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# Social Bond Allocation and Impact Report

"iib Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024"



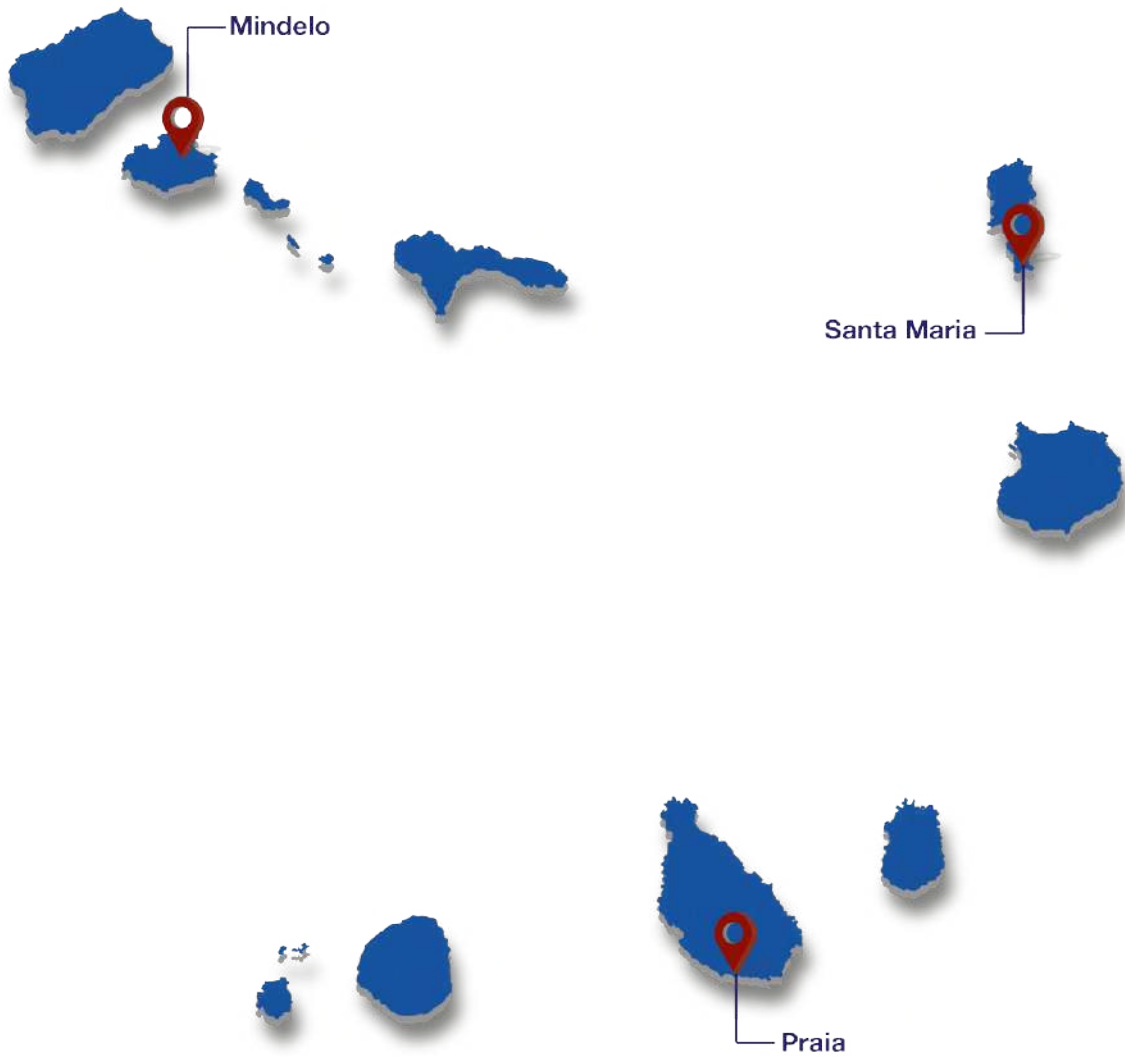
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# Index

<b>1. Introduction</b>	<b>06</b>
1.1. Objective of the Report	06
1.2. Context of Social Bond Issuance	06
<b>2. Social Bond Overview</b>	<b>08</b>
2.1. Issue Details	08
2.2. Purpose and Use of Funds	09
<b>3. SOS Villages Statistics</b>	<b>12</b>
3.1. Number of Children Benefited	12
3.2. Description of the Houses	12
3.3. Participation in Education	12
<b>4. Impact Assessment Methodology</b>	<b>14</b>
4.1. Performance Indicators	14
4.2. Social Impact Metrics	14
4.3. Reference Data	17
<b>5. Impact of Social Bond on SOS Villages</b>	<b>20</b>
5.1. Use of Funds	20
5.2. Family Expenses	20
5.3. Education and Health Expenses	21
5.4. Testimonial	22
<b>6. Financial Transparency</b>	<b>27</b>
6.1. Resource Allocation	27
6.2. Demonstration of Use of Funds	27
6.3. ODS – Direct and Indirect Impacts	28
<b>7. Annexes</b>	<b>30</b>
7.1. Individual Development Plan Template	30
7.2. Descriptive Memory of the Visits	35
7.3. Audit Report	38
<b>8. Future Considerations</b>	<b>43</b>

# Our Presence

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# Introduction



## 1. Introduction

### 1.1. Objective of the Report

The purpose of this report is to provide a comprehensive and transparent analysis on the issuance of the "iib Solidary Indexed Bond Series B (2.95% + SOS) - 2022 | 2024", with a term of 2 years, whose portion of the remuneration reverted to SOS Children's Villages Cabo Verde (SOS Villages), as Social Revenue Bonds, highlighting its impact on this Institution.

In this document, you will find detailed information on the issuance, purpose and use of the funds, as well as relevant statistics on the children benefited and how the resources were spent. In addition, this report explores the impact assessment methodology, performance indicators and social metrics, offering a complete picture of the positive impact that the broadcast has had on SOS Villages.

This report will also detail all aspects of this issue, including the impact of the use of funds in the SOS Village of São Domingos, ensuring transparency and the provision of information in line with the principles *and guidelines* of the issue.

### 1.2. Context of Social Bond Issuance

The issuance of "iib Solidary Indexed Bond Series B (2.95% + SOS) - 2022 | 2024", is part of iibCV's continuous quest to be a bank committed to sustainability and social responsibility, with a special focus on the well-being of children and young people in Cape Verde. Through this issue, we seek to align our values with our action, seeking an innovative way to contribute to the community.

