



ESG Maturity

PRESENTATION



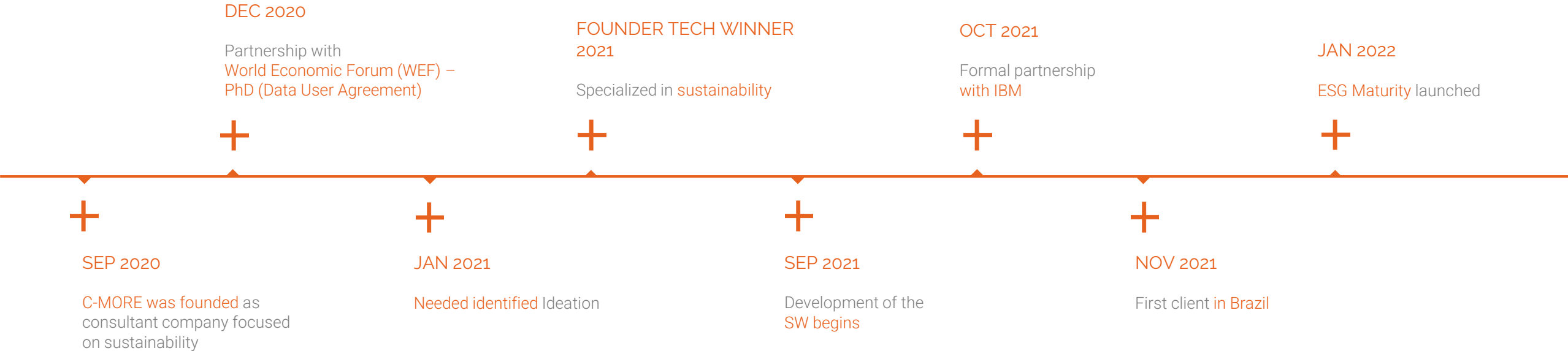
Beyond
the Obvious



Who Are We

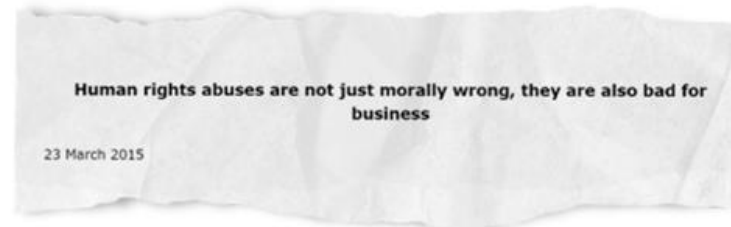
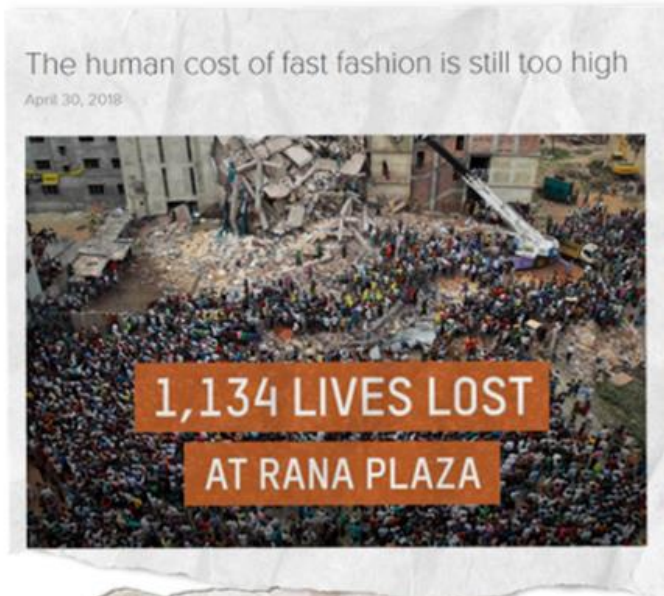
C-MORE has developed a contextual **family of algorithms, combining Data Science and Intelligence** on Environmental, Social and Governance metrics with different business models, sectors and company sizes, allowing for **ESG impact Score, Benchmarking, metrics and behaviour analysis**, and **downgrade and non-compliance risk**.

