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BNP Paribas Personal Finance invites you to discover On the Way, the podcast that explores the paths to responsible consumption. Entrepreneurs, people from the world of business and researchers, On The Way gives a voice to those who, day after day, are helping to develop more sustainable consumption.

Welcome, and I hope you enjoy listening!

Hello, I'm Maéva, co-founder of FairTrotter, an inclusive low-carbon travel agency. My journey here actually began when I was doing my studies. I started by doing a literary preparatory course and then I did an undergraduate and a master's degree in information communication at the *Institut Français de Presse* in Paris. And it was during my studies that I really started to become aware of social justice issues, either through the courses I took on feminism or anti-racism, or through the people I met.

This immediately resonated with me because these were values I had developed in childhood, as my dad was a police investigator with the juvenile division. So there you have it, straight away, I found myself involved with these social justice issues and it really shaped my life as a young adult and it became my calling.

And then there's something else that I've inherited from my family, this time from my mum. And that was to make my passion the centre of my life, and at that time, and still today, my passion is music. So it was quite natural for me to start my professional life in the music industry.

I started out as an intern working as a communications assistant and ended up as a project manager for a music label. And throughout this period, while I was working, I took the opportunity to travel. That's when I discovered the joy of travelling. I took advantage of my first paychecks to discover the world, and in particular, at the end of an internship, I went on a three-month trip to South-East Asia, Cambodia, Thailand and Laos.

And it was there and then that I had my environmental awakening, because it was an absolutely incredible trip. On one hand, I saw some crazy landscapes and met people I'll never forget. I also discovered a culture that I knew nothing about, but it was also the first time that I came face to face with pollution.

I was aware that it was there, but I couldn't see it, so it was something vague, something theoretical. But there I saw it, I saw the rubbish littering the ground, I saw the rubbish in the sea, in the rivers. I also saw the harmful impact of mass tourism, in terms of the destruction of the historical and natural heritage, the exploitation of animals, in particular elephants, or even human exploitation, since at one point I found myself in front of actual human zoos, in particular with the Giraffe Women with their long necks, who were put on display and locked up in a kind of zoo.

I just could not believe it. And so, during that trip, without realising it, I adopted some lasting habits and when I came back, I completely changed my life. There really was a before and after. I became a vegetarian. I've also started to be zero-waste and, most importantly, I decided to explore sustainable tourism and therefore to stop flying.

And that's when I took my first trips, and the first one, in particular, was on the Vélodyssée, so exactly 752 kilometres by bike between Nantes and Biarritz over two weeks, and it was great. But I wasn't an experienced cyclist. As a little anecdote, the first evening, when I tried to get up, my legs wouldn't work, I couldn't walk any more.

But on the other hand, I was really proud to have surmounted this challenge. Most importantly, I discovered the French west coast landscape, which I had never seen before and which is extremely diverse. I also met some new people along the way, as we stayed in people's homes. So there you go, those are lasting memories. I've also done some trips that were a little less physically challenging.

In particular, I took a train tour to see the Swiss and Italian lakes and the scenery was so beautiful through the train window that I didn't manage to read more than one page of my book. And I had a lot of time on the train, but I was gazing outside the entire time, and that's when my love of travel was really born.

This also became an outlet, in the end, because at the same time my professional life in the music industry was starting to get very complicated. My workload was a bit unmanageable. I was on the verge of burnout, so these trips were like a breath of fresh air for me. So there you go, that was the birth of a new passion, on top of music, a passion for travelling.

Organising these trips was pretty hard, I'm not going to lie. But I turned it into a real passion. I had a lot of fun spending time on coming up with ideas, looking up information left and right, finding out all I could about it. And it was then that I discovered that tourism in France accounted for 11% of greenhouse gas emissions.

This motivated me even more to focus on setting up these trips. But in reality, it took weekend after weekend of work every time I wanted to organise a holiday. A lot of energy, a lot of time. I quickly realised that not everyone could do what I was doing.

Not everyone has a lot of time for themselves and that's why these kinds of holidays weren't very accessible. What I wanted to do was to help people discover this way of travelling, so I created an Instagram account called Guide de fer Road to share my adventures. And just like that, I pretty quickly realised that there was an interest, both from people around me and from people who were starting to follow me on social media.