SOS Villages plays a vital role in supporting disadvantaged children by providing them with a welcoming family environment and opportunities for a better future. However, they face financial challenges that affect their ability to continue their mission effectively.

In this context, iibCV has developed a differentiated investment product, called "iib Solidary Indexed Bond Series B (2.95% + SOS) - 2022 | 2024", which not only offers qualified investors a solid investment opportunity, but also directs a portion of the remuneration of the funds raised to the SOS Village of São Domingos, thus contributing to the financial stability of the Organization.



# Social Bond Overview

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## 2. Social Bond Overview

### 2.1. Issue Details

DESIGNATION	INDEXED TIME DEPOSIT ALDEIAS SOS
<b>Issuer</b>	international investment bank, S.A. (Cabo Verde).
<b>Issue Currency</b>	Cape Verdean Escudos (CVE)
<b>Amount</b>	The maximum amount of this issue is 300,000,000 CVE (Three hundred million escudos) through private subscription.
<b>Term</b>	2 (two) years.
<b>Subscription Method</b>	This is a Private Offer for the Subscription of Indexed and Solidary Senior Bonds.
<b>Face value</b>	5,000,000 CVE (five million Cape Verde escudos).
<b>Subscription Price</b>	At par 5,000,000 CVE (five million Cape Verde escudos) per bond.
<b>Method of Realization</b>	Full reconversion at the time of subscription.
<b>Representação</b>	Book-entry, with attribution of the ISIN Code.
<b>Physical and financial settlement date of the transaction</b>	<b>November 18, 2022</b>
<b>Purpose of Issuance</b>	Financing of the activity, complemented by the implementation of the policy of sustainability and social responsibility, guaranteeing investors a potential return on the market.
<b>Interest rate</b>	The annual nominal interest rate applicable to the interest period will be variable and indexed to the gradual growth in the volume of subscriptions of iibCV customers to the ALDEIAS SOS Indexed Term Deposit plus this issue, until the date of the final observation, with a fixed spread of 2.95%.
<b>Special Conditions</b>	The remuneration is variable, indexed to the SOS designation, which corresponds to the additional amounts of subscription of the ALDEIAS SOS Indexed Term Deposit and will be paid on the anniversary date of the subscription, according to the following conditions: <ul style="list-style-type: none"> <li>• Payment of 0.30% p.a., if total &lt; 400,000,000\$00</li> <li>• Payment 0.40% p.a., if total &gt;= 400,000,000\$00</li> </ul>
<b>Interest Payment</b>	The payment of interest and other financial expenses will be made annually, on the anniversary date of the subscription.
<b>Refund Amount</b>	100% of the subscribed nominal value, plus the respective interest.
<b>ISIN Coding</b>	CVIIBBOM0009
<b>CFI Code</b>	DBVSFR
<b>FISN – Short Name</b>	iib Solidary Indexed Bond /2,95 OBR B 20241118



## 2.2. Purpose and Use of Funds

The funding was allocated according to the budget provided by SOS Children's Villages Cape Verde, to support the following essential expenses, namely:

- **Family Expenses (Food, Cleaning Supplies, Clothing, etc.):** These operating expenses will ensure a stable and welcoming family environment for children, including essential items for their daily lives, such as adequate food and hygiene materials.
- **Education Expenditures:** Investments in education are a priority. These funds will be dedicated to educational expenses, providing books, school supplies, and support for educational activities, thus promoting a stimulating and enriching learning environment.
- **Health Expenditure:** Ensuring adequate medical and health care is critical. The funds will be directed towards health-related operational expenses, ensuring access to medical treatments, consultations, and medications, thus providing a healthy and safe environment for children.

The use of funds for the SOS Village of São Domingos is carefully planned to maximize the positive impact on the life of each child, taking into account the key areas listed above. Each disbursement is meticulously aligned with the specific budget of each house in the Village, ensuring an accurate and efficient allocation of resources. A key aspect of this approach is the local and responsible management of funds, as each home is run by dedicated SOS mothers.

Mothers, with the guidance and support of the SOS Villages team, play a key role in managing resources. They are empowered to make sound decisions, ensuring that funds are used wisely and geared towards the immediate needs of the children in their care. This decentralized, mother-centered management not only ensures a quick and effective response to emerging needs, but also promotes an authentic family environment for children, allowing them to grow up in a stable, safe and caring environment.



# SOS Villages Statistics São Domingos

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### **3. SOS Villages Statistics São Domingos**

#### **3.1. Number of Children Benefited**

With a capacity to accommodate up to 100 children, the issuance of Social Bond by iibCV was launched with the specific objective of favoring the maximum capacity of the SOS Village of São Domingos. At the end of 2022, the Village housed 88 children, 39 girls and 49 boys, spread over 10 houses, of which 9 are located in the villages and 1 in the community of Santa Cruz.

#### **3.2. Description of the Houses**

The SOS Village of São Domingos consists of 10 spacious family houses, each with four bedrooms (T4), a living room, a kitchen and two bathrooms. These homes provide a welcoming environment for children, where siblings of various ages live together under the dedicated care of a mother.

In addition to the family homes, the village includes a family school and a youth home, both of which are designed to meet the educational and social needs of children and young people. There is also a multipurpose hall for various activities, a library and a sports center.

The management of the houses is carried out independently by the mothers, reflecting the family dynamics, while the village is monitored by a Director who offers support not only to the mothers, but also to other technical specialists in the social, psychological and administrative areas. This approach provides an environment that resembles the reality of families, promoting a safe, stable, and loving home for children to grow and thrive.

#### **3.3. Participation in Education**

In the educational field, the meritorious work carried out by the SOS Village of São Domingos stands out. Of the children welcomed, 97% are enrolled in the education system. They are distributed across all stages of the education system, from pre-school to higher education. This remarkable commitment to education reflects SOS Villages' commitment to ensuring a better future for all the children in their care.

# Impact Assessment Methodology

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## 4. Impact Assessment Methodology

### 4.1. Performance Indicators

The evaluation of the impact of the actions of the SOS Village of São Domingos is guided by a comprehensive set of indicators. The aspects considered most important include **Children's Well-Being**, which assesses physical and mental health, **Psychosocial Support**, which focuses on emotional and psychological support, **Education and Empowerment**, which aims at educational progress and inclusive development, and **Social Integration**, which measures children's active participation and sense of belonging in the community. These indicators are the pillars on which the activities are shaped, promoting a comprehensive approach to the development and well-being of children in the Village.

