

responsAbility Investments AG

Investing in new Perspectives

responsAbility



Founded in 2003, today one of the largest private investors in development finance

2.2 billion USD Assets under Management

Authorized by the Swiss Financial Market Supervisory Authority FINMA

Offices in Switzerland, France, Peru, Kenya, India

Representatives in Costa Rica, Lebanon, Hong Kong

Over 140 employees

Debt and equity investments in development-related sectors of emerging economies such as **finance, agriculture, health, education and energy**

Strong focus on risk management, transparent reporting und corporate governance

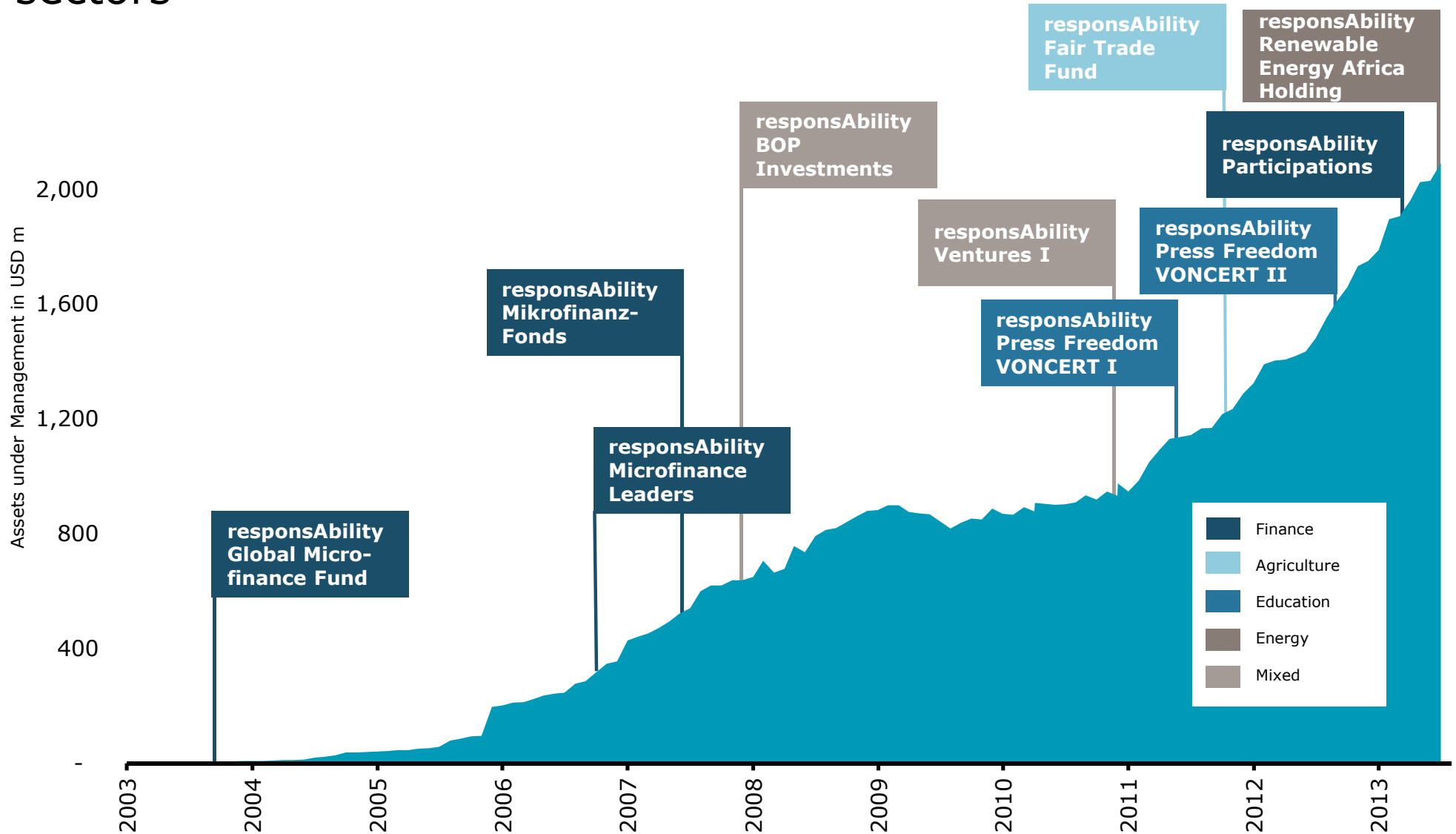
A lack of proper sanitation costs India 6.4% of its GDP. More than half of the country's population has no access to sanitary installations.

