

The segments relevant to Geneva

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Within this market, several segments are of direct interest to the Geneva financial centre.

The first is French-speaking wealth management. Wealthy families from France, Belgium, Luxembourg, the Maghreb, sub-Saharan Africa and Lebanon form a clientele that Geneva has served for generations, in its own language. Although tax transparency has regularised this clientele and partly reduced it, it remains substantial, and the growth of African fortunes opens a new horizon for it.

The second is commodity trading with the French-speaking producer countries. Congo, Gabon, Cameroon, Côte d'Ivoire, Senegal, Guinea, Mali, Burkina Faso, Niger, Chad, the Democratic Republic of the Congo and Madagascar export oil, cocoa, coffee, cotton, metals and other products that Geneva traders buy, as Part I has described. French is the language of these relationships.

The third is trade and infrastructure finance. Geneva's banks and traders finance the imports and exports of the French-speaking countries, their national companies and, at times, their infrastructure. The resource-backed loans described in Part I mainly concern French-speaking countries.

The fourth is legal, tax and wealth-planning advice. Geneva's lawyers, notaries, fiduciaries and *family offices* serve a French-speaking clientele whose needs — structuring, succession, international taxation, investment protection — call on the expertise described in the preceding chapter.

The fifth is philanthropy and impact finance, whose importance in Geneva Part F has shown, and for which French-speaking Africa is one of the principal fields of activity.

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The sixth, finally, is education and training. Geneva's universities and institutions welcome French-speaking students and professionals, Africans in particular, who will form tomorrow's senior staff in the administrations, banks and companies of their countries and who constitute a valuable network for the financial centre.

Segment	French-speaking market concerned
Wealth management	France, Belgium, Luxembourg, Maghreb, Africa, Lebanon
Commodity trading	producer countries of French-speaking Africa
Trade and infrastructure finance	French-speaking Africa, Maghreb
Legal, tax and wealth-planning advice	the entire French-speaking world
Philanthropy and impact finance	French-speaking Africa
Education and training	French-speaking students and professionals, Africans in particular

Worked example. If the French-speaking area accounts for 16.5 per cent of global gross domestic product and if, by way of assumption, global GDP stands at USD 110,000 billion, the French-speaking economy weighs around USD 18,000 billion. A financial centre that captured one thousandth of the financial savings of this area, assumed for illustration to be three times its gross domestic product, would manage USD 54 billion. The 16.5 per cent share is that given in the OIF report, whereas the other figures are assumptions intended to illustrate the order of magnitude.

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