

24-SERVICE INDUSTRIES

In view of the low levels of industrial activity in New Caledonia, a large proportion of New Caledonia's needs can only be satisfied by significant imports of finished products (cars, appliances...) and intermediary goods (raw materials destined for transformation locally). This explains the importance of the commerce sector within the New Caledonian economy. The sector also plays an essential role in the development of the territory, given the way the population is spread across the Mainland and islands.

With 12.3% of GDP in 2001 and 12.1% of the total number of people in paid employment, commerce was the premier sector of the New Caledonian economy, as well as being the least dependant on changes in the overall economic situation. Accordingly, the significant share of commerce-related employment lessens the impact of fluctuations in activity in the agricultural, mining, and tourism sectors. At the end of 2005 the RIDET companies register included 3 657 commercial businesses and 8 493 employees in the sector, of which retail commerce was the most important sub-sector (60% of businesses and more than half of all employees). Next came the wholesale sector (including commercial intermediaries) and vehicle sales, each accounting for approximately 20% of businesses and employment in the sector.

Hypermarkets and specialist supermarkets, which appeared on the scene relatively late compared to Metropolitan France, have developed almost exclusively in Nouméa and its greater urban area. At the end of 2005, both of New Caledonia's hypermarkets were located in Greater Nouméa. There were 25 supermarkets, with 21 of these located in the Southern Province, while superettes and convenience food stores were more evenly spread across the 3 provinces.

In view of the decreasing levels of activity in Nouméa's city centre due to the development of the superstores on the outskirts, a variety of measures have been implemented by the "Nouméa centre-ville" association.

► **Imports.** See 14.1.

► **Commerce sector.** Includes businesses whose main activity is the purchase of finished goods for resale. According to the French Business Nomenclature (NAF), it is divided into three groups : wholesale commerce (including intermediaries) ; retail commerce (including repairs of domestic items) and vehicle sales (including vehicle repairs).

► **French activity nomenclature (NAF).** See 17.2 ; **GDP.** Gross Domestic Product. See 13.1 and 13.2 ; **RIDET.** See 17.2.

► **Hypermart.** Non-specialist retail commerce, trading mainly in foodstuffs, with sales floor area equal to or greater than 2 500 m².

► **Supermarket.** Non-specialist retail commerce, trading mainly in foodstuffs, with turnover of more than 65% of sales, in stores with sales floor area between 400 and 2 500m².

► **Superette.** Non-specialist retail commerce, trading mainly in foodstuffs, with sales floor area between 120 and 400m².

► **Convenience food store.** Non-specialist retail commerce trading mainly in foodstuffs, with sales floor area less than 120m².

► **Nouméa centre-ville.** Association established in 2002 with a willingness to rejuvenate Nouméa's city centre, its mission is to identify the needs of retailers, participate in planning and development strategies and propose, co-ordinate and implement activities in all sectors of interest to the city centre. The association has set up a number of events such as City-centre Thursdays (some 40 times a year) and the organisation of festivities and promotional activities such as "Big Bazar".

SOURCES

[1] Institut de la Statistique et des Études Économiques (ISEE), Répertoire RIDET.

[2] Institut de la Statistique et des Études Économiques (ISEE), Comptes économiques.

Institut de la Statistique et des Études Économiques (ISEE), Répertoire des entreprises : www.isee.nc

SEE ALSO

Version calédonienne du code du commerce, disponible en ligne sur le site de la Chambre de Commerce et d'Industrie : www.cci.nc

Documentation juridique de la Nouvelle-Calédonie : www.juridoc.gouv.nc

Number of businesses and employees in the commerce sector* [1]

	1995		2000		2001		2002		2003		2004		2005	
	Bus.	Empl.	Bus.	Empl.	Bus.	Empl.	Bus.	Empl.	Bus.	Empl.	Bus.	Empl.	Bus.	Empl.
Vehicle sales and repairs	599	1 162	655	1 474	678	1 450	657	1 447	674	1 570	671	1 610	676	1 706
Wholesale commerce and intermediaries	689	1 835	685	2 021	669	2 030	668	2 024	687	2 012	717	2 065	783	2 026
Retail commerce and repair of domestic items	1 943	3 380	1 993	3 905	1 994	4 108	2 010	4 285	2 066	4 277	2 132	4 548	2 198	4 761
Total	3 231	6 377	3 333	7 399	3 341	7 588	3 335	7 756	3 427	7 859	3 520	8 223	3 657	8 493

* At 31 December each year.