Saraplast, financed by responsAbility, offers affordable portable toilets in the state of Maharashtra.

Leading independent asset manager

10 specialized funds in development related sectors

responsAbility



Our role in the agricultural value chain

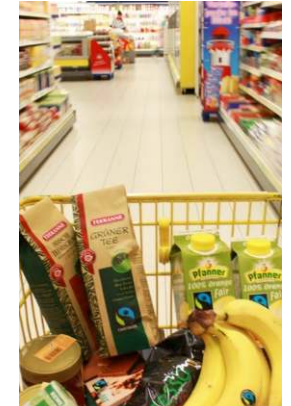
Focus on smallholder farmers benefits

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Investors



responsAbility
Investment Funds



Smallholder farmers

Cooperatives

Traders & Importers

Consumers

Agriculture Investments

Eligibility criteria

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Investment Eligibility Criteria

Sustainable Business Model

+

Targeting Low Income Beneficiaries

+

Environmentally and Socially
Responsible

+

Owner and Management Integrity

+

Real Financing Need



Our role in the agricultural value chain

Filling the gap between supply and demand

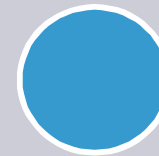
...What do we need to get to

50% produced is certified/sustainable coffee in 2020



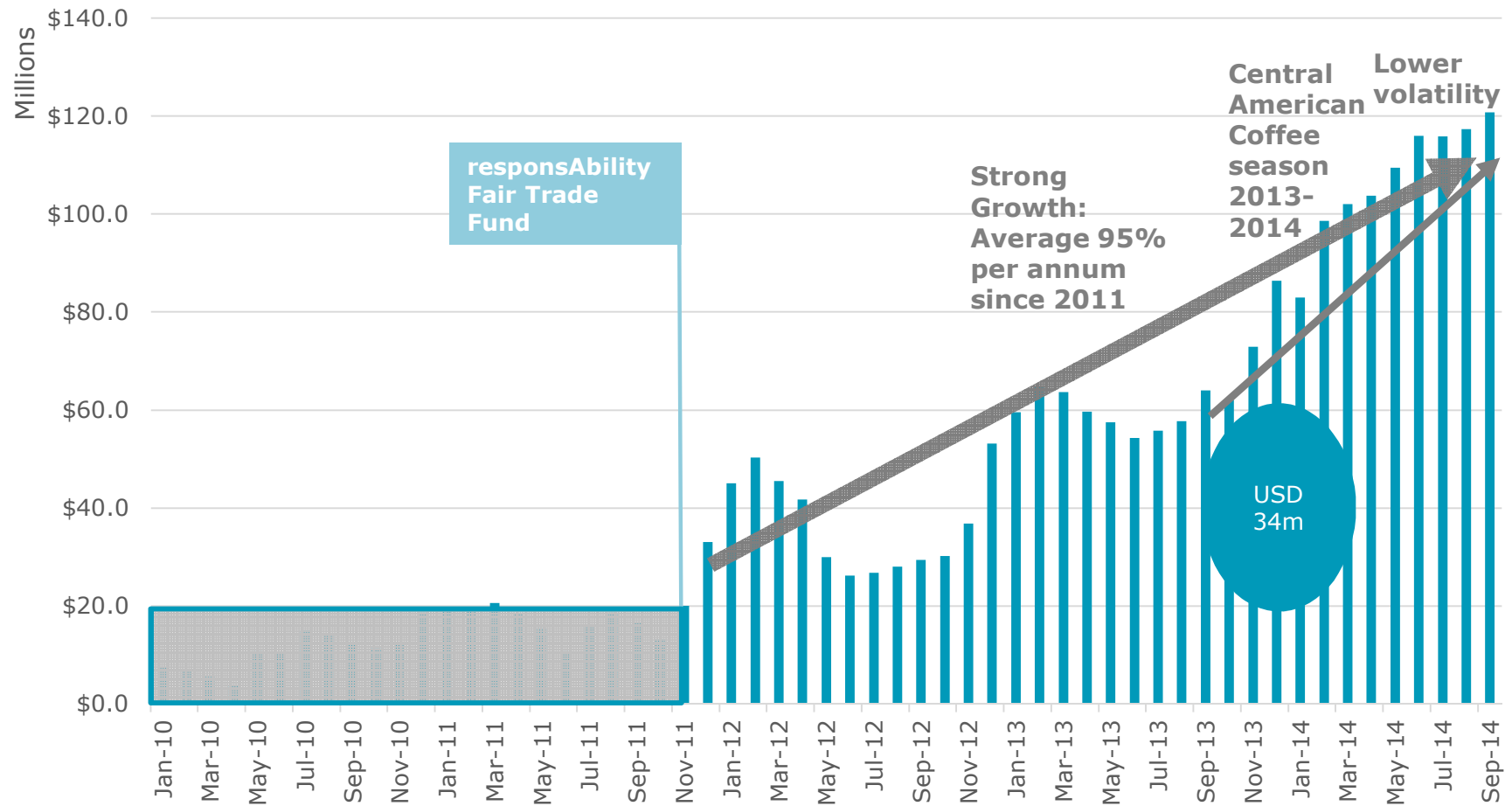
Where we are today...