C-MORE believes that the **success and future of companies is intertwined** with their sustainability impact and initiatives in their business models.



+ We translate sustainability into business +

The Reason Why



The Reason Why

- + ESG funds captured **\$51.1 billion** of net new money from investors in 2020, a record and more than double the prior year, according to Morningstar. (1)
- + The pressure on organizations to meet environmental, social and governance (ESG) criteria is more widespread than most finance leaders might realize — **85% of investors** considered ESG factors in their investments in 2020. (2) (3)
- + Media mentions of ESG data, ratings or scores **grew by 303%** year over year in 2020.
- + **91% of banks** monitor ESG, along with 24 global credit rating agencies, 71% of fixed income investors and over 90% of insurers.
- + **67% of banks** screen their loan portfolios for ESG risks.
- + **33% of private sector** rating actions published by Moody's in 2019 cite ESG risks as material credit considerations.
- + Strict ESG reporting requirements reduce the risk of negative ESG incidents and decrease the probability of stock price **crashes by 18%** (4) (5)



Europe

Net assets in ESG funds **grew to 1.2 trillion euros (\$1.43 trillion)** in 2020, up 37.1% from the prior year and compared to a 4.8% increase for non-ESG funds. (6)

ESG Fund Assets **Hit Record \$1.4 Trillion in Europe** Last Year (7)



Latin America

The Latin American markets registered an ESG AUM of about **USD 43 billion** in 2020, which is less than 1% of the region's total AUM. According to PwC6, Latin America's total AUM will grow from USD 8 trillion **to USD 14 trillion** in the next five years. If we assume that the LATAM region will catch up with the global ESG trend over the next decade, we have a gap of over USD 1.7 trillion to fill in five years, considering an **ESG share of 13%** (half the current global ESG share). (8) (9)

| The Reason Why |



ESG integration is not accessible to **every organization.**



Organizations need to **integrate ESG** into their business models.



Lack of standardized and comparable ESG data.



Lack of knowledge in some organizations regarding to ESG practices.



In ESG, there isn't one size fits all: risks vary according to sector, and there is a need for data-driven approaches for identifying high vulnerability and risk to environmental and social impacts.



"The world has woken up – [ESG] is good business. This is about resilience"

Kathleen McLaughlin
EVP and Chief Sustainability Officer, Walmart



Our Solution



| ESG Expertise |

How do we add value?

One of our the differentiating factors is the use of **data intelligence in ESG as a catalyst for sustainable and prosperous businesses.**

We believe that ESG best practices in companies besides mitigating risks have the potential to **generate above average financial profitability.**
(Click here to see how our assessment works)

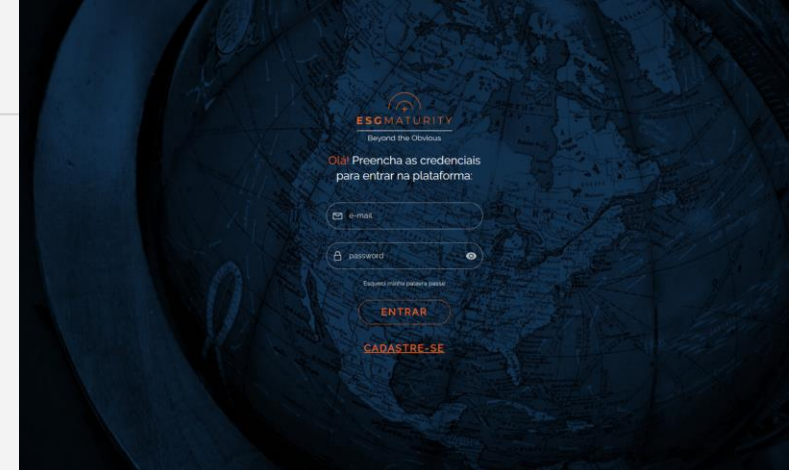
A proprietary family of **algorithms** combining Data Science and ESG Intelligence able to measure, assess, understand and predict performance.



