



CALL FOR PROPOSALS :

Impact Investment Fund for Better Living

**Innovation for the better living
of IRCCEM audiences**

The IRCeM Group

As an expert in social protection for over 50 years, the IRCeM Group supports more than **5 million clients** in pension, health, and retirement planning. Our financial expertise and controlled risk management make us a reliable and recognized partner.

We support employees in the private employment and home employment sectors (**home helps, childminders, domestic employees, caregivers for dependent people**) as well as their employers and retirees in the sector.

These employees have distinct characteristics:

- 90% women.
- The average age of employees is 49.
- Home is their workplace.
- Almost all of our employees have multiple jobs, three employers on average, with very variable weekly hours and salaries that can be very precarious due to a lack of full-time employees.
- These employees have a rate of waiver of social security benefits of around 30%.

Our **CAP 2027** strategic plan affirms the ambition to place support for these populations at the heart of our strategy. It is based on the notion of a **social dividend** and is embodied in **La Fabrique du Mieux-Vivre**.

For more information on our Cap 2027 strategy, click here :

www.ircem.eu

[Communiqués de presse](#)

Impact Investment Fund for Better Living

As part of La Fabrique du Mieux-Vivre (The Better Living Factory), the IRCeM Group has created the **Impact Investment Fund for Better Living** (FIIPMV), dedicated to impact investing. It provides equity financing and supports innovative projects that contribute to the better lives of our populations (health, quality of life, aging).

The IRCeM Group is supported by :

- An internal team with strong financial expertise.
- A multidisciplinary team of physicians associated with the Institut Hospitalo Universitaire Health-Age, based in Toulouse, who provide the FIIPMV with their scientific expertise in project review.

The HealthAge Institute for Translational Research in Geroscience for Healthy Aging is the only University Hospital Institute in France exclusively dedicated to aging.

A multidisciplinary team of physicians associated with the, based at Toulouse University Hospital, who provide the FIIPMV with their scientific expertise in project review. The Translational Research Institute in Geroscience to Promote Healthy Aging is the only IHU in France exclusively dedicated to aging.

Faced with the major challenges posed by the aging of the population, HealthAge is deploying a continuum of translational research to improve understanding of the phenomena of aging and associated pathologies, to imagine solutions for better large-scale care and support towards healthy aging.

- The management company Serena, which advises and assists the FIIPMV in its shareholdings and in their monitoring. Serena represents the FIIPMV in the various shareholding bodies.

Call for proposals 2025

RCEM is launching a call for projects with the aim of identifying innovative solutions (organizational, technological or service-based) **that will have a positive impact on the living conditions and health of our populations.**

The objectives of this call for projects are multiple :

- Strengthen medical research on topics related to physical frailty and aging.
- Improve access to care, particularly at home,
- Improve the independence of older adults and their well-being and that of their caregivers,

Successful projects will receive a capital injection from the Impact Investment Fund for Better Living. This 2025 call for projects has a total budget of **up to €8 million.**

Eligibility criteria

Candidate structures carrying out projects must have been incorporated for at least 6 months by the deadline for submitting applications, December 31, 2025.

Eligible projects must be mature and, through their direct or indirect benefits, be likely **to have a positive impact on the living conditions and health of employees of the private employer and childminders, whether active or retired.**

They must be intended to be duplicated or swarmed (scalability).

How to participate ?

Application files must be submitted to the following address :

fimv@ircem.org

between June 1, 2025 and December 31, 2025

For any questions or additional information, you can contact us at the same address.

Composition of application files

Candidates are invited to submit an application including :

- Presentation of the supporting structure.
- Presentation of the team.
- Themes in which the project is located.
- Problem solved in relation to the chosen theme,
- Origin of the project.
- Project summary.
- Description of the product.
- Description of its innovative nature.
- Description of its impact,.
- Benchmark (competitive perception and added value of the solution).
- Short- and medium-term objectives.
- Identified development obstacles.
- Presentation of available financing.
- Contact information.
- Articles of association.
- Capitalization table.
- Financial appendix (annual accounts, business plan, cash flow and debt situation).