12% produced is certified/sustainable coffee in 2012



Largest "impact" lender in Smallholder Finance

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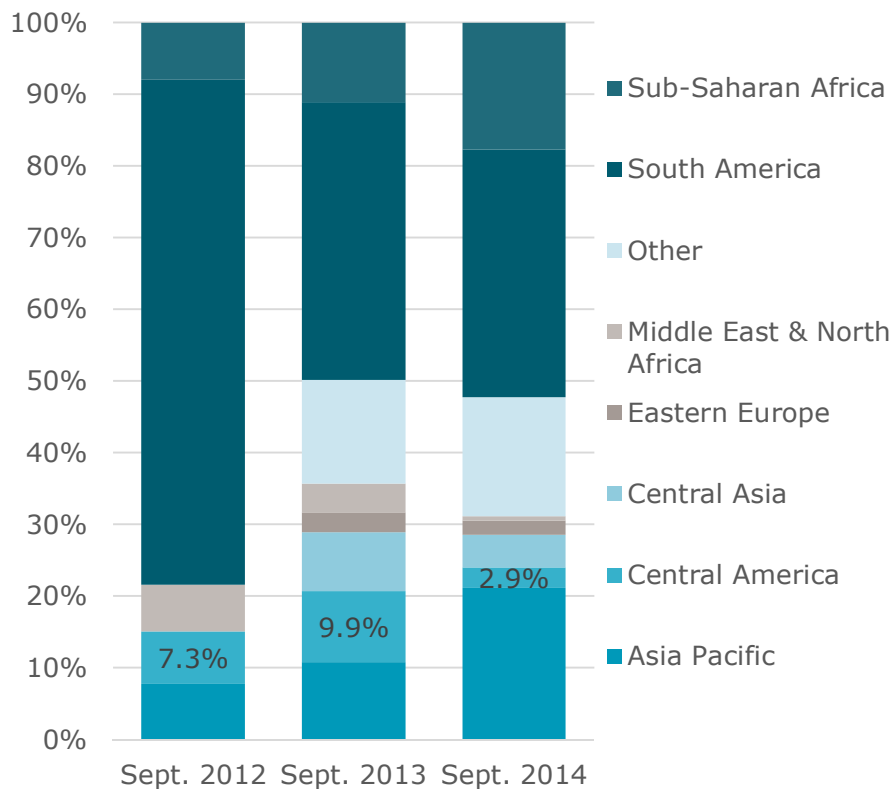