Through **personalised and interactive dashboards**, clients are able to visualize algorithms' output, allowing for an understanding of their current ESG maturity and the required actions to evolve.

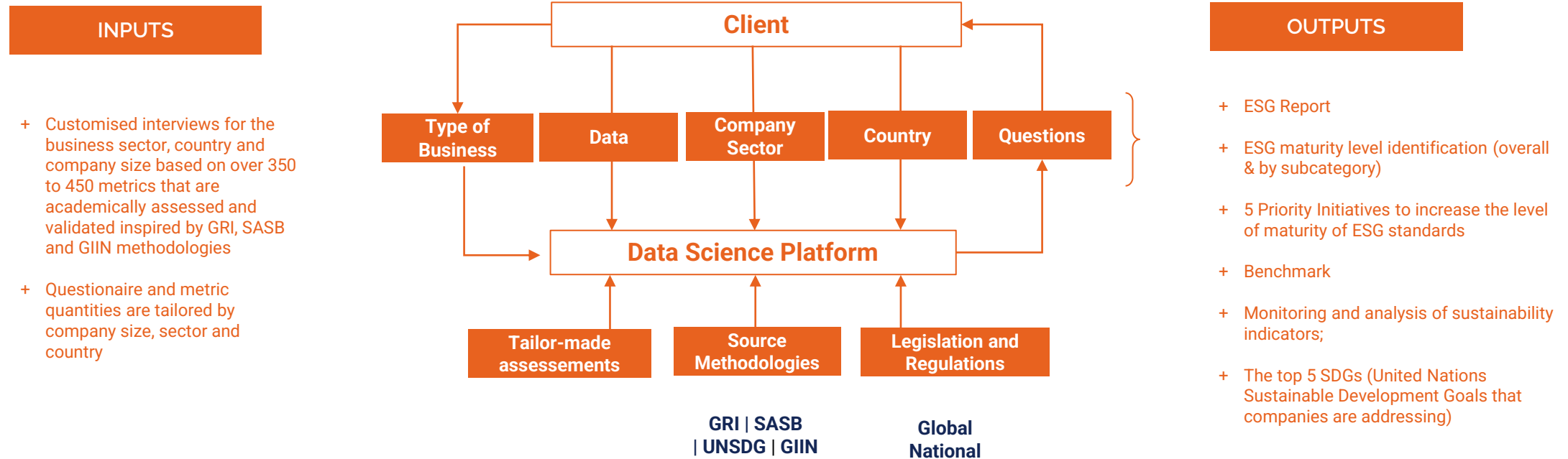


An intelligent questionnaire customized to the industry sector and countries of operation and based on global standards.



ESG Data Intelligence

The algorithm has the intelligence to adapt to companies of different sizes (from start-ups to listed companies), sectors and countries, and is set to launch as SaaS in Q1 2022.



Solution is incorporating **IBM Watson** cognitive capabilities to:

- Assist end users filling the ESG questionnaire thru conversational interface,
- Monitor financial performance and strategy with ESG criteria,
- Report, benchmark and access the Sustainability of the company,
- Collect and process unstructured information from multiple sources (e.g. workday, CRM, SAP, websites and multiple reports).