Applicants will receive an email confirming receipt of their application.

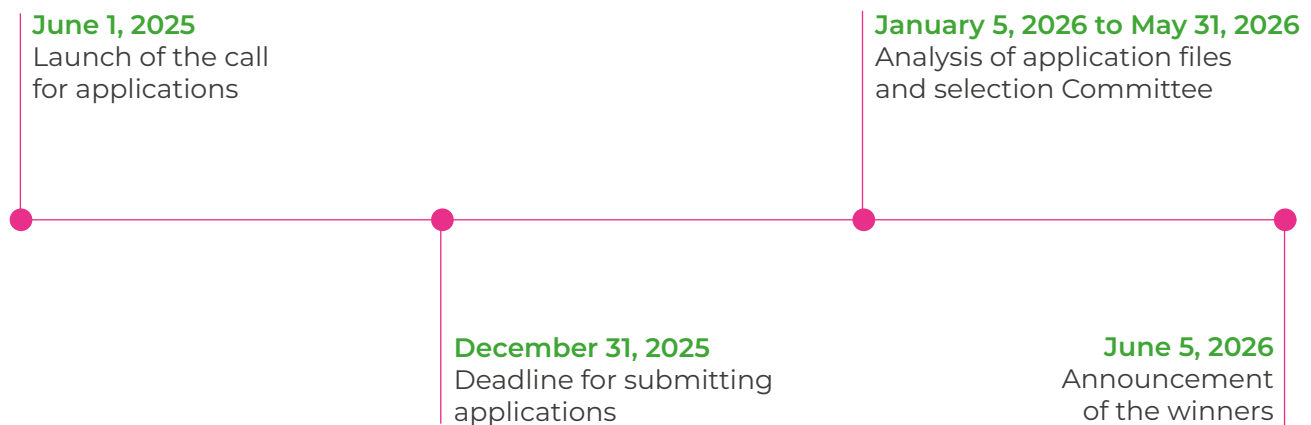
All submissions to the call for proposals will be considered invalid in the following cases :

- Any submission sent via a method other than the specified email address.
- Any submission sent after the deadline or from an organization not qualified to participate.
- Any incomplete submission.
- Any conduct contrary to applicable laws, regulations, and ethical rules.
- Any act of counterfeiting or unfair competition associated with the application.

For any questions or additional information, you can contact us at :

fimv@ircem.org

Calendar



Selection

The Project Selection Committee is composed of representatives from IRCM.

The organizers reserve the right to call upon any expert they deem necessary, at their own expense and for advisory purposes only.

Applications will be selected by the Selection Committee. Selected projects will be notified of the outcome by **June 5, 2026 at the latest**.

Application files will be assessed by the Committee according to the following criteria :

- The project's suitability for the call for proposals (CFP) eligibility criteria.
- The project's innovative nature.
- The project's impact on the living conditions and/or health of the private employer's employees and/or childminders, whether active or retired.
- The project's clarity.
- The project's robustness (economic viability, project team, resources).
- Compliance with applicable laws, regulations, and regulatory requirements.

The candidate agrees to respond to any requests they may receive during the selection phase. Failure to respond to these requests may result in the application being rejected.

The Committee's decisions are final, meaning they do not require justification and cannot be appealed.

Endowments

The winners of this call for projects **will be supported in the development of their projects** by the Impact Investment Fund for Better Living under the following conditions :

- Minority stake : The investment by the Impact Investment Fund for Better Living may not exceed 30% of the post-money capital.
- **Amount per selected project : between €100,000 and €1,000,000.**
- Participation of Serena, representing IRCM and the FIIPMV, in the selected project's governing bodies.
- The allocation of the budget among the selected projects will be determined by the Selection Committee, based on the number of projects, the type of structure (startups, SME, mid-caps), the level of maturity of each project, and the associated financing needs.



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Le Groupe de protection sociale des salariés du particulier employeur et de l'emploi à domicile
261, avenue des Nation Unies - 59 672 Roubaix Cedex 1