



Green & Social Bond

This Bond is for Impact Investors who are
interested in social and financial return!

1bank4all – GREEN AND SOCIAL BOND

SUMMARY

Information	Data
Volume of Green & Social Bond	750 Million Euros
Duration	2018 – 2038
Interest / Yield	3,0 %
Management Fee	1,2 %
Issuance Cost	750.000 Euros (all-in)

INTRODUCTION

As a social business, **1bank4all** aims to finance environmental and sustainable projects such as climate change mitigation and renewable energy. Through digital banking, **1bank4all** will provide financial services through a resource-efficient, environmentally friendly and convenient way.

1bank4all's activities will be in line with the SDG's as outlined by the UNDP. For example, we will

finance projects that compliment SDG's 7 and 13, 'Affordable and Clean Energy' and 'Climate Action'. By providing sustainable finance, we aim to support projects that contribute to low carbon economies, provide affordable renewable energy solutions and conserve the environment. This will be carried out, in line with the EU's HLEG and its recommendations regarding sustainable finance.

GREEN AND SOCIAL BOND MANAGEMENT

This is an initiative started by the **1bank4all** Founding Association on behalf of **1bank4all** (Europe) and the Impact Global Emission Solutions (IGES). The mission of **1bank4all** is to become the first global social bank. It is a Fintech start-up that will provide affordable financial services to everyone.

1bank4all (Europe) as a Fintech start-up will apply for a banking license under the sandbox program. A sandbox program in the Fintech world refers to a controlled environment, which does allow Fintech companies to offer innovative financial products and/or services within a clearly defined space and for a limited period of time.

Impact Global Emission Solutions is a world-leading international project developer dedicated to reducing air pollution and greenhouse gas emissions in the transport and energy sectors. IGES cooperates with local partners, transferring technology and building capacity to sustainably reducing emissions.

Issuing green and social bonds is key to providing the **1bank4all** group of banks with the necessary finance to fund sustainable projects in all countries, where **1bank4all** is going to operate. As a global social bank, **1bank4all** will eventually be in a position to scale up our sustainable financing on to a global level.

The first green and social bond will incur an issuance cost of 750.000 Euros, which will include the preparation of the bond & marketing activities. A total volume of 750 Million Euros will be issued for a 20-year bond. It is currently (in 2018) being created, with the goal of being issued in November 2018 and to run until November 2038.

1bank4all (Europe) (Europe) and IGES, together with other partners, will form the issuing consortium responsible for creating and issuing the bond. The first green and social bond issued by **1bank4all**, IGES and other partners will be managed at a fee of 1,2 % per annum and comes with a fixed financial return of 3,0 %. An additional bonus will be granted if the bond performs better than forecasted. The members of the issuing consortium shall be organisations who want to contribute to the issuing cost of the bond and in return will be preferred partners to submit and get finance for eligible projects.

The bond management board will be responsible for making the final decisions regarding the investments in green and sustainable projects, reporting and ensuring, that the projects meet the legal requirements and are compliant.



ELIGIBLE INVESTMENT CATEGORIES

The funds of the Green and Social Bond will be used to finance projects in the following areas:

1. Renewable energy and energy efficient housing
2. Low carbon public transport solutions
3. Organic agriculture and food production
4. Financial and digital inclusion
5. Gender equality and empowerment
6. Environmental Conservation
7. Smart City Developments
8. Quality healthcare

The geographical focus of the projects will include Europe (European Union and the United Kingdom), Africa (1bank4all focus countries e.g Ghana and Kenya), Latin America (Brazil, Colombia, Mexico).

The projects to be financed using this green and social bond will include the following:

- Setting up the first Global Social Bank; 1bank4all Group
- Public Private Partnerships projects in Brazil
 - Sustainable Smart City Development
 - Programs which improve business environments
 - Generation of employment and income programs
- Public Transport Projects in Ghana, Kenya and Nigeria
- Empowering small Cocoa Farmers in Ghana
- Energy efficient housing in the developing countries

MEASUREMENT AND REPORTING

Financial reporting of the projects invested in will be carried out according to the International Financial Reporting Standards (IFRS). Furthermore, the impact

measurement will be carried out, according to the Global Impact Investing Rating System (GIIRS).

TIMELINE

We are currently in the setup phase of the GREEN SOCIAL BOND. We are aiming to reach a total amount of 250 Million Euros as commitments during our pre-sale period. The first draft of the prospectus is planned to be ready by September 2018.

The final listing of the GREEN SOCIAL BOND is scheduled for Q4/2018 – which marks also the start of possible project funding.

Commitments made during the pre-sale period will be confirmed through a MoU, which will outline the planned participation in the Issuance Costs of the GREEN SOCIAL BOND and the conditions of the loan that the applicant organisation will obtain in return once the GREEN SOCIAL BOND has been officially listed and launched.

1bank4all

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ABOUT 1bank4all

1bank4all is an innovative social banking project, which aims at providing access to ethical, affordable and inclusive financial services to everyone, throughout the globe. The project was started by the **1bank4all** Founding Association in 2015 and has its headquarters in Switzerland.

1bank4all's vision is to be the first truly global social bank in the world. As part of our plan for globalisation, we have a network of people working on starting **1bank4all** in Africa, Latin America and the European Union.

What makes us different from conventional banks is that our goal is to put people before profit. The bank will operate as a social business, meaning that a majority of profits earned shall be re-invested into the project, for the benefit of its users.

This year (2018), we are currently applying for a European banking license and once we start operating, **1bank4all** will provide a range of financial features including online-based bank accounts with no banking fees; credit to the bank's members; affordable international/ national money transfers; and fair currency exchange rates.

ABOUT IGES

IGES (Impact Global Emission Solutions) are world-leading consultants and international project developers dedicated to reducing air pollution and greenhouse gas emissions in the transport and energy sectors. We work with clients across the world, with the aim of maximising economic, social and environmental benefits of reducing emissions. Our projects provide innovative technology and policy-based solutions for reducing global emissions, tailored to local conditions and needs.

IGES deploys advanced emissions Monitoring, Reporting and Verification (MRV) methodologies, low-carbon technologies and policy-based solutions to address many of today's pressing air quality, climate change and low-emissions development challenges.

Our goal is to maximise emissions reductions, producing co-benefits of:

- Improving air quality and public health
- Mitigating climate change
- Increasing energy efficiency and energy security
- Protecting the environment and biodiversity
- Promoting sustainable low-emissions development

www.impactglobalemissionsolutions.com

For further information please contact us through our website, via mail or give us a call.

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