As of 30.09.2014

responsAbility Agriculture Investments

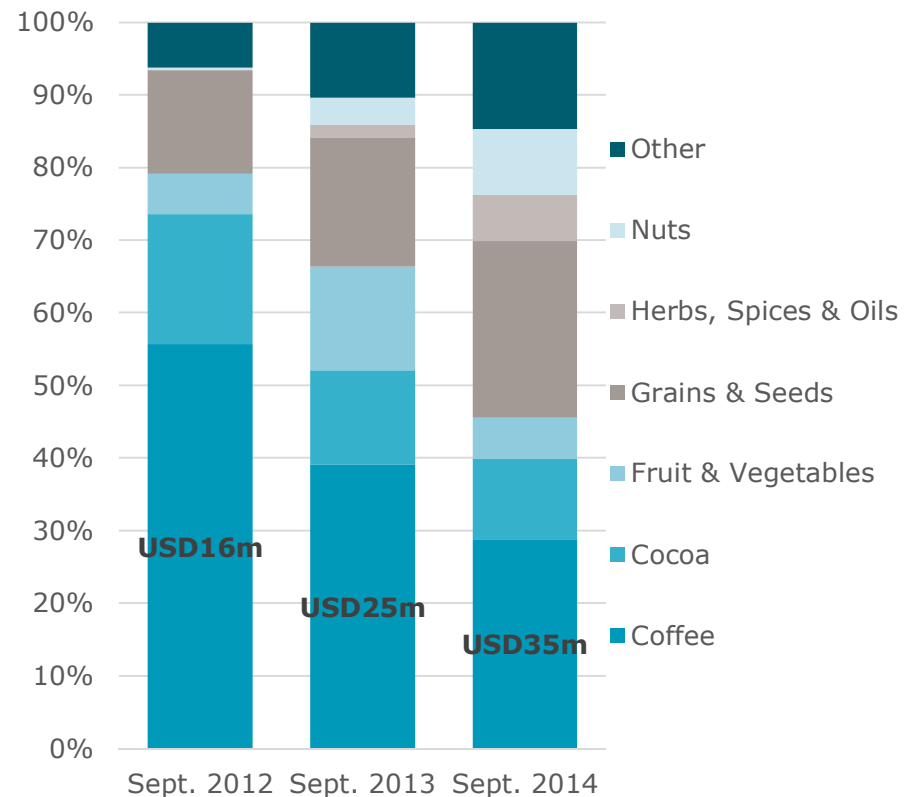
Allocation per regions and crops

Regions



38% Latam

Crops



29% Coffee

Investment terms and conditions



Current countries	<ul style="list-style-type: none"> ▪ Costa Rica, Nicaragua, Honduras, Peru, Colombia, Mexico, Indonesia, Rwanda, Uganda, Cameroon, DRC, Timor Leste, Vietnam, Switzerland, UK
Working capital	<ul style="list-style-type: none"> ▪ Pre-Harvest, stock purchases and FOB exports ▪ Operational working capital
Long term financing	<ul style="list-style-type: none"> ▪ Wet and dry mills ▪ Warehouses ▪ Replanting of Coffee trees
Amount	<ul style="list-style-type: none"> ▪ Minimum USD 500,000 ▪ Maximum depending on the project
Currency	<ul style="list-style-type: none"> ▪ USD, EUR
Collateral	<ul style="list-style-type: none"> ▪ Export sales contracts ▪ Floating charge on assets ▪ First demand guarantee ▪ Collateral management agreement ▪ Pledge on immovable assets ▪ Pledge on loan portfolio ▪ Trust agreement

Costa Rica, Coffee season 2013-2014

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USD 16.5m disbursed, 10 active clients



Example 1

Amount 2013-14	USD 5 million
Average tenor	7 months
Collateral	Sales contracts + Pagaré
Pre-finance of harvest	Up to USD 2 million
Legal Status	Cooperative

Example 2

Amount 2013-14	USD 500,000
Average tenor	7 months
Collateral	Portfolio + sales contracts
Pre-finance of harvest	Up to USD 200,000
Legal Status	Limited liability company

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