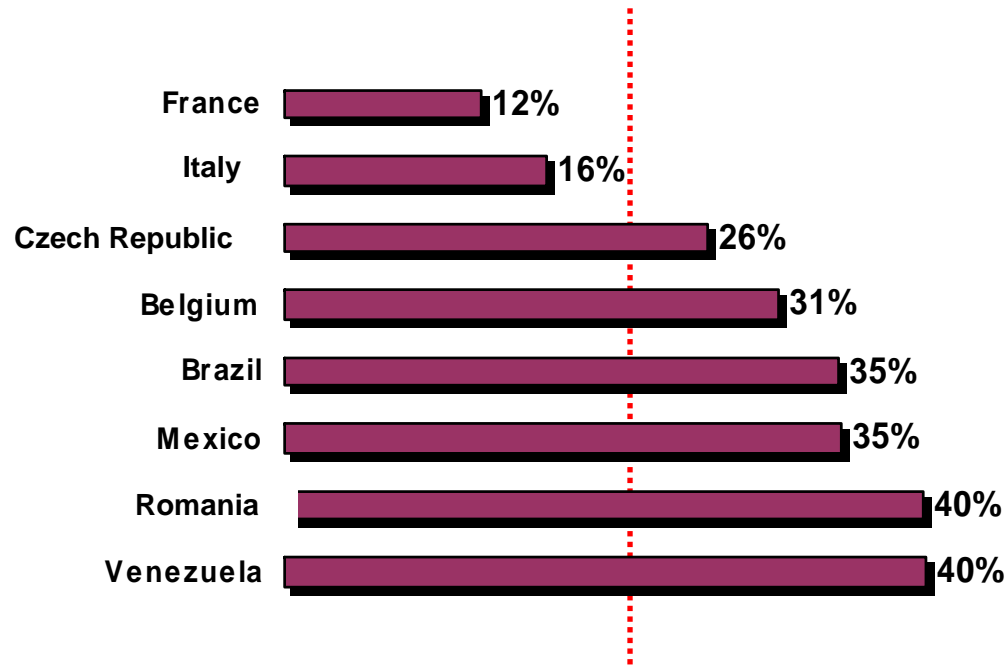
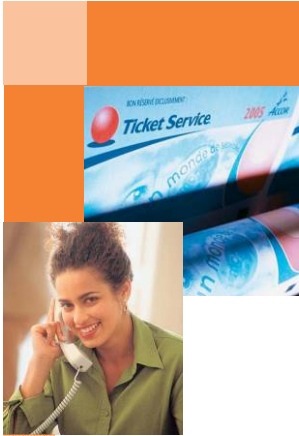


## ● Example: Childcare Vouchers in the UK (Issue volume in £ thousands)

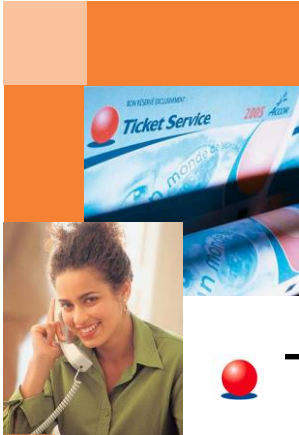


# Penetration rates are still low

## Example : meal vouchers



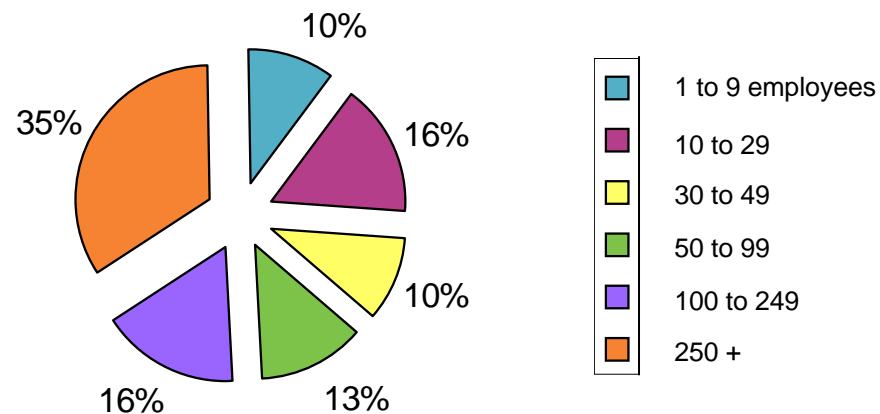
# A fragmented client base



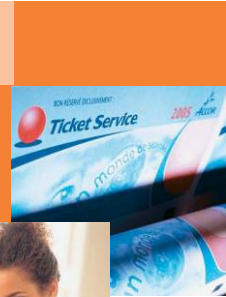
- The small and mid-sized business segment represents a large potential market in most countries.

Example: France

Breakdown of meal voucher issue volume by client size



# New technologies for winning new clients



## **TICKET EXPRESS:** A fully Web-based marketing channel

- Small businesses < 50 employees
- Launched in Brazil
- Deployed in all countries



# New technologies for winning new customers



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BARÇO EN MAR DEL PLATA  
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**CABAÑAS AIRES DEL DELTA - TIGRE - BS.AS.**  
Fin de semana en el delta para 2 personas \$285 en bungalows con pileta.  
IMPRIMIR CUPÓN

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IMPRIMIR CUPÓN

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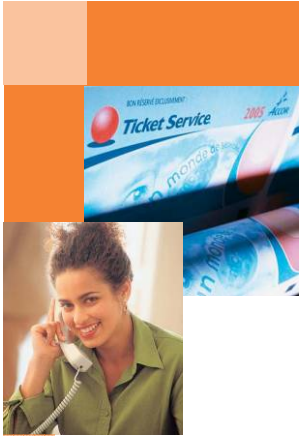
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# Face value and penetration rate



## THE MAIN DRIVERS OF ORGANIC GROWTH

in both emerging and mature markets