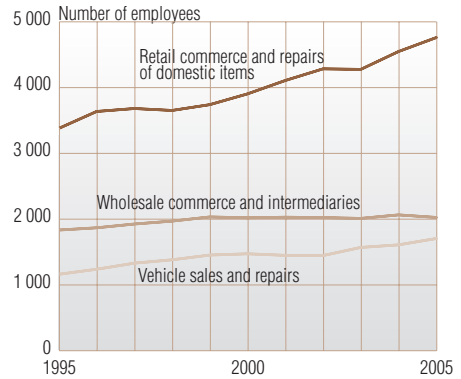
Unit: number

Production and added-value in the commerce sector [2]

	1998	1999	2000	2001
Production (P)	629 330	664 794	703 065	746 893
Intermediate consumption (CI)	246 573	270 682	281 442	294 247
Added-value (VA= P-CI)	382 757	394 111	421 623	452 646
Contribution to GDP	12.0	11.5	11.4	12.3

Units: thousand Euros, %

Paid employment in the commerce sector [1]



Presence of most common retail commerce* by province at the start of 2006 [1]

	Loyalty islands province	Northern province	Southern province	New Caledonia
Non-specialist retail commerce				
General foodstuffs	150	188	208	546
Superettes	7	22	58	87
Supermarkets	2	2	21	25
Hypermarkets	-	-	2	2
Specialist commerce				
Clothing	1	20	244	265
Fruit and vegetables	9	8	78	95
Fuel	8	21	63	92
Appliances, radio and television	2	5	67	74
Sport and leisure items	1	4	66	71
Flowers	1	4	64	69
Hardware	4	11	58	73
Furniture	2	3	53	58
Meat and meat products	2	7	52	61
Watchmaking and jewellery	-	1	41	42
Fish and shellfish, molluscs	1	5	39	45
Pharmaceutical products	5	15	37	57
Books, newspapers and stationery	-	5	34	39
Second-hand goods	1	2	33	36
Tobacco	5	4	29	38
Household goods	-	1	26	27
Textiles	-	1	24	25
Perfume and beauty products	1	1	21	23
Optics and photography	4	4	21	29
Shoes	-	-	15	15
Bread, bakery and confectionery	2	-	13	15
Beverages	3	2	13	18
Leather goods and travel items	-	-	8	8
Shoes and leather goods	-	-	8	8
Medical and orthopaedic items	-	-	7	7
Flooring and wall coverings	-	-	7	7
Dairy products	-	-	1	1
Home handyman stores	-	-	1	1

* This means outlets, being premises from where businesses operate. A business can have more than one outlet.

Unit: number of outlets

24-SERVICE INDUSTRIES

Some activity sectors, such as **market services** (not including **commerce**) are of note given their essential role in the creation of wealth and employment.

Such sectors include transport and communications, banking and insurance, **services mainly provided to businesses**, and **services mainly provided to households**.

Their recent growth has translated into the development of financial organisations, insurance, accountancy services and hospitality, accompanied by the creation of significant female employment. This in itself has created a further need for services, with greater usage of child care, dining out and home delivered food, home help (maids and cleaners...).

Transport and communications have also undergone significant growth, a sign of a society opening up to the outside world. The arrival of Canal+ pay TV in 1994, the success of mobile phones, the Internet, and the arrival of theme and general satellite TV stations in 1999 are all examples of this.