Silver
Business
Partner



| ESG Maturity |

Capabilities



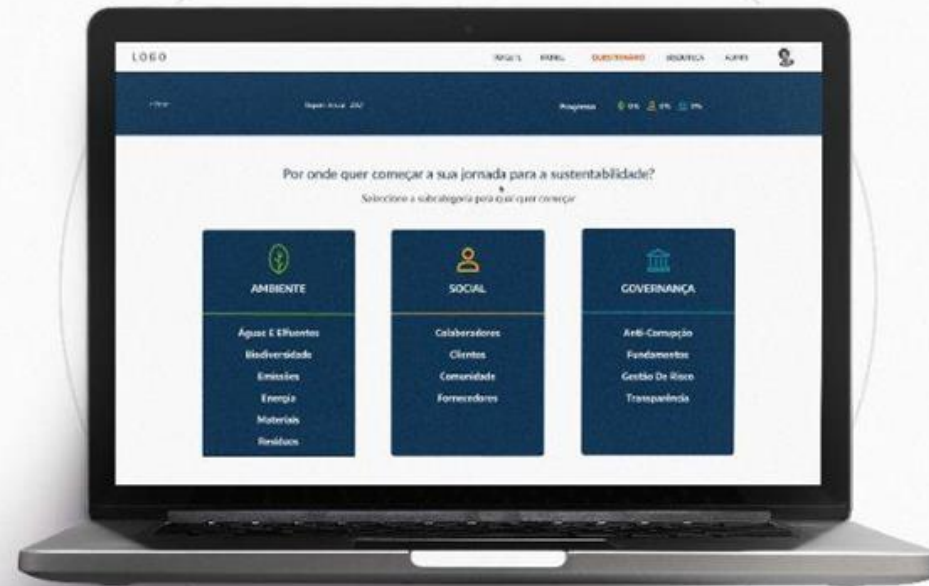
Innovate



Monitor



Prevent



Optimize



Predict



Risk Management | Security Practices | Energy Management | GHG Emissions | Waste Management | Human Right | Employee Health & Safety | Supply Chain Management | Ethics & Culture | Diversity & Inclusion | Training & Education | Socio-economic Compliance | Board Structure and Diversity

ESG Plans & Features

+ ASSESS

SNAPSHOT | Captures a snapshot (AS-IS) of the overall ESG maturity status of the company.

+ DISCOVER

POSITIONING | Complements the Assess with a set of highly relevant details for companies that want to position themselves in the market.

+ PLAN

REPUTATION | Suitable for companies that want to stand out in the market for their good practices by implementing and monitoring not only the implementation of their measures but also their impact on the business. This package allows clients to analyze their data for the anticipation and prevention of risks and optimization of resources, resulting in well-founded strategic decision-making.

Features	ASSESS	DISCOVER	PLAN
Questionnaire	✓	✓	✓
Dashboard	✓	✓	✓
Action Plan	✓	✓	✓
Library	✓	✓	✓
Virtual Assistance	✓	✓	✓
Notifications (Legislation)	✓	✓	✓
Analysis of unstructured data	✓	✓	✓
Reputational Analysis	x	✓	✓
Customizable Questionnaire	x	✓	✓
Dynamic Dashboard	x	✓	✓
Benchmark Index	x	✓	✓
Notifications (Questionnaire)	x	✓	✓
Connectivity External Sources	x	✓	✓
Action Plan follow-up	x	x	✓
Monitoring	x	x	✓
Notifications (Plan)	x	x	✓
Corporate Benchmark	x	x	✓
Analytics	x	x	✓

Roadmap

MVP >>	Q1/2022 >>	Q2/2022 >>	H2/2022
<ul style="list-style-type: none"> + Setup Base Environments + Login (Simple) + Dashboard (8 graphs/charts) + ESG Global Maturity Level + Maturity Level in Detail + SDG Organization Top 5 + Priority Initiatives Top 10 + Priority Risk Areas by Sector + Action Plan + Employees Management C-Level (by gender) + Turn-Over + Dynamic questionnaire template + General Document Library + Document Encryption + Chatbot - Watson Assistant + 3 Profiles (C-More, Client, Licensee) 	<ul style="list-style-type: none"> + (Multi-Language (en, pt-pt, sp, fr) + Modification and access recovery + Self Registration + Online Payments + DashBoard (Addition of more graphics and / detail) + Library module improvements + Security (vulnerability tests) + Infrastructure (new datacenters) 	<ul style="list-style-type: none"> + Application Trial + Benchmarking + Statistics and Reporting + Alerts and Notifications + APIs + BackOffice + "Reusable" Customizations + N User Profiles + Data Export 	<ul style="list-style-type: none"> + Unstructured information analysis (Watson Discovery) + Reputational analysis (Watson Discovery) + Platform Management module enhancement + AdHoc customizations + Improvement in the Alarms process + Initiation of ISO certification processes