### 4.2. Social Impact Metrics

#### 4.2.1. Children's Welfare

To promote the well-being of children in the SOS Village of São Domingos, several carefully planned activities are implemented, including:

- Conducting individual sessions with the children, with the aim of updating and monitoring the development plan of each one, ensuring a personalized and attentive monitoring of the progress of each child (Individual Development Plan Template as part of the annexes);
- Follow-up by specialists in pediatric neurology and speech therapy, ensuring specialized health care and support in the development of children's communication skills;
- Regular medical check-ups to ensure that all children are in good health and to promptly identify any need for additional medical care;
- Organization of outdoor activities, providing children with the opportunity to be outdoors, explore nature and promote a healthy lifestyle;

- Music classes for inmates, allowing them to develop their artistic and expressive skills, encouraging creativity;
- Integration of children in football schools, offering not only physical and recreational activities, but also promoting values such as teamwork, discipline and self-confidence.

These activities are carefully supervised and tailored to each child's individual needs and interests, creating a stimulating and enriching environment that contributes significantly to their physical, mental, and emotional development.

#### **4.2.2. Psychosocial Support**

Considering that most of the children admitted to SOS Villages come from families immersed in extreme poverty and exposed to environments of violence and neglect, psychosocial support work is essential to ensure positive results. The careful implementation of activities centered on the psychosocial support indicator reflects the commitment to providing emotional and psychological support, but also represents a proactive response to children's traumatic experiences.

Faced with this scenario, in addition to the individual follow-up sessions dedicated to each child, specific sessions are conducted with young people focused on mental health. Recognizing the complexity of psychosocial needs, 10 inmates are currently receiving specialized follow-up from psychologists in private clinics. This proactive approach reflects a commitment to providing personalized, quality support, considering the unique circumstances of each child and young person. Psychosocial follow-up sessions not only offer a safe space to express emotions and concerns, but also empower children and young people with tools to cope with challenges, building a solid foundation for their long-term mental health and emotional well-being.

### **4.2.3. Education and Training**

It is a key priority of SOS Villages to provide education for all children. In this sense, school-age children are integrated into the conventional education system. For young people who no longer attend school, vocational training is provided, preparing them adequately to enter the labour market. This approach reflects a commitment to ensuring that every child and youth in the care of the village receives the education and training needed to build a strong and promising future.

In this context, several activities were implemented:

- All young people in secondary school participated in training on finance;
- 11 young people had the opportunity to improve their professional skills through summer internships;
- Two young people obtained their driving license, expanding their employment and mobility opportunities;
- Three young people who were in professional internships got effective positions in their respective internship locations;
- All young people received training on the importance of personal presentation;
- Lectures were also held on indiscipline and its effects on the daily lives and future of young people;

These initiatives not only empower young people with practical skills and essential knowledge, but also strengthen their self-confidence and resilience, preparing them to face real-world challenges.

### **4.2.4. Social integration**

The children and young people of SOS Villages are raised in an environment that resembles that of a family home, providing them with a life experience close to that of a family. This approach allows them to integrate into the local community and feel part of it. Children attend schools in the community, participate in football schools, music lessons and other extracurricular activities, promoting not only their academic development but also their social and creative skills.



It is important to note that within SOS Villages, siblings are kept in the same house whenever possible, thus facilitating rapid integration into the new family. This approach contributes to a cohesive and loving family environment, allowing children to develop in a stable and caring environment, while staying connected to the community around them.

As a way of maintaining a close connection with the surrounding community, cultural afternoons are organized with the participation of the children of the municipality. These interactions not only enrich children's experiences but also foster an inclusive and diverse environment.

### **4.3. Reference Data**

According to data from the National Institute of Statistics of Cape Verde, the country is home to 165,370 children and adolescents, according to the 2021 census. In the specific context of the SOS Village of São Domingos, located in the municipality of São Domingos, more precisely in the locality of Ribeirão Chiqueiro, the reality is marked by distinct characteristics. The municipality of São Domingos has a total population of 14,051 inhabitants, of which 11,088 reside in rural areas. Ribeirão Chiqueiro, in turn, is a rural locality within this municipality, with a population of 778 inhabitants (senso 2021). These figures highlight the rural environment and the relatively small size of the community in which Aldeia SOS de São Domingos is located.

The absence of parental care emerges as one of the causes of vulnerability faced by children and adolescents in Cape Verde, including situations of maltreatment, abandonment and neglect. In 2022 alone, 3,264 situations of risk and violations of children's rights were reported in the country, according to data provided by the Institute for Children and Adolescents.

In this challenging context, SOS Villages plays a key role in providing essential support to these unprotected children. By providing them with a safe and welcoming family environment, this organization not only offers immediate protection, but also creates opportunities aimed at building a brighter future for these at-risk children and youth. The tireless work of SOS Villages plays a vital role in improving living conditions and providing hope to those who need it most.



# Impact of Social Bond

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## **5. Impact of Social Bond on SOS Villages**

### **5.1. Use of Funds**

The funds made available were allocated, according to the needs and priorities outlined, within the framework of the budget presented by SOS Villages. Visits to the villages allowed us to verify in a concrete and direct way how these funds are being used. During the visits, we can see the application and future plan for the application of resources in specific initiatives, such as education, health care, extracurricular activities, infrastructure and psychosocial support. This transparent approach and regular monitoring ensures that funds are used effectively, directly benefiting the children and young people hosted in SOS Villages.

### **5.2. Family Expenses**

The dynamics of SOS homes resemble that of a traditional family. The distinction lies in the vital support provided by SOS Villages of Cape Verde, with the financial help of partners like us, who join this noble cause of ensuring a promising future for children at risk. These homes welcome children at risk, whose families of origin are unable to create a healthy environment for their development. Just like in a conventional house, they live on a budget, in this case, quite restricted. Most of the expenses are channeled towards essential family needs, including food and clothing, which are fundamental to the well-being of children.

The funding we provide will allow the SOS Village of São Domingos to dedicate an additional portion to reinforce the purchase of clothing for children, and the resources usually allocated for this purpose are manifestly insufficient.

