

Fortis Foundation Nederland

Encounters

Annual Review 2007



FORTIS 



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Preface

Fortis takes its role in society very seriously and giving back to the communities in which we operate is an important part of who we are. As such we also do what we can to motivate our employees across the company to become involved in a range of activities designed to impact positively on society. Not surprisingly therefore employee volunteering is core to the activities of our Foundations.

Fortis today employs some 14,000 people in the Netherlands and this population is set to grow substantially following the acquisition of ABN AMRO last year. With a combined workforce of round 35,000 we will de facto become one of the largest private sector employers in the Netherlands and our role in society will take on an even greater meaning in the future.

We believe that we have a responsibility to reach out to all stakeholders – not just to those most directly impacted by our actions but more

broadly to those members of society who are most in need of our support. In the case of Fortis, the primary focus for our activities is vulnerable youth in the area of Care and Education – and we are making a real difference to people's lives every day in this area.

We are committed as a company to sustainable development and corporate social responsibility – and this is also the basis for the existence of the Fortis Foundation in the Netherlands. It is the vehicle we used to encourage more than 5,400 colleagues to participate in Fortis Foundation projects last year – positively impacting the lives of many thousands of people in the Netherlands. This work has not gone unnoticed, and it was highlighted as one of the reasons that Fortis was named Employer of the Year in the Netherlands in 2007. We are now taking the Foundation concept to other countries around the world where Fortis has a presence.



Fortis aims to provide the right tools to its employees to facilitate their involvement in the community – but let's be clear, the real credit goes to those colleagues that chose to roll up their sleeves and give up their time – and their actions speak louder than words.

We are extremely proud of what our employees have achieved and this report is a tribute to their tremendous work. We are a company though that constantly strives to do better in everything it does and the important area of CSR is no exception. We look forward to working with you again in the future and meanwhile hope you enjoy reading about our work in the community.



Jean-Paul Votron
 Chief Executive Officer Fortis
 Member of the Board Fortis Foundation
 Nederland

Fortis Foundation Nederland

Since 1998, Fortis works with both Community Team Building projects and the Stimulans program, which allow Fortis employees to request money for a good cause in which they themselves are involved as volunteers. This proved to be an enormous success. To guarantee an independent and structural continuation, the Fortis Foundation Nederland (FFN) was established in 2001. FFN stimulates and supports Fortis employees in carrying out their social responsibility in several ways. The employees can request a contribution for specific projects in which they are involved, or they can organize a community activity with their team. Furthermore, FFN organizes a few national events every year. FFN has also established community programs with three segments, namely Bank, Insurance, and Facility Management. The seven 'Stimulans Comités', the internal ambassadors network of Fortis Foundation Nederland, also organize community projects for Fortis employees on a local level. In all

programs, both manpower (practical activities) and brainpower (advice, workshops, training, coaching- and tutoring projects) are crucial