Accordingly, in 2001, total added-value generated by businesses providing market services amounted to 1 249 million Euros, or one-third (33.8%) of **Gross Domestic Product**.

At the end of 2005, these businesses employed some 21 500 people (including 3 700 domestic household staff), which was 31% of total paid employment in New Caledonia.

Some services (international and domestic transport, restaurants, hotels, leisure) are directly related to tourism activities. In 2004, the **tourism sector** accounted for slightly less than 4% of New Caledonia's GDP.

► **Market services.** *In contrast to non market services (public sector), these are services for which sales or any other form of product value enhancement in the marketplace is the major source of revenue.*

In this section, market services exclude commerce, which is dealt with in section 24.1.

► **Public sector.** *See 15.1.*

► **Commerce.** *See 24.1.*

► **Services mainly provided to businesses.** *These include consultancy and advisory services, and operational services. They are considered as services to businesses even when they are partially consumed by households.*

► **Services mainly provided to households.** *See 13.2.*

► **Gross Domestic Product (GDP).** *See 13.1 and 13.2.*

► **Tourism sector.** *A broad and varied sector (services, transport and commerce), the tourism sector is the subject of a specific survey, the "tourism satellite accounts" in appendix to the economic accounts. See sections 26.1 to 26.5.*

SOURCES

[1] Institut de la Statistique et des Études Économiques (ISEE), Répertoire RIDET.

[2] Institut de la Statistique et des Études Économiques (ISEE), Comptes économiques.

Institut de la Statistique et des Études Économiques (ISEE), Répertoire des entreprises : www.isee.nc

24.2 MARKET SERVICES

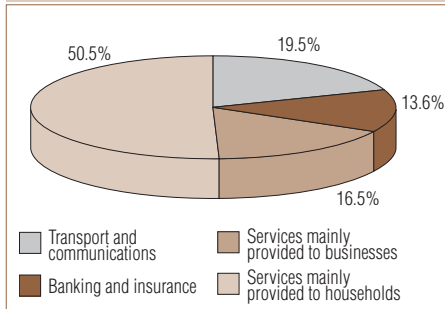
Paid employment in market services* at the end of 2005 [1]

	Staff	%		Staff	%
Transport and communications	4 646	21.6	Services mainly provided to households	11 071	51.4
Banking and insurance	1 724	8.0	Hotels and restaurants	3 126	14.5
Services mainly provided to businesses	4 079	19.0	Real estate	546	2.5
Rentals without operator	228	1.1	Education	163	0.8
Computer services	198	0.9	Health and social welfare	1 528	7.1
Services mainly provided to businesses	3 653	17.0	Community, social and personal services	5 708	26.5
			Market services	21 520	100.0

* Excluding commerce.

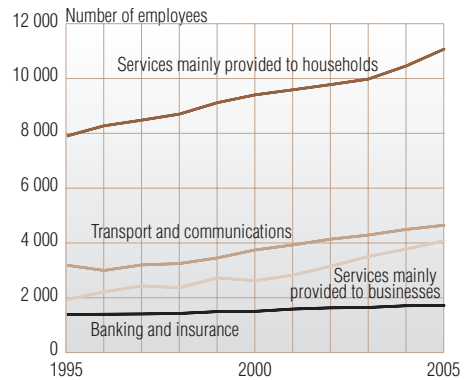
Units : number, %

Added-value by businesses providing market services* in 2001 [2]



* Excluding commerce.