People thought my adventures were great, they were asking me questions and everything. But beyond that, in practice, I didn't really see many people taking action. So that's what got me thinking, and it was ultimately the start of the mission I set for myself, which was to make sustainable, low-carbon tourism accessible and attractive to as

many people as possible, and to open it up to all those people who ultimately don't have the time, the energy or the knowledge, or who are limited by stereotypes.

Also, because unfortunately, there are a lot of limiting stereotypes surrounding the concept of sustainable tourism or flight-free tourism. People think it's only for people who like sports. Or only for young people, that older people can't do it. People think it's very uncomfortable, that they'll be sleeping in tents, going to the bathroom at the bottom of the garden in some dry toilet, and also that it's very expensive.

So between the discomfort and the cost, it doesn't sound very appealing. There's a lot of work to be done to tear down all these stereotypes and make people want to experiment. But today, the figures show that there are many people who want to experience this type of travel. Nevertheless, 70% of travellers say that sustainable travel is important to them.

But at the same time, 50% of them say that they find it difficult, or even very difficult, to organise a sustainable holiday. And that just goes to show how hard it is to reconcile the two worlds. This means that there's a lot of groundwork to be done to support this shift to a different way of travel.

The FairTrotter project was born out of the realisation that I had to do something. It ended up becoming my mission, to finally make sustainable tourism accessible and attractive to as many people as possible. I began to have this burgeoning desire inside me, at the same time as I was having difficulties at work. So gradually, I began to say to myself that I've got to try, I've got to go for it one way or another.

It led me to entrepreneurship, and I had to fulfil this mission to feel proud of myself. And there was something to be done. And so, in April 2022, I decided to give it all up, leave the music industry behind and throw myself heart and soul into entrepreneurship. I still had this project in mind, but didn't really know what form it was going to take.

When I first started out as an entrepreneur, I knew nothing. So I said to myself, I need to surround myself with people who can help me. So I applied to and was selected for an entrepreneurship programme called Ticket for Change, which helps people who have an idea to go from an idea to a prototype or, at least to what we call an MVP, a minimum viable product.

Those were six months, from June to December 2022, which were extremely intense for me, because I had to question the very issues I was working on, the values I wanted to put into it, and also very down-to-earth things like the economic model. And then also and above all myself, my own values, my own positioning, because you start from the principle that to be able to run a project, you have to be fully aligned with it. Who better to represent the project than the person who came up with it?

Because when I started Ticket for Change, I wanted to create a platform. I wasn't sure what form it was going to take. And then, different questions came up, there was field

research, market studies, people that I met, etc. It all helped to form a kind of funnel that led to a travel agency.

And that's how, in the space of six months, the idea of FairTrotter as it exists today was finally born. And once you've got that, you have to put things into motion. 2023 marked the transition from an idea to an actual business. That's when my co-founder and partner Cédric joined the adventure. He was more specialised in setting up pure low-carbon travel as a travel agent, and also in operational and commercial issues.

So he very much complemented my marketing and communication skills. And together, we set up the entire legal, administrative and operational structure of a travel agency. From the very beginning, we started on communication. In the end I kept the social networks that I had already created, but transformed them into the company's social networks. This helped build a community from the very beginning.

We also set up a blog where we published articles every week, which helped to spread information and attract new people who were interested in the different subjects. And all this gradually led us to launch a crowdfunding campaign at the end of the year, which was certainly about money, but also and more importantly, about crystallising this community around a particular event.

We did it, I think we got more than 150% of our goal. It was a great success. And then we finished it all off with an event, we brought together about a hundred people, so it was a great moment that crystallised all those months of effort. And that brings us to the beginning of 2024, when we finally got our travel licence.

It's the Holy Grail that legally allows us to do this. Until then, we hadn't been able to market the product. Some of the holidays we made available for pre-order to test the waters and see if there was any interest. There was some, but it wasn't until the beginning of 2024 that we managed to get our licence and were finally able to market our first trips and get the first people travelling.