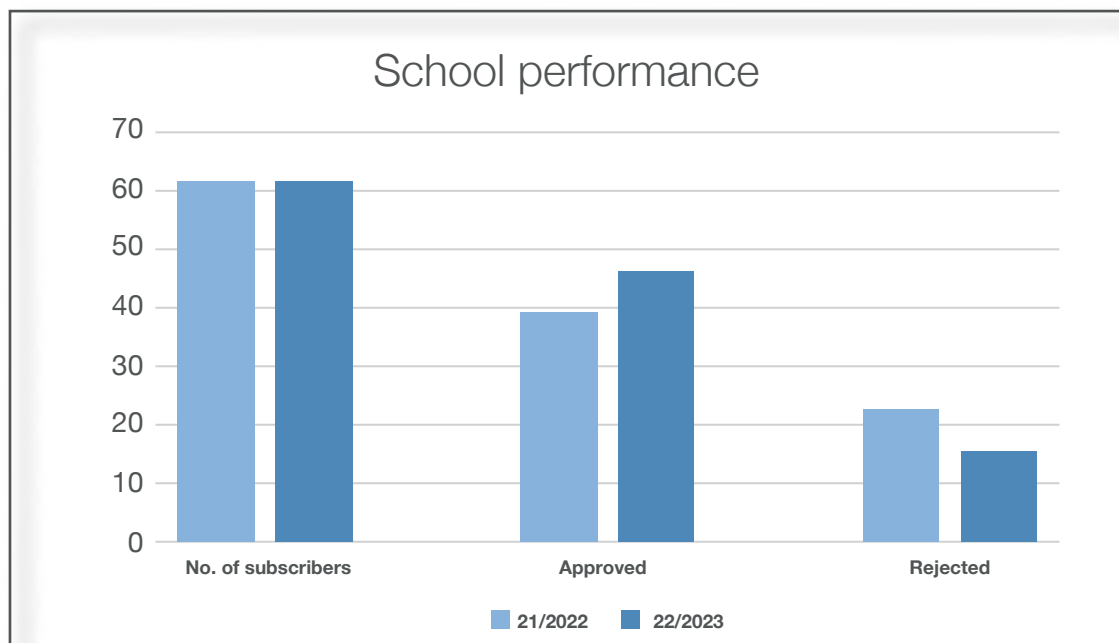
Another significant impact of our support will be the construction of a backyard in one of the houses. This space will not only provide more leisure options for children, but will also make the house considerably more functional, creating an environment that fosters the healthy and happy development of the children fostered. This initiative, in addition to adding value to children's lives, also strengthens community bonding and a sense of belonging, promoting a truly welcoming and enriching environment.

### 5.3. Education and Health Expenses

Another area considered essential by Aldeia SOS, for the allocation of funds, is Education and Health. The commitment to education aims to equip children with essential tools that they will be able to use throughout their lives.

Our support has made it possible to restructure the village's resources, allowing them to send more young people to study abroad. This year, six young people have benefited from this program. In the same vein, a merit scholarship was established for young people who leave the village, continuing to support the education of the younger generations.

The gains in the area of education are evident, highlighting a notable increase in the school success rate, as shown in the graph below. Of the 60 children and young people enrolled, from primary to higher education, in the 2022/2023 school year, 45 achieved school success. This improvement, compared to the 2021/2022 school year, represents a significant advance and highlights the positive impact of educational interventions, demonstrating SOS Villages' commitment to providing a stimulating and supportive educational environment for children in the community.



Source: SOS

## 5.4. Testimonial

During our visits to the SOS Village of São Domingos, we not only witnessed the tangible impact of our action, but we also had the opportunity to hear from some members of the Village. We spoke with the director, an SOS mother and an intern, who shared their experiences and challenges, about life in the Village.

### **Alcides Moreira, Director of the SOS Village in São Domingos**

"The challenges of our Village are those of the social sector in Cape Verde, that is, scarce resources for immense demand. Unfortunately, our social reality, characterized by a high level of consumption of psychoactive substances, has had increasing repercussions for the increase in the number of children and young people at risk and if there are no structures and responses, this may increasingly lead to insecurity and other social ills.

Another challenge has to do with strengthening the families of our beneficiaries, in order to reduce the length of stay in alternative care (in the villages) and creating conditions for a quick return to families by our children. Both challenges are based on insufficient resources for broader and more sustainable work.

The impact of the support granted by the iibCV is enormous and with immediate and medium-term effect. This statement is based on the fact that the support provided by the iibCV to SOS Villages has impacted us in terms of diet and that it has a ripple effect on health, education, well-being, etc. Furthermore, the resources made available allowed us to provide playful pedagogical holidays to the children, giving them the opportunity to attend the Cesária Évora arts academy similar to children in the urban environment. The learning acquired in the fields of dance, music and visual arts will allow them to have a wider list of experiences and opportunities for future professional choices. In the same vein, it was possible for us to ensure the costs of transport and others so that in the opposite period the children would have the opportunity to do, in partnership with Uni-CV, activities aimed at participating in the Uni-CV kids program. These activities consist of identifying the child/young person's area of interest and participating, for a period of thirty days at Uni-CV, in a direct contact between the child and their area of interest, reinforcing their knowledge of their area and increasing their motivation for

studies, favoring a conscious choice of the area of future training.

Another gain of this support is that in the last quarter, 6 more young people left our care in order to continue their studies in Portugal. Thanks to the support of iibCV, it will be possible to help four of them, with a monthly value of 15,000\$00, for four months. This financial contribution will be an important support for these young people in the initial integration and creation of conditions to better integrate outside and better face life outside of alternative care.

Finally, the use of this support has also allowed us to improve the housing conditions of house n°1, the one in Luxembourg, making it better able to welcome our children and young people. The conditions now created will make the aforementioned house with better reception conditions in our Village. It is a model that we want to follow for the other residences.

For better integration into the community, in 2017 we started the creation of SOS houses in the community, in partnership with the municipalities, to welcome children in vulnerable situations, in their municipality of residence. This prevents uprooting and loss of contact with your environment and your microculture. This is a successful project and represents the future of our way of hosting. Likewise, we have led at the level of some municipalities the creation and promotion of the Municipal Committee for the Protection of Children's Rights, which are bodies for the defense of children's rights and the promotion of activities aimed at promoting children's rights. These Bodies have served to extend our work, increasing our impact in municipalities where we do not have physical structures.