Our Team



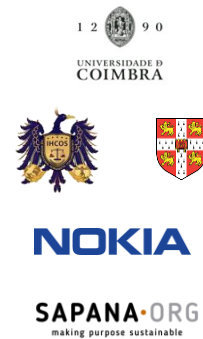
| Our Team |



**Carolina
Almeida Cruz**
CEO and Founder



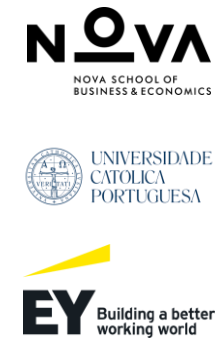
Carina Abreu
Co-Founder



Ricardo António
*Marketing and
Communication Expert*



Catarina Galhardo
Financial Expert



Advisors & Partners

Advisors



Glen Fernandes
Advisor



Jim Riordan
Advisor ESG



Rodrigo de Barros Rodrigues
Advisor



Sara Gonçalves
Advisor



Partners



João Brito
Partner



Lyana Bittencourt
Partner



Mónica Blatytá
Partner



Tânia Neves
Partner

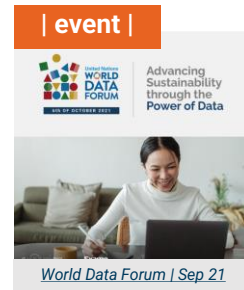


| Our Team |

Awards and Recognitions

- + **Sapana's Breaking Bars project** is one of the 30 case studies at global level of the United Nations Economic Commission for Europe International PPP Forum;
- + **Grameen Bank (Muhammad Yunus Foundation)** acknowledges **SAPANA.org** as a **Social Economy** example;
- + **Ashoka**, a global network of social entrepreneurs, designates Carolina Almeida Cruz as a Changemaker;
- + **Women Economic Forum AWARD** - Iconic Women Creating a Better World for ALL;
- + **SAPANA received an Honorable Mention** at the INSEAD Social Entrepreneurship Award;
- + **Portuguese Women in Tech 2021 - Female Activist focus on Sustainability and/ or Climate Emergency**;
- + **Semi-finalist of the European Social Innovation Competition** 2021 "Skills for tomorrow - Shaping a green and digital future";
- + **"Recognition of Practices in Social Responsibility and Sustainability (RPSS)"** - award sponsored by the Portuguese Association for Business Ethics (APEE);
- + **4th World's best Sustainability** Report at the Corporate Register Reporting Awards;
- + **Food and Nutrition awards** in the Sustainability category.







Público P3 [\(link\)](#)



Exame [\(link\)](#)



Expresso [\(link\)](#)



Público [\(link\)](#)



Observador [\(link\)](#)



Tête-à-talenter [\(link\)](#)

Our Clients



| Some of Our Special Clients |

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 **SCOPE INVEST**
funding experts

 **Barreiro**
Câmara Municipal


GC CONSULTORES

BOOST:IT
DOING IT BETTER

LOBA

endeavor
BRASIL

BECK & AUUSER
MANEJO RACIONAL E PRODUTIVO

 *Solum*

IXIS
TECHNOLOGY HUB

LEROY MERLIN



galp 

 **PrimaSea**
NUTRIÇÃO ANIMAL E VEGETAL

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