Paid employment in market services [1]



Locations of major services provided to businesses and households by province at the end of 2005 [1]

	Loyalty islands province	Northern province	Southern province	New Caledonia
Services mainly provided to businesses				
Rentals without operator	17	23	206	246
Cleaning services	53	82	287	422
Secretarial and translation	3	21	341	365
Computer services	2	6	195	203
Engineering, technical appraisals	1	15	184	200
Legal services	-	3	109	112
Accounting services	-	6	105	111
Investigations and security	3	10	73	86
Advertising agencies, consultants	-	-	85	85
Architecture	1	3	61	65
Studios and other photographic activities	2	2	55	59
Quantity surveyors, surveyors	1	7	29	37
Temporary employment agencies	-	5	16	21
Trade fair and exhibition organisers	4	3	8	15
Services mainly provided to households				
Restaurants, cafes	35	65	495	595
Artistic activities	18	56	426	500
Medical assistance	2	40	357	399
Medical practice (doctors)	1	13	237	251
Caterers, event organisations	11	57	109	177
Hairdressing	2	5	165	172
Kindergartens and child care	-	25	134	159
Hotels (with or without restaurants)	32	38	78	148
Beauty care	-	4	134	138
Dental practice (dentists)	-	8	88	96
Real estate agencies	-	1	90	91
Retail dry-cleaning	4	17	70	91
Home help	-	17	50	67
Driving schools	1	6	45	52
Newspaper agents	-	6	44	50
Ambulances	-	18	18	36
Care for the elderly	-	-	21	21
Veterinary services	-	-	20	20
Video production and distribution	-	-	16	16
Funeral homes	-	2	13	15
Medical laboratories	-	1	13	14
Fairgrounds and theme parks	1	-	13	14
Discos	-	-	9	9
Care for handicapped children	-	-	3	3
Gaming and gambling	-	-	3	3

* This means outlets, being premises from where businesses operate. A business can have more than one outlet.

Unit : number of outlets

24-SERVICE INDUSTRIES

New Caledonia has a number of lending institutions located within the **IEOM** currency zone.

At the end of 2005, there were 10 :

- 5 banks within the local committee of the French banking federation (FBF) ; Banque Calédonienne d'Investissement (BCI), Banque de Nouvelle-Calédonie (BNC), Banque National de Paris Paribas-Nouvelle-Calédonie (BNP Paribas), Société Générale Calédonienne de Banque (SGCB) and Caisse d'Épargne et de Prévoyance de Nouvelle-Calédonie (CENC) ;

- 5 lending institutions : Crédit Calédonien et Tahitien (CREDICAL), Crédit Agricole Mutuel (CAM), General Electric Financement Pacifique SAS (GE Money), Nouméa Crédit.

The supply of financial services also comprises the **Nouméa finance centre** of the **Post and telecommunications office (OPT)**. No specialist banking organisations or co-operative networks are present locally.

Outside the local banking system, **lending institutions located outside the currency zone** also operate in New Caledonia.

The Caisse de Dépôts et de Consignations (SDC), which is not a lending institution in the monetary or financial sense, has been included, by way of an agreement, in the specialist financial institutions category of lending institutions located outside the currency zone. It also operates locally and had local management base since September 2004.

Geographically, the banking economy has consistently developed in the three provinces ; this has not occurred through more branches, for which the number has tended to stabilise, and even decrease since 1995, but through the development of automatic transaction machines (for which operational costs are far inferior to fully fledged branches) and remote services (internet and phone banking).

► **IEOM.** See 13.5.

► **Nouméa finance centre.** A service offered by the **Post and Telecommunications Office (OPT)**, offering postal cheque accounts (CCP), insurance products from Caisse Nationale de Prévoyance (CNP) and saving products from Caisse Nationale d'Épargne (CNE).

► **Post and Telecommunications Office (OPT)** See 10.6.

► **Lending institutions located outside the currency zone.** At the end of 2005, there were 7, including the Agence Française de Développement (AFD), the European Investment Bank (EIB), Dexia (formerly CLF-Crédit Local de France), Société de gestion de fonds de garantie d'outremer (SOGEFOM) and CASDEN Banque populaire, represented by SGCB (and BCI since 2006).

SOURCES

[1] Institut d'Émission d'Outre-Mer (IEOM), Rapport annuel, Édition 2006.