In the community of Ribeirão Chiqueiro, municipality of São Domingos, where we have the SOS Village, we live in a climate of total harmony with the community, sharing with it our resources such as infrastructures (library, field, etc.). Likewise, it has allowed children and young people from the community to integrate activities carried out in the village such as catechesis, scouts, music classes and use of the library, etc. This is an experience that we intend to expand, since we believe that it breaks the "wall" between the village and the community where we are inserted. At the same time, our children use public social infrastructures just like the children in our community of residence".

### **Lisete Rodrigues, Caregiver (SOS Mother) SOS São Domingos Village**


"The day in the Village starts early, taking into account that I don't have children who study in the morning, I wake up the boys at 07:00 am! When they get up, they do their personal hygiene, organize the rooms and perform some tasks in order to have the space organized. Meanwhile, I prepare breakfast and at the end the boys set the table and we sit at the table as a family. Then, they have space reserved for study moments from 9 am to 11 am. Most of the time they study at home, where I monitor and support as much as possible, other times they go to the library where they have the support of educators. In the interval from 11 am to 11:30 am, they take the opportunity to relax and play a little. From 11:30 am, preparations to go to school begin. Lunch is served at noon, and they sit at the table at 12:15 pm, in order to leave home at 12:40 pm for school. When they return at the end of the day, they have a snack and take time to play and relax. Dinner is served at 7 pm and they go to bed at 8:30 pm or right after the evening news.

We face some challenges, first the fact that they are children who come from difficult situations, we always have a long process where it involves a lot of patience, wisdom, and work strategies that have a positive impact, in order to leave the Village well oriented to the challenges that they certainly encounter along the way. For me, working with children from different backgrounds has been a very learning experience, however the work strategy is the same, although some children demand more according to the level of difficulties presented, sometimes we have to dedicate more time and attention to specific children. Each age group has its specific requirement, but the older ones help a lot in guiding the little ones, organizing the house and preparing meals".

### **Maria (fictitious name to protect the child's privacy). Participant in the Alternative Care Program of the SOS Village in São Domingos.**

"My experience in the village has not been an easy experience because I am far from my biological family who live on another island and due to the distance, it has not been possible to visit them and miss them. However, I am very grateful for the welcome and I know that there will come a day when I will be mature enough to recognize and repay everything that has been done for me and my biological brother.





I consider the SOS mother a real mother, and I even call her mother, because that's the feeling I have. She does everything I need, gives me affection, attention, in short, everything. Sometimes there are days when we have small disagreements, but we always resolve them in the best possible way, because I know that everything she does is for our good, but I limit myself a lot in getting into disagreements with her because I respect her a lot. The relationship with the brothers in the house is very good, because I am older, I help in the care of the little ones, now less, taking into account that we are only 3 at the moment. But the moments we spend at home are a lot of fun."

# Financial Transparency

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## 6. Financial Transparency

### 6.1. Resource Allocation

The fund made available to the SOS Village of São Domingos corresponds to two years of remuneration of the social bond, and can be used by this beneficiary in up to 2 years.

The amount made available corresponds to 31% of the annual budget of essential expenses (family, education and health expenses) of the São Domingos Children's Village.

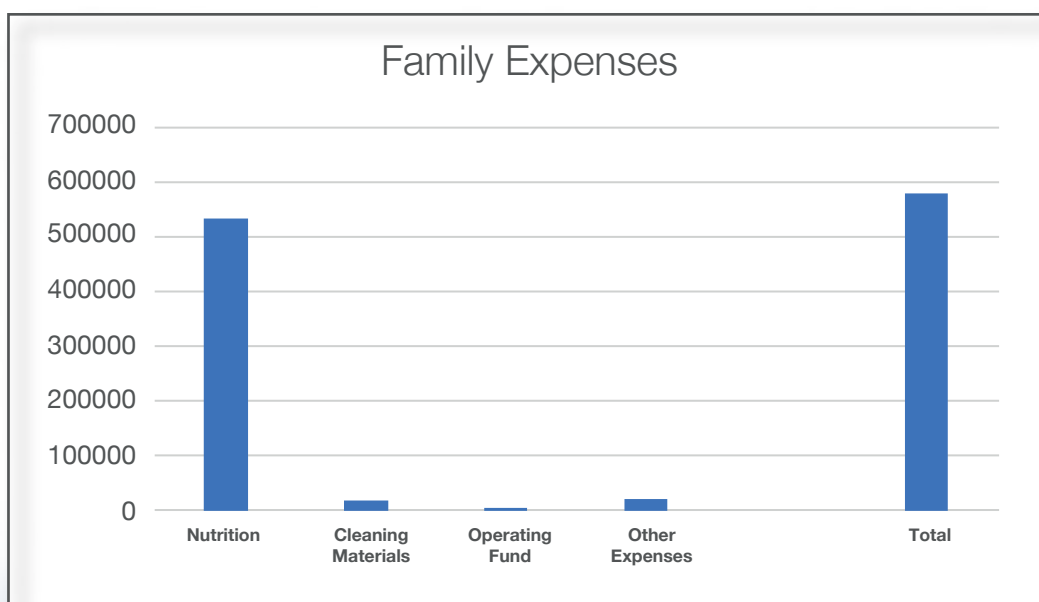
On the date of preparation of this report, of the 3,200,000\$00 (three million and two hundred thousand escudos) made available on December 30, 2022 in the bank account of SOS Villages, opened with the iib, about 705,905\$00 (seven hundred and five thousand, nine hundred and five escudos) had already been used, which corresponds to 22% of the amount made available.

### 6.2. Demonstration of Use of Funds

#### Family Expenses

The amounts for family expenses are transferred to the budget of each house, where they are used according to the previously established items.

Of the household expenses so far, the largest portion has been to meet food expenses, as illustrated in the following graph.