So there you go. We learnt a lot from those first starting points, but it was also a great feeling to succeed after more than a year of setting things up, so it was great. And that's how we went, step by step, from an idea to an actual agency.

When we carried out the market study, we realised that there were indeed many players and that the tourism sector is highly competitive, as is the sustainable tourism sector. However, we soon realised that the existing sustainable travel agencies fall into two categories. The first is travel agencies who claim to be sustainable but who in reality offer the overwhelming majority of their trips by air and who will compensate for this by planting trees and so on.

We are quite opposed to compensating this way because we believe it's not the solution. It can be in addition to other things, but it's not the solution, because, to give you an idea, it takes a tree 100 years to make up for one person taking a Paris - New York return flight. It's not a long-term solution.

The solution is to reduce carbon emissions at source and offset them afterwards, maybe. And why not, but it can't be the only solution. So right away, we said to ourselves, this is not sustainable, we don't consider this sustainable enough. In the other category, there are travel agencies that are genuinely committed to the environment, but the overwhelming majority specialise in outdoor activities.

The micro-adventure. I'm thinking of Chilowé, for example. It's great what they're doing. They are very environmentally friendly, but they specialise in micro-adventures. So it appeals to a certain audience who's looking for that kind of adventure, which is not necessarily accessible to all profiles. So there was a gap to bridge between environmental concerns and the greater public.

And that's when we started thinking about our own offer. And we were actually very surprised to see that there wasn't much around, no travel agencies as such. In practical terms, we're designing holidays in France and in Europe that are unique and authentic, together with committed local players, of course, to make sure that in the end, your dream holiday is also sustainable.

So when we design a holiday, we design it around soft mobility. When you come to us, there are no airplanes and no combustion-powered cars. What we do offer is trains, sailing boats, bicycles, night trains, etc. We have fun with everything we can find. We select accommodation that has been awarded a sustainability label, or at the very least one that complies with the internal charter we have developed.

We offer sustainable activities that showcase local heritage, local culture and local stakeholders who are committed to the environment. We also offer food options, local, organic or even plant-based as far as possible. And all this is available on our website. Everything can be fully customised, so we can respond to the specific wishes and needs of the people who use our services,

because we believe that sustainable low-carbon travel should be accessible to as many people as possible. We've also developed the inclusive aspect of our offer, so that everyone, regardless of age, gender, origin or disability, can come to us and experience low-carbon travel. We have developed three focus areas.

The first is to raise awareness. We're doing this through our social networks, our blog, where we publish a number of articles on the topic of inclusion in travel, and also through the information we provide to our customers with emergency numbers or information specific to their needs.

The second focus area is to be more digital, as we have developed our first booking interface and client account area in partnership with inclusion specialists in the tech sector, so that everyone can book a FairTrotter trip. And the last focus area is certainly the most difficult. It's actually designing some of our trips to meet specific needs.

I'm thinking in particular of disability, as we're aiming to have 10% of our catalogue accessible to people with motor, cognitive or sensory disabilities. And here we're taking the same approach. We're going to do this in partnership with specialists in the field, because it's extremely specific. We've now come up with our first two trips that are accessible to people with motor disabilities, and we planning to come up with many more.

So that's really the idea, to link the environmental impact with the social impact, and it takes a lot of time and energy, but we're delighted because we see the results, with trips that are unique, unforgettable, but also environmentally-friendly. Our two most successful holidays: I'm going to take one in France and one in Europe as examples to give you an idea.

The first is a trip to Corsica, which is a really unusual experience, as we take people by train to San Rafael, and there they board a sail boat with a professional skipper, of course, to cross the Mediterranean. That takes about twenty hours. All alone in the middle of the Mediterranean.

Well, alone with the dolphins, really, since most of the time, 80% of the time, there are dolphins. It's really as if time stops and it's a moment that really makes an impression. You have to imagine watching the sunset in the middle of the sea. It's an experience that stays with you. And then you arrive in Corsica and get on a train.

Because yes, a lot of people are surprised to find out, but there are train lines. There are two train lines in Corsica, depending on what you want. There's a little local train that goes along the coast and that's really fun, you go through some amazing landscapes. But there is also a line that goes to the interior of the island, since Corsica is also renowned for its mountains, hikes and rivers...

