

## INFORMACIÓN PARA JURADO DE ALAS20

### Categoría Inversiones Responsables

#### AMERIS AGF

La divulgación pública de información sobre la activa utilización de criterios de inversión responsable es una de las principales áreas de ALAS20 para los inversionistas institucionales.

La importancia de esta categoría radica en que permite conocer los criterios medioambientales, sociales y de gobierno corporativo (ESG, por sus siglas en inglés), que son considerados por los inversionistas institucionales, ya sea en la toma de decisiones o en sus recomendaciones de inversión.

Esta categoría evalúa cómo los inversionistas institucionales ponen públicamente a disposición de sus grupos de interés los antecedentes sobre los criterios de sustentabilidad que utilizan para evaluar sus inversiones, por ejemplo, en las empresas que son sujeto de éstas.

Estos principios consideran los siguientes aspectos:

#### **Análisis de inversión y toma de decisiones**

La institución debe divulgar públicamente información sobre la incorporación de los ámbitos medioambientales, sociales y de gobierno corporativo en su análisis de inversión y en la toma de decisiones.

#### **Políticas y prácticas de la institución**

La institución debe divulgar públicamente información sobre la incorporación de los ámbitos medioambientales, sociales y de gobierno corporativo en sus políticas y prácticas.

#### **Información de las entidades en las que invierte**

La institución debe divulgar públicamente información sobre cómo solicita antecedentes de los ámbitos medioambientales, sociales y de gobierno corporativo a las entidades en las que invierte.

#### **Promoción de la inversión responsable**

La institución debe divulgar públicamente información sobre cómo promueve la aceptación e implementación de la inversión responsable en la industria.

#### **Mejora de la eficacia de las inversiones responsables**

La institución debe divulgar públicamente información sobre cómo promueve el trabajo conjunto con otros inversionistas, para mejorar la eficacia en la implementación de las inversiones responsables.

#### **Reporte de las inversiones responsables**

La institución debe divulgar públicamente información sobre el reporte de las actividades y los progresos respecto a la implementación de las inversiones responsables.

**Categoría Investigación en Sustentabilidad**  
**PREGUNTAS Y RESPUESTAS DE:**  
**AMERIS AGF**

**Can you please provide us with the company's commitment to integrating ESG standards in its investment policies? (investment policy, commitment towards the UN PRI Principles, etc).**

Ameris commitment is very explicitly stated in its vision "Creativity and excellence at the service of the investors and the society". Our core 5 pillars also reflect our commitment to the long term and to the society. Ameris' 5 pillars are:

1. Build long-term relationships with our clients and our community

Trust, integrity, transparency and the constant pursuit of value are paramount these relationships

2. A culture that fosters creativity and high standard of conduct partnership structure.

Our team of professionals is firmly committed to maintaining the highest possible moral and ethics code. We maintain a culture of partnership that is actively aligned with these standards.

3. We are committed partners.

We seek to partner with best in class market participants across all our business lines. We treat these partnerships as long-term alliances for which we can provide cutting edge solutions.

4. We create innovate products and services.

We go beyond traditional investments products; engaging in a range of creative investments and services across a variety of structures and strategies.

5. Bringing together capital markets and social investing

We manage a impact investment area, called FIS Ameris, that launched the first Chilean impact investing fund on 2010.

FIS Ameris gives investors the possibility to obtain an economic return, while their investment generates a quantifiable social and environmental impact. While those we are the general guidelines of Ameris that reflect the broad commitment to the principles of ESG, they are present in the daily activities and processed and are monitored from the very top level.

As said before Ameris canalize Impact Investment through FIS Ameris, which seeks to invest in institutions and social enterprises that need financing to grow, that have a high impact on ESG standards, in addition to generating financial profitability. Eligible projects for investment can



vary from non-profit organizations that solve a problem at the Base of the Pyramid looking to scale-up their operations to reach financial sustainability, to for-profit companies whose main focus is generate socio-environmental impact with their services or products.

Today two funds are managed with focus on impact investing at FIS Ameris. The first fund was invested entirely in 7 social institutions, positively impacting more than 11,300 vulnerable people in Chile. The second fund is currently being invested in socio-environmental projects, and seeks to reach startups that are at an earlier stage of development through its pre-investment modality, in order to streamline the pipeline of potential social projects.

For its contribution to impact investing in Chile, FIS Ameris obtained an important international recognition two years in a row, 2016 and again in 2017. B the Change Media distinguished us within the "Best for the World Funds" award, for the outstanding social and environmental performance of our investments.

Deeply information on FIS Ameris can be found in its web page <https://fisameris.cl/>

**Who is responsible for the oversight or implementation of this policy? Please specify.**

Given that Ameris is a relatively mid company (over 50 people) with Partners actively very involved in the business, the main responsible for the implementation of the policy is the Board of Directors. However, specific team members support some specific functions. Is important to mention that part of the board are full time employees and one independent member board.

Ameris count with a compliance team headed by José Antonio Cunich, with a highly experience full time, who makes sure processes and policies, which are developed using the highest standards, are implemented.