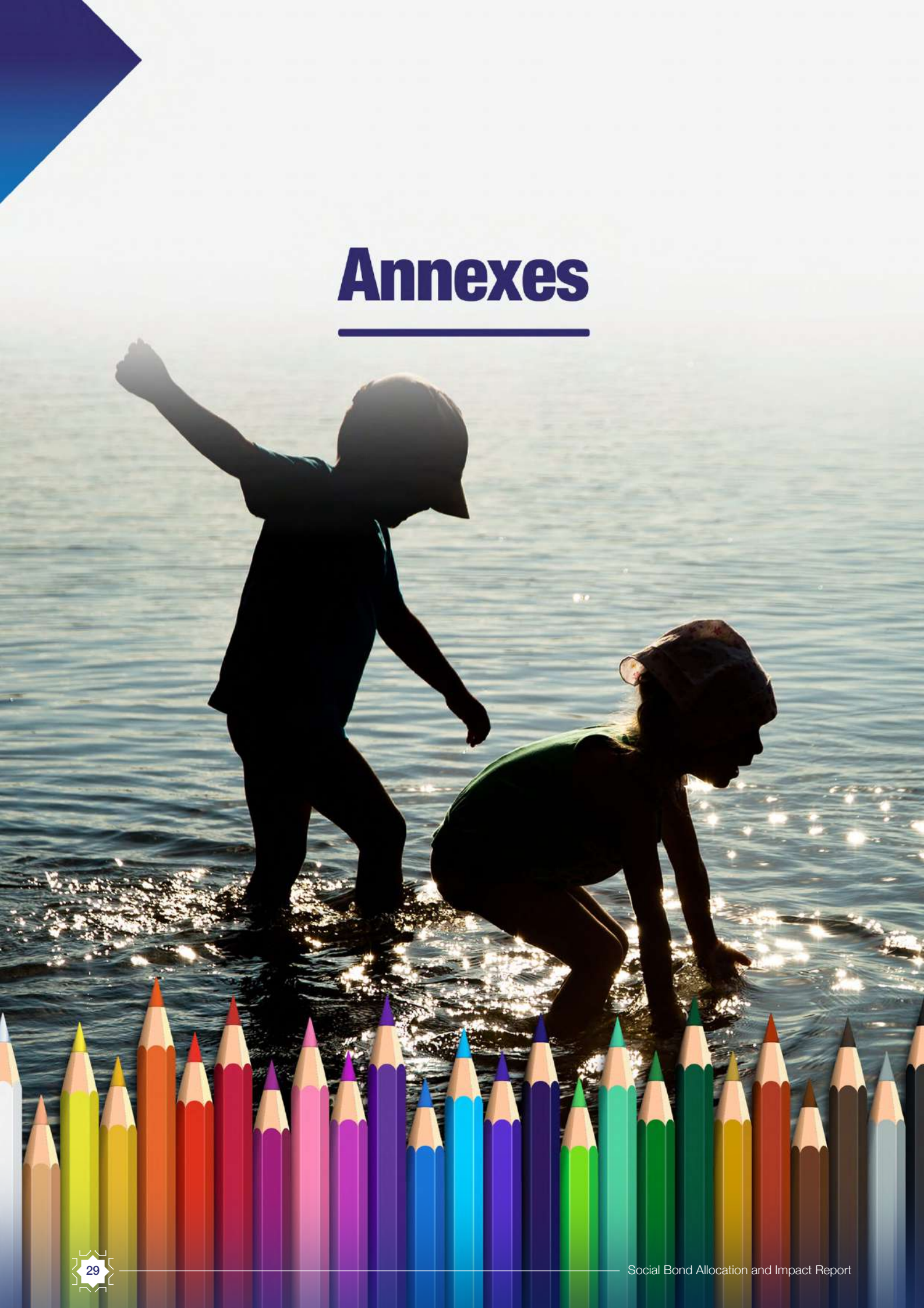


### 6.3. ODS – Direct and Indirect Impacts

ODS	Activities
	<ul style="list-style-type: none"> <li>• 27 direct jobs;</li> <li>• 3 indirect jobs;</li> <li>• 206 families benefited;</li> <li>• Professional internships, as a means of inclusion in the labor market;</li> <li>• Support in the integration into society of young people who leave the Village;</li> <li>• Improvement in housing conditions.</li> </ul>
	<ul style="list-style-type: none"> <li>• Community garden;</li> <li>• Varied and adequate diet;</li> </ul>
	<ul style="list-style-type: none"> <li>• Monitoring of children by psychologists;</li> <li>• Regular medical check-ups;</li> <li>• Conducting individual sessions with the children, to update and monitor the development plan of each one;</li> <li>• Carrying out various activities;</li> </ul>
	<ul style="list-style-type: none"> <li>• 97% of children and young people welcomed in the educational system;</li> <li>• Training on finances for interns;</li> <li>• Opportunity for 15 young people from the community to participate in activities in the Village;</li> <li>• Integration of children in football and music schools;</li> <li>• Attendance at Universities Abroad;</li> <li>• Vocational guidance;</li> <li>• Improvement in the school success rate.</li> </ul>

# Annexes

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## 7. Annexes

### 7.1. Individual Development Plan Template



## Plano de Desenvolvimento Individual

### FORMULÁRIO DE REVISÃO ANUAL

Data do preenchimento	<input type="text"/>	Data da avaliação precedente	<input type="text"/>
Participantes Chave	<input type="text"/>	Função	<input type="text"/>
	<input type="text"/>	Função	<input type="text"/>
	<input type="text"/>	Função	<input type="text"/>
Outros Participantes	1. <input type="text"/>		
	2. <input type="text"/>		
	3. <input type="text"/>		

### Identificação da Criança

Nome completo	<input type="text"/>	Alcunha	<input type="text"/>
Data de Nascimento	<input type="text"/>	Idade	<input type="text"/>
		Nacionalidade	<input type="text"/>
Data de Admissão	<input type="text"/>	Sexo	Masc <input type="checkbox"/> Fem <input checked="" type="checkbox"/>
		C. F. nº	<input type="text"/>
Fotografias:	<input type="text"/>	<input type="text"/>	

Áreas de Desenvolvimento	Comentários/Registo de Mudanças Verificadas
Emocional	
Recomendações	
Desenvolvimento Físico e Sanitário	
Recomendações	
Mental/Desenvolvimento de Capacidades Intelectuais	
Recomendações	
Desenvolvimento Moral e Espiritual	
Recomendações	
Desenvolvimento Social	
Recomendações	
Áreas de Desenvolvimento	Comentários/Registo de Mudanças Verificadas
Formação Escolar e Profissional	
Recomendações	
Atividades Culturais e Desportivas	
Recomendações	
Actividades Manuais e Lides Domesticas	
Recomendações	
Relações com a família biológica	
Recomendações	
Perspectivas Futuras/ Sonhos	
Recomendações	Sessões de orientação profissional

Apreciação geral da criança pela mãe

**Auto-Apreciação (Pela própria criança)**

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**Apreciação da equipa**

\_\_\_\_\_

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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

O Diretor da Aldeia

Mãe SOS/Educador de Jovens

Criança/Jovem

Data: \_\_/\_\_/\_\_

Data: \_\_/\_\_/\_\_

Data: \_\_/\_\_/\_\_







## 7.2. Descriptive Memory of the Visits to the SOS Village of São Domingos

**Date:** October 13, 2023

**Location:** SOS Village of São Domingos – Ribeirão Chiqueiro

**Participant:** José Soares and Leida Semedo.

**Reception:** We were welcomed by Ms. Indira Mascarenhas, Director for Fund Development and Communication of SOS Children's Villages of Cape Verde and Mr. Alcides Moreira, Director of the Village of São Domingos.