And so we can combine the two on this trip. That's usually the stuff of dreams. It's now one of our bestsellers. And then the second is a trip to Slovenia, this time not on a sail boat but on a night train, but it's the same thing. It's an experience in itself. We're making people realise that travelling by night train can be extremely comfortable, as most of the time we offer private cabins with showers, toilets and all modern comforts.

So you've actually got the equivalent of a hotel room on your night train, you fall asleep in Munich and wake up in Ljubljana the next day. The next morning, you haven't wasted any time, you've saved some money and then you arrive in Ljubljana, which is an absolutely magical town. From there, you take a train or bus trip to some of Slovenia's most amazing natural spots.

Anything from magnificently clear emerald-green lakes in the heart of nature, to gorges that are the same, a truly incredible colour. If you go early in the morning, the mist is rising. It's like a fairy tale. We also offer a trip to a castle that's set in stone. So there you go.

Lots of things to make people dream, and we're getting there. And we're trying to prove that it is possible to dream. Possible to travel sustainably.

There are two stereotypes that we hear often and that make sense. It's a question of the length of the trip and a question of money. To answer the first. To take a low-carbon trip, you need time. That's true, but what we're saying is that we can adapt trips to the time you have and not the other way around. So you've just got a weekend free, you're just going stay closer to home.

You're going to have a weekend in France, you're going to have a weekend in a European city that's easy to get to. Great. If you have two weeks, three weeks, you can go a bit further. Even a month, why not? Then you can really have fun and start to travel far and wide in Europe. We're really saying that you have to take travel time into account and make it part of your trip.

The holiday doesn't begin when you arrive at your destination. It starts from the moment you close the door at home, and my best travel anecdotes have almost always taken place on public transport. It really is part of the journey and you have to rethink things a little and see things from a different angle.

Having said that, the night train lets you travel quite far without wasting any time, because instead of sleeping in a hotel, you sleep on the train. I mean, what else would you be doing with your time anyway, right? This means that in a relatively short space of time you can travel to destinations that are quite far away, at least in Europe.

And to address the second stereotype, which is rather about money, it really depends on your budget. As I said, our trips are customisable, so we also adapt to our customers' budgets, within the limits of the possible, obviously, but that means that if a customer comes to us and says, I want bed and breakfast, I want outdoor activities, something fairly comfortable, but nothing more, we're usually able to come up with an offer that matches that of a traditional travel agency. In any case, we're still talking classic travel agency budgets. But then, if someone says to us, and we have had clients like that, we like five stars, we like ultra-comfort, private guided tours and all that ...

We can also come up with something for that. That's the beauty of it. So we can really adapt to the needs and desires of our customers and cover a fairly wide price range. Beyond that, I often say, travel is a luxury, unfortunately. It's not accessible to everyone.

Our long-term goal is to find ways of making low-carbon travel accessible to all budgets. For the time being, we haven't completely answered that question, because unfortunately, we have to live. So we have to charge for our services too. But our long-term aim is to push this issue further and to find solutions, perhaps working with different organisations, so that we can make low-carbon travel genuinely accessible to everyone, and to all budgets.

But it's a long and complex subject. When we design our holidays, we already assess their carbon footprint. This is available on our website. We have the number of kilograms



of CO2 emitted and we compare that with a traditional trip, usually taken by plane or by car, with accommodation and food that's not environmentally-friendly.

That means that on our website, at a glance, you can already get an idea of the footprint of your trip. But then we're also going to systematically calculate the carbon footprint for all our customers, be they individuals or businesses, as accurately as possible. And for that we're using existing calculators.

Today, the ADEME calculator for transport, for example, and the Greentripper calculator for accommodation and food. And we're currently working to create an in-house FairTrotter calculator that's accurate and that enables us to calculate the footprint of our trips very quickly. But that's something we calculate and communicate, and we communicate not only on what we've saved, but also on what we've emitted.

