

Çevreye Yatırım Fonu: Hem yatırımlarınıza hem de doğal hayata kazandıran ilk yatırım aracı.



Türkiye İş Bankası A.Ş. B Tipi Değişken TEMA Çevre Fonu
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Turkey and Environmental Facts

- Turkey comes in the
 - 7th place among European Union countries in annual carbon dioxide combustion
 - 1st place in industrial combustion.
- Every year 100.000 hectares of forest burn away causing livable areas diminish rapidly.



Socially Responsible Investing Assets (SRI) in USA

Years	SRI Assets (billion dollars)
1995	639
2007	2,710

% 324 growth



Social Responsible Investment in USA

<i>(In Billions)</i>	1995	1997	1999	2001	2003	2005	2007
Social Screening	\$162	\$529	\$1,497	\$2,010	\$2,143	\$1,685	\$2,098
Shareholder Advocacy	\$473	\$736	\$922	\$897	\$448	\$703	\$739
Screening and Shareholder	N /A	(\$84)	(\$265)	(\$592)	(\$441)	(\$117)	(\$151)
Community Investing	\$4	\$4	\$5	\$8	\$14	\$20	\$26
Total	\$639	\$1,185	\$2,159	\$2,323	\$2,164	\$2,290	\$2,710



Socially Responsible Funds in USA

By the end of 2007	Portfolio (Billion Dollars)
Mutual funds	171,7
Exchange-traded Funds	2,25
Trust Companies	0,85
Alternative Funds (hedge funds, social venture capital, private equity)	5,3
Other Investment Pools	21,7
TOTAL	201,8



Socially Responsible Funds in USA

Year	Number of Funds	Net Asset Value (billion dollars)
1995	55	12
1997	144	96
1999	168	154
2001	181	136
2003	200	151
2005	201	179
2007	260	202



Investment Approach

Original Approach

Investment portfolios that integrate two distinct research frameworks: a rigorous review of financial performance, and a thorough assessment of environmental, social and governance performance.

Thematic Approach

Investment portfolios that selectively invest in companies that produce products and services designed to solve some of today's most pressing sustainability challenges. Each Solution Fund has different criteria that reflect the over-arching issues of and opportunities in its sector.

Enhanced Engagement Approach

Investment portfolios that emphasize strategic engagement to advance environmental, social and governance performance in companies that may not meet certain standards today, but have the potential to improve.



Is Bank Mutual Funds

- Is Bank established the first mutual fund in Turkey, in 1987.
- Pioneer and leader bank since establishment of the fund industry.
- At the moment, serving 600,000 investors with 20 funds with different investment strategies.
- Remains recently the leadership position having more than %21 of the market share.



Structure of the TEMA green fund

- Joint project of ISBANK and TEMA Foundation,
- The fund is managed by Is Asset Management,
- It is a B type balanced fund with a flexible portfolio structure,
- Flexibility allows the fund to easily adapt to changing market conditions.
- Equity investment between %15 - %45
- Fixed income investment between %55 - %85
- Repo transaction between 0 - %30



Investment Process



Positive screening

The fund;

- uses the screening approach of socially responsible investing,
- takes only environmentally responsible companies to its portfolio,
- grants good corporate governance criteria,
- invests in companies whose products and services help other companies and societies improve their environmental performance.



Negative Screening

The fund avoids to invest in companies,

- which produce weapon and tobacco,
- which are fined recently owing to environmental pollution,
- which have environmental problems,
- whose activities incorporate gold exploration.



Company Selection

The fund invests in companies,

- which apply regularly dividend policy,
- which have potential to outperform the index,
- whose financial numbers are outstanding,
- whose projects and investments are sustainable and profitable.
- which have licence of TS EN ISO 14001 Environment Management System on Industrial and Service Sectors,



Main Benefits of Cooperation

- Encourage the companies to apply environment-friendly policies.
- Discriminate green companies from others,
- Give an opportunity for investors to invest in companies which are sensitive to nature,
- By using environmental investment approach, half of the management fee earned from the fund by ISBANK will be transferred to environmental development projects conducted by TEMA.



THANK YOU FOR YOUR ATTENTION