**Details of the visit:** The visit to the SOS Village, carried out as part of our impact report, provided an opportunity to monitor the impact of our support in the Village. During the visit, we had the opportunity to interact with residents, staff, and caregivers.

**Meeting with those responsible:** The meeting with those responsible for the village served to gain greater insight into the impacts of our support on the lives of children and the community. It also served to confirm the previously shared data and to collect testimonies, providing a solid and reliable basis for our impact report.

We had the opportunity to speak with SOS mother, who shared her experiences and challenges in raising children in the village.

**Visit to the Family Homes:** We visited some family homes, where we were able to interact with the children, observe the living conditions and better understand the family dynamics within the village. We can see the evolution of the work for the construction of a backyard in one of the houses, as one of the investments made with the funds we made available.

**Observations and Conclusions:** This visit was essential to contextualize our impact report, providing a deeper understanding of the hard and dedicated work carried out by the team at Aldeia SOS de São Domingos. The experiences and observations gathered during the visit will significantly enrich the narrative of our report, providing an authentic insight into the positive impact of SOS Villages on the lives of children and the wider community.

**Date:** July 01, 2023

**Location:** SOS Village of São Domingos – Ribeirão Chiqueiro

**Participant:** iibCV Collaborators

**Reception:** We were welcomed by the children and employees of the Village of São Domingos and Employees of the SOS Villages of Cape Verde.

**Details of the visit:** To familiarize ourselves with the reality of the Village, we organized a walk involving the bank's employees, as well as the employees of the SOS Villages of Cape Verde, along with the participation of the older children. The starting point was the headquarters of the iibCV, culminating in the SOS Village of São Domingos. This initiative provided us with a comprehensive view of the community, allowing us to better understand the environment in which children live and the conditions in which SOS Villages operates.

**Guided tour in the Village:** We carried out a guided tour throughout the Village, which allowed us to know the dynamics of the place in detail. During this visit, we had the opportunity to explore all areas of the village, allowing us to fully understand the inner workings, daily activities, and interaction between the children, families, and caregivers. This enriching experience provided us with a comprehensive overview of life in the SOS Villages of Cape Verde.

**Participation in Educational and Recreational Activities:** We participated in educational and recreational activities with the children, such as dancing, games, and outdoor activities.

**Observations and Conclusions:**

This visit served to introduce the work of SOS Villages to the iibCV employees. We had the opportunity to share special moments with the children and enjoy a breakfast lovingly prepared by the mothers of the Village. We also took the opportunity to encourage our employees to become godparents to the children of SOS Villages. This initiative not only strengthens ties with the Village, but also represents one of the significant ways of raising funds to support the vital activities of the villages.

**Date:** May 09, 2023

**Location:** SOS Village of São Domingos – Ribeirão Chiqueiro

**Participant:** Francisco Ferreira, José Soares, Leida Semedo, Aicha Correia and the iibCV Marketing team, Nelson Leocádio and Carlos Nunes.

**Reception:** We were received by senior representatives of the SOS Children's Villages of Cape Verde, mothers and children of the Village and collaborators of the Village of São Domingos.

**Details of the visit:** This visit was the first to be carried out after the funds were made available. It served to place the sign in one of the houses and to interact closely with the children. During this occasion, we were able not only to celebrate the contribution made, but also to establish a connection with the community of the Village. This direct interaction reinforced our commitment to the project, providing an enriching experience for both parties involved.

**Guided tour in the Village:** A guided tour was carried out with detailed explanations about the work developed. During the visit, we received detailed information that allowed us to fully understand the scope and impact that our donation would make on the lives of the children. The detailed explanations provided an in-depth insight into the operations and initiatives developed in SOS Villages, thus enriching our knowledge of the work carried out in this community.

**Participation in Educational and Recreational Activities:** We were welcomed with songs by the SOS Villages choir.

**Observations and Conclusions:** This visit allowed both institutions to strengthen ties and work together on how best to spend the funds received. During this meeting, we were able to establish closer and more effective communication, which facilitated the definition of strategies to maximize the positive impact of the funds. The interaction strengthened mutual trust and solidified the partnership, thus ensuring an efficient and targeted use of resources to benefit SOS Villages and the community they serve.

## 7.3. Audit Report



### RELATÓRIO DO AUDITOR INDEPENDENTE

sobre o Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024" de novembro de 2023, nos termos do artigo 17º do Regulamento nº 2/2021 da Auditoria Geral do Mercado de Valores Mobiliários

**À Comissão Executiva do  
Internacional Investment Bank S.A.**

#### Introdução

Nos termos do artigo 17º do Regulamento nº 2/2021 emitido pela Auditoria Geral do Mercado de Valores Mobiliários (AGMVM), efetuámos uma revisão dos critérios adotados pelo Internacional Investment Bank S.A. ("Banco" ou "IIB") quanto a conformidade do Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024", de novembro de 2023, com as diretrizes para a emissão de Títulos Sociais constantes do presente regulamento e com os Princípios para a emissão de Títulos Sociais da Associação Internacional dos Mercados de Capitais (ICMA), mormente os Social Bond Principles Voluntary Process Guidelines for Issuing Social Bonds.

#### Responsabilidades do órgão de gestão

É da responsabilidade do Banco a criação e manutenção de um sistema de controlo interno apropriado que permita assegurar a observância das diretrizes para a emissão de Títulos Sociais constantes do presente regulamento e com os Princípios para a Emissão dos Títulos Sociais do ICMA, de acordo com o disposto no Regulamento nº 2/2021 da AGMVM, e ainda, que a informação apresentada esteja isenta de distorções materiais devido a fraude ou erro.

