

IMPACT INVESTMENT POLICY OF FFG SICAV

Funds For Good was launched in 2011 with the objective to offer innovative investment solutions, where investors have the certainty of generating a tangible and positive local social impact through investing in an array of UCITS funds.

Led by their personal convictions, and by the fact that successful companies need to place all stakeholders at the center of their business model, the founders of the FFG Sicav have put in place a business model where they would donate a significant share of their revenues to help local communities in need. Following this decision, Funds For Good (as Board Member and Coordination Distributor of the Sicav) pledges to donate 50% of its own profits, with a minimum of 10% of its own revenues, to Funds For Good Philanthropy, a nonprofit entity which serves the social goal. This donation process is annually certified by Forum Ethibel, an independent auditor. This certification is available on Funds For Good website: <https://www.fundsforgood.eu/les-fonds-funds-for-good/>

We consider IMPACT as a tangible consequence of investing in an investment fund. Impact investing can be viewed from different angles: one is by investing into companies that strive to contribute to positive impact. Another angle is that the fund itself generates of a tangible and concrete impact, through donating a portion of its fees or performance to social or ecological charities.

FFG Sicav generates impact by providing help and support to communities living in the direct neighborhood of where its investors live. At Funds For Good, as Board Member and Distribution Coordinator of the FFG Sicav, we strive to maximize the benefits of all our stakeholders, being its clients, providers, employees, shareholders and the communities in need living around us. Uplifting the standard of living of the poorest is too often led by governments, whereas this should also be the duty of private companies.

Funds For Good Philanthropy is the final recipient of the donations made by FFG Sicav, and has been set up to guarantee that any jobless person with a viable business plan, but lacking the necessary financial resources or guarantees to obtain a micro-loan, will find the necessary financial resources and mentoring to start its business.

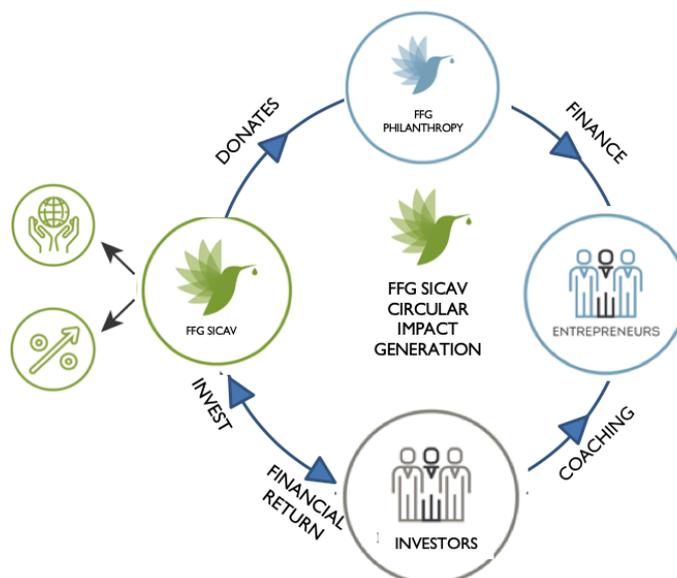
Funds For Good Philanthropy collaborates with microfinance organizations in the countries where the FFG Funds clients are. Funds For Good Philanthropy provides 0% interest and guarantee free subordinated loans and mentoring to jobless people or social entrepreneurs who lack equity to obtain a micro-loan and start an entrepreneurial activity.

Every investor can follow the financed entrepreneurs as well as the key figures of our social commitment through the Funds For Good website:

<https://www.fundsforgood.eu/communaute/>

Funds For Good Philanthropy created in 2013 a community of volunteers, who help the organization in several aspects, such as analyzing business plans, mentoring entrepreneurs, organizing meetings,...

100% of the volunteers are investors, funds distributors, selectors, institutional clients, FFG service providers,... However, any person willing to join us is welcome and invited to contact us.



Funds For Good is proud to have put in place a CIRCULAR PROCESS within the financial system, where

- Retail and institutional investors can invest in liquid investment solutions, at market standard conditions
- Managed by recognized asset managers
- Their investment decision triggers a concrete social and local impact
- Clients and other stakeholders are invited to actively participate to the social project
- The financed projects are beneficial to the overall community

At the end of October 2019, Funds For Good Philanthropy had financed 217 entrepreneurs and had provided 572k euro in subordinated loans.

Through Funds For Good Philanthropy, investors in the FFG Sicav actively contribute to 5 of the 17 UN Development Goals.

- Objective 1 - No Poverty: the activity of the Foundation is to reduce poverty by stimulating employment
- Objective 8 - Decent work and economic growth: through our mentoring programs, we support entrepreneurs and make sure they can run their business in an efficient way and can make a living out of it.
- Objective 5 – Gender Equality: our objective is to finance an equal share of men and women

- Objective 10 – Reduced Inequalities: our project aims to decrease inequalities between poor/rich, man/women, access to finance.
- Objective 17 – Partnerships for the goals: the relationship with our stakeholders is determinant for the success of our social objective