In terms of ESG, we measure FIS ameris social results and those of its investments with the GIIRS (Global Impact Investing Rating System) methodology, a rigorous, comprehensive and transparent tool administered by the US NGO B Lab to evaluate social and environmental results between funds of impact investment around the world. Our high score in the GIIRS certification led to our fund being recognized as "Best For the World Funds" in 2016 and 2017.

FIS Ameris operates under the same parameters and standards of the financial world in legal and operational terms. For example, an external company audits the Fund's Financial Statements every year. It also has a full-time team of three dedicated people with focus in impact investing, a corporate governance and Investment Committee, who oversight all the investments.

**What is the share of funds under management to which such means are allocated?**



Ameris has two impact investing funds under management on its FIS Ameris area 100% of their investment have focus in ESG. The asset under management of the impact investing funds are US\$4,5 million and US\$7,5 million respectively.

**Please provide quantitative data on funds that integrate ESG factors, over the past 3 years, and data on any specific funds dedicated to financing social and/or environmental projects.**

Ameris has an impact investing area, FIS Ameris, that launched the first impact investing fund in Chile in 2010. FIS Ameris is an innovative financial tool for the Chilean market, it invests to create social benefits while generating a financial return.

The objective is twofold: Provide financial solutions to social institutions in need of funding to grow and achieve operational self-sustainability. Facilitate a concrete tool for social investors in Chile and strengthen this class of investor.

In 2010, FIS Ameris raised its first fund of USD4.5MM among 21 investors. It was invested between 2010 and 2016 in 7 projects that generate quantifiable socio-environmental impact and positive profitability, directly benefiting 11,362 people from the Base of the Pyramid in Chile as of June 2018. This fund expects to return a rate of 2% plus inflation and social results measured during a period of 10 years.

After the good results of the first fund, a second fund was launched in June 2017, a fund that received support from Chilean government agency Corfo for its operation. The fund plans to invest in 10 socioenvironmental projects and reach projects that are at an earlier stage of development through its preinvestment modality, in order to streamline the pipeline of potential social projects. WE have invested in 2 social projects and 2 pre-investments.

FIS Ameris looks into institutions in the areas of microfinance, education, healthcare, health and social housing, among others, ranging from nonprofit organizations looking to scale their operations to for-profit companies whose mission is to solve a social or environmental problem at the Base of the Pyramid.

Below you can find the descriptions of FIS Ameris' investments

First fund:

#### PROMOEDUC

Company that offers learning resources and educational consultancies to municipalities and subsidized educational establishments. After 14 months of FIS' investment, Promoeduc reached economic self-sustainability, positively impacting the education of 6,874 students of the Base of the Pyramid

#### LUMNI

Pioneer B Corp in Latin America that seeks to expand access to higher education by investing in human capital. FIS' investment is financing the studies of 196 students of technical careers from the Base of the Pyramid.

#### LA PROTECTORA DE LA INFANCIA

Organization with more than 117 years serving children at social risk in Chile. The private-public school Luis García de la Huerta in Codao, member of this organization, was supported by FIS. The investment enabled the expansion of the school's infrastructure to give access to a full school day program to 428 students annually, from 1st to 8th grade.

#### TECHO CHILE

NGO that seeks to improve the lives of thousands of people living in poverty in precarious settlements, through the joint action of its residents and young volunteers. FIS' investment was directed to the housing area, to contribute to the construction of around 750 quality social housing in a period of 8 years.

#### CEIA QUIMAHUE

Center for Integrated Adult Education in Cañete that contributes to the integral development of its students and their families, offering an education without entry requirements. FIS' investment allowed the construction of a new 1,200 m<sup>2</sup> establishment, thus increasing the enrollment of 255 to 500 students from the Base of the Pyramid.

#### LATE!

B Corp that seeks to transform the consumption of products into solidarity by donating 100% of the profits to social institutions of recognized prestige, to carry out concrete projects in support of the most vulnerable people in our country. FIS' investment was focused on the development of water barrel segment of Late!

#### CHILERECICLA

Electronic waste recycling company located in Chillán, which provides a comprehensive management service to recycle disused electrical and electronic equipment. FIS' investment financed the automation of the recycling plant, more than doubling its treatment capacity, processing 600 tons per year.

#### Second fund:

#### TRICICLOS

B Corp focused on waste recycling and consultancy with operations in Brazil and Chile. Sells and operates clean points working with base recyclers, and provides applied circular economy consulting services to corporate clients. FIS 2.0 co-invested with the Colombian fund FCP to expand operations to Colombia and Peru, and support growth in the areas of advisory in circular economy and digital certificates.



#### FONDO ESPERANZA

Microfinance company that promotes social development through a comprehensive service for entrepreneurs and micro-entrepreneurs in vulnerable sectors that includes access to micro-credits, training and networking. They have 15 years of experience with presence from Arica to Chiloé, with 56 offices in 248 communes in Chile.

#### KIRÓN – pre-investment

Company of R&D&i in health that develops products for people with mobility disabilities. Seeks to generate employment inclusion and improve the quality of life of their clients, with high quality products and affordable prices.

#### ALLRIDE – pre-investment

Company owner of a carpooling App that seeks to connect drivers with passengers to share recurrent trips within cities. It intends to reduce congestion and pollution in big cities, in addition to generating savings both in time and money for its users.