É ainda, da responsabilidade do Banco assegurar que a informação que nos foi disponibilizada no âmbito desta revisão é verdadeira, completa e encontra-se atualizada, particularmente no que diz respeito a preparação do Documento Informativo, Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024", de novembro de 2023, e a partilha da documentação de suporte ao Empréstimo Obrigacionista e ao seu alinhamento com as SBG 2021 do ICMA.

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### Responsabilidade do Auditor Independente

A nossa responsabilidade consiste em emitir um relatório de garantia razoável de fiabilidade, profissional e independente, baseado nos procedimentos que, no nosso julgamento, são necessários para expressar uma conclusão sobre o alinhamento do Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024", de novembro de 2023, com a observância das diretrizes para a emissão de Títulos Sociais constantes do presente regulamento e com os Princípios para a Emissão dos Títulos Sociais do ICMA, em conformidade com os descritos na secção "Âmbito" abaixo.

### Âmbito do trabalho

O nosso trabalho foi efetuado de acordo com a norma internacional sobre trabalhos de garantia de fiabilidade ISAE 3000 (revista) – "Trabalhos de Garantia de Fiabilidade que Não Sejam Auditorias ou Revisões de Informação Histórica", emitida pelo International Auditing and Assurance Standards Board da International Federation of Accountants. Esta norma exige que planeemos e executemos o trabalho de garantia de fiabilidade com o objetivo de obter um grau de segurança razoável sobre se os procedimentos adotados pelo Banco para a emissão do Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024", de novembro de 2023, se encontram de acordo com o estabelecido no Regulamento nº 2/2021 da AGMVM, e ainda, que a informação apresentada esteja isenta de distorções materiais devido a fraude ou erro.

Os procedimentos desenvolvidos no âmbito na nossa revisão dos critérios adotados pelo Banco quanto à elaboração do *Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024" de novembro de 2023*, foram os seguintes:

- ✚ verificação do cumprimento do artigo 16.º do Regulamento nº 2/2021 da AGMVM no sentido de assegurar não só a estrutura do Relatório, mas também garantir a observância das diretrizes para a emissão de Títulos Sociais constantes do presente regulamento e com os Princípios para a Emissão dos Títulos Sociais do ICMA;
- ✚ verificação do cumprimento do artigo 18.º do Regulamento nº 2/2021 da AGMVM;
- ✚ confirmação de que a Comissão Executiva do Banco assegurou a implementação de políticas e procedimentos emanadas no Regulamento nº 2/2021 da AGMVM.
- ✚ Confirmação de que o projeto alvo do Empréstimo Obrigacionista, referenciado no Documento Informativo, está sendo executado em conformidade com os critérios de elegibilidade social das SBG 2021;
- ✚ Revisão dos mecanismos previstos de monitorização e reporte do impacto social e ambiental dos projetos alvo de financiamento pelo Empréstimo

Obrigacionista;

- ✚ Verificar, numa base de amostragem, a eficácia dos sistemas e processos de recolha, agregação, validação e relato que suportam a informação de desempenho supracitada, através de cálculos e validação de dados reportados;
- ✚ Executar, numa base de amostragem, alguns procedimentos de consubstanciação da informação, através de obtenção de evidência sobre informação reportada;
- ✚ Verificar os dados financeiros e económicos incluídos no Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024) de novembro de 2023;
- ✚ Verificação da conformidade da informação constante no Documento Informativo (Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024) e na documentação de suporte com os requisitos das SBG 2021.

Os procedimentos executados tiveram por base a seguinte informação:

- a) Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024), de novembro de 2023;
- b) Demonstrações financeiras do projeto e Extratos bancários;

Aplicamos a Norma Internacional de Gestão de Qualidade ISQM 1, a qual requer que seja desenhado, implementado e mantido um sistema de gestão de qualidade abrangente que inclui políticas e procedimentos sobre o cumprimento de requisitos éticos, normas profissionais e requisitos legais e regulamentares aplicáveis. Somos independentes do Banco de acordo com os requisitos do Código de Ética da Ordem Profissional de Auditores e Contabilistas Certificados, o qual foi elaborado em conformidade com os princípios e normas do Código de Ética da Comissão Internacional de Normas de Ética para Contabilistas e Auditores (IESBA), e cumprimos com os restantes requisitos éticos previstos no referido Código de Ética.

Tendo presente a informação disponibilizada e os procedimentos executados, entendemos que a prova obtida é suficiente e apropriada para permitir apresentar a nossa conclusão.

### Conclusão

Com base nos procedimentos executados e descritos na secção "Âmbito do trabalho", concluímos que os critérios adotados pelo Banco, relativamente ao Relatório de Impacto da Social Bond "IIB Solidary Indexed Bond Série B (2,95% + SOS) - 2022 | 2024" e os respetivos anexos, de novembro de 2023, estão de acordo com o disposto no Regulamento nº 2/2021, emitido pela AGMVM, particularmente, os





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artigos 16º e 18º do mesmo, e com os Princípios para a emissão de Títulos Sociais da Associação Internacional dos Mercados de Capitais (ICMA), mormente os Social Bond Principles Voluntary Process Guidelines for Issuing Social Bonds.

Cidade da Praia, 28 de novembro de 2023.

**SMJ e Associados Sociedade de Auditores Certificados Lda.**

Auditor Certificado, CRC 12/OPACC

Representada por:

Silves Jesus Correia Moreira

Auditor Certificado, CRC 33/OPACC



# Future Considerations

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## 8. Future Considerations

This report represents a mid-term analysis of the activities and impacts resulting from the social bond. It is important to note that this is a partial report, drawn up during the use of the funds. A more comprehensive and detailed final report will be produced after the donated amount has been fully utilized. We commit to providing full and transparent accountability on the use of funds, demonstrating the positive impact achieved and tangible changes in the lives of the children and young people supported by the SOS Children's Village of São Domingos.

With each visit, the work done by the Village is remarkable, making the positive impact on the lives of the benefited children evident. The choice to support this project proved to be the right one, evidenced by the tangible results. The existing organization in the Institution, combined with transparent management, makes the primary objective to be achieved: the well-being of children.

We recommend continuously seeking strategic partnerships and alternative sources of funding to ensure long-term sustainability. Financial independence will allow you to expand your reach and maximize positive impact.



**Your Bank, Your Future**  
**O seu Banco, O seu Futuro**



**international investment bank S.A.**

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