Institut d'Émission d'Outre-Mer (IEOM) : www.ieom.fr

Lending institutions operating in New Caledonia [1]

	1995	2000	2001	2002	2003	2004	2005
Local lending institutions	14	9	9	10	10	10	10
FBF Banks (a)	8	5	5	5	5	5	5
Co-operative banks and credit unions	-	-	-	-	-	-	-
Finance companies	5	4	4	5	5	5	5
Specialist finance companies	1	-	-	-	-	-	-
Lending institutions located outside the currency zone	14	7	7	7	6	7	7
FBF Banks (a)	2	-	-	-	-	-	-
Co-operative banks and credit unions	2	1	1	1	1	1	1
Finance companies	6	1	1	1	1	1	1
Specialist finance companies	4	5	5	5	4	5	5
Total	28	16	16	17	16	17	17

(a) French banking federation.

Unit : number

Local lending institutions in New Caledonia at end 2005 [1]

	Number of branches		Staff employed locally
	Total	incl. periodical	
FBF Banks (a)			
Banque Calédonienne d'Investissement (BCI)	27		296
Banque de Nouvelle-Calédonie (BNC)	8		186
Banque National de Paris Paribas-Nouvelle-Calédonie (BNP Paribas)	10	1	160
Société Générale Calédonienne de Banque (SGCB)	19		271
Caisse d'Épargne et de Prévoyance de Nouvelle-Calédonie (CENC)	6		86
Finance companies			
Crédit Calédonien et Tahitien (CREDICAL)	1		9
Océor Lease Nouméa (ex-Crédit Commercial de Nouméa)	1		4
Crédit Agricole Mutuel (CAM)	1		9
General Electric Financement Pacifique SAS (GE Money)	1		14
Nouméa Crédit	1		1
Total	75	9	1 036

(a) French banking federation.

Unit : number

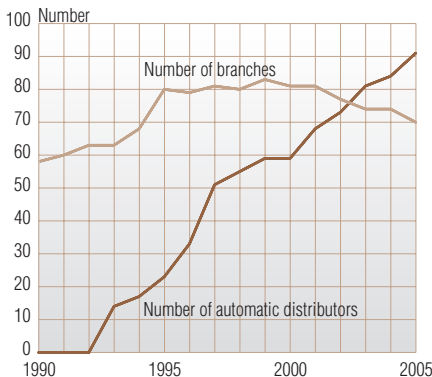
Number of bank branches* by province [1]

	1975	1980	1985	1990	1995	2000	2001	2002	2003	2004	2005
Southern province	21	30	35	45	56	48	50	51	52	51	51
Northern province	7	11	10	10	20	29	27	23	19	19	15
Lolally islands province	1	1	2	3	4	4	4	4	4	4	4
New Caledonia	29	42	47	58	80	81	81	77	74	74	70

* Permanent and periodical branches of FBF Banks and the Caisse d'Épargne et de Prévoyance de Nouvelle-Calédonie at 31 December.

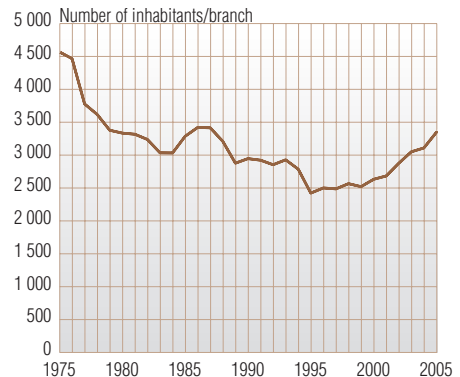
Unit : number

Bank branches and automatic distributors* [1]



* Branches and automatic distributors of FBF Banks and the Caisse d'Épargne et de Prévoyance de Nouvelle-Calédonie.

Number of inhabitants per bank branch* [1]



* Branches of FBF Banks and the Caisse d'Épargne et de Prévoyance de Nouvelle-Calédonie.