Because the idea is not to say that if you travel with us, you will have zero carbon emissions. It's not true, travelling emits carbon and we also want people to be aware of the impact they're having. On the other hand, we also want them to realise that with us they will emit this much carbon and that without us, they would emit 20 times more on average.

Today, our trips are 29 times less polluting than traditional trips. Another reality is that today, travelling by train in France, in particular, is expensive, some routes are even more expensive than flying. And those are political decisions. Today, jet fuel is not taxed. The electricity that powers our trains in France is. For the train, there is a railway toll that currently represents 40% of the price of a ticket.

It's a railway toll set up by the SNCF infrastructure, which could perhaps be subsidised in part, but it isn't at the moment. And then there's the question of VAT. International flights are not subject to VAT, but international train journeys are. So it's a lot of little things like that add up and that mean that some train tickets are frankly unaffordable when compared with plane tickets, which will be extremely cheap as aviation is also heavily subsidised by the State. And so we are also fighting, particularly through petitions, to change this paradigm and we are saying that we have to stop subsidising the aviation sector, we have to start taxing jet fuel and instead invest what we recover in aid for the railway sector.

These are political choices, and we need to be aware of that too.

Our customers today fall into two camps. We began by approaching private individuals. When we started FairTrotter, our aim was to make it possible for individual people to go on holiday. These people are both men and women, often aged between 30 and 50, who generally have one or more children.

So it's more likely to be families who are starting to become environmentally aware, who have a certain willpower behind them, or who also want things that are out of the ordinary. It may also be that they are changing, that they want something new in their lives. These were our first customers. In 2024, so during our first year on the market, we



took part in a trade show called Change Now, and during the show we had lots of people come up to us and asked us "Do you offer this to businesses?"

Do you do this for work councils? Do you do this for corporate travel? Well, no, we only offer it to private customers. The first time we said no, second time we said no. Third time we said no. Forth time we began to think maybe we should say yes at some point. I mean, there's something there, there's really something going on.

This became even more concrete when we got a request from a works council or, more specifically, from a group of environmentally-committed people in a company who wanted to change the way things were done in their works council and who said to us: "Our works council organises this type of trip, can you do more or less the same thing without flying?"

And then we thought, yes, let's go for it, let's try, honestly, there's something to be done in any case. And that's when we started to open up a new line, which is travel for works councils and corporate travel.

And very, very quickly, we felt that there was real traction. There was a real demand, whether it was companies that have genuine CSR commitments, but also internal pressures that should not be underestimated in this case either. And I emphasise this point because we don't realise the extent to which we can have an impact as employees, since we have perhaps half of our BtoB clients who have come to us at their employees' request.

So it's clear that there's something to be done. We're very happy with this, because with this line we can multiply our impact, increase it tenfold, because instead of organising trips for two people, we're organising trips for ten, twenty, thirty people. So in terms of impact, it's better for us too.

It's also interesting for us when it comes to choosing our itineraries, because we'll be choosing destinations or stopovers that can be accessed using soft mobility, but we'll also be avoiding stopovers in places that suffer from overtourism. For example, we have decided not to market trips to Venice or Barcelona, as these are two cities that have fallen victim to overtourism, which has weakened their biodiversity.

We can also see the social impact, with a real divide. And then there are the skyrocketing rents that make it impossible for locals to find accommodation. So we've taken a rather radical decision, since we've got nothing against Venice and Barcelona. Both destinations are popular with tourists. We took this decision because, in the end, the carbon footprint is just as important as choosing destinations where tourism doesn't destroy the environment and doesn't have a negative impact on the local population.

The next step for FairTrotter is to continue to grow and therefore to continue to increase its impact. We also aim to have saved 2,000 tonnes of CO2 by 2027, so we're going to

continue to develop our catalogue and work with our partners who are committed to sustainability, as well as continuing to develop our customer base, whether they be individuals, works councils or companies for their business seminars.

Our aim is also to continue to reshape our imagination. It's an ongoing process that will take time. We're aware of this and we celebrating the small victories, one small step at a time. But our aim is really to continue to show that low-carbon travel is desirable, that it's possible to break free of the stereotypes that surround it and that it's possible to have unforgettable experiences.

And then there's also the social aspect. A few days ago, we were happy to find out that we've obtained our ESUS accreditation. This is an accreditation that falls under the scope of the social and solidarity economy and that requires us to make a number of environmental commitments, on the one hand, but also a number of social commitments, in particular striving for social utility and then having democratic governance, having a remuneration policy that restricts the difference between the best paid and the least paid person, and so on. There is also this whole aspect of a social pact that is external to the company, but also internal, because we want to embody the values we preach. We're really looking forward to seeing where this will lead and to creating a new kind of company, a new kind of travel agency, because to my knowledge, I think we're currently one of the only ones to have the ESUS accreditation.

On the travel front. Fortunately, a few of us are beginning to want to shake things up. I said earlier that not many travel agencies are generally committed to the environment. But there are still organisations that were created after the end of Covid, who are truly committed. I'm thinking of Greengo, which is a platform for booking sustainable accommodation.

I'm thinking of Mollow, a platform that offers low-carbon travel itineraries. There are many, many more. I could name dozens and dozens. So it's really by joining forces that we'll be able to reach more and more people and get things moving.

Opening up the imagination should involve all segments of society, not just travel. Look at films today, in a lot of series or films, on a whim, because all of a sudden someone wants to do something a bit crazy, they get on a plane to go to the other side of the world and it's a revelation.

Why shouldn't we start offering the same thing, but by train? Why not? In any case, it's going to help make it seem desirable. The same goes for the music industry. It's a really interesting topic. Travelling in the music industry is going to be mainly touring and more and more questions are being asked today.

I'm thinking in particular of Shaka Ponk, who decided to stop their musical career altogether because they could no longer reconcile the impact of their touring with their environmental commitments. And so they took a very radical decision, which was to stop playing as a band. But they took the opportunity to really talk about the topic and

question it. So I'm not saying all bands should stop touring, but they should think about solutions.

How can they reduce their footprint? How can they not automatically just get on a plane, or on a private jet for some very famous artists? But there you go. It's all of these things at the same time, it's like a big puzzle and we have to work together, we have to cooperate so we can shake things up little by little. And obviously it's not FairTrotter alone that's going to revolutionise the world.

On the other hand, we hope to be one of the pieces in the puzzle of tomorrow's world. When I started communicating on social media and finally making a fairly radical change in my life, beyond even communicating on social media, it was just a matter of announcing this fairly radical change in my life to my family and friends.

It aroused curiosity in some people, but it also provoked a fair amount of confusion in others. And in the end, the hardest part for me wasn't my personal transition, because I was truly aligned with the values I embodied in my life. Instead, what was difficult for me was the way other people looked at me, or at least some of the people around me, who didn't understand, for example being a vegetarian...

I'm not going to lie, going to family get togethers when you don't eat meat means you have to endure a lot of comments. Travelling without flying means missing out on some family trips because some of your friends and family are not ready to change the way they travel. As you begin your transition, you inevitably have to weigh up how others see you.

And finally, it's important to remember why you're doing it and to remember that you're doing it mainly for yourself. When you get up in the morning and look at yourself in the mirror, things make sense. And that, frankly, is the best gift you can give yourself. I'm not saying it's easy, but every now and then you have to remind yourself.

And above all, surround yourself with people who also understand you. So not to cut yourself off completely from your old circles, but to make a new circle of people who share your values, that's super important.

In closing, I'd like to say something to all those who suffer from eco-anxiety. I know what it's like. I've been there and that's one of the reasons why I needed to realign myself. When you suffer from eco-anxiety, the best way to feel good is to take action and it doesn't matter what form that takes.

It can be through community involvement, it can be through intrapreneurship, it can be through entrepreneurship like I did. It doesn't matter, as long as you're involved, you feel useful. And as I was saying earlier, there's nothing more beautiful than waking up in the morning, looking in the mirror and saying to yourself, OK, I'm aligned, it's hard, I've had a few knocks, people are judging me, but I'm moving forward and I feel aligned.

There's nothing more precious than that. And above all, surround yourself, surround yourself, surround yourself so that you're not alone. Take the opportunity to experiment with sustainable travel. And then obviously, travel without flying, that's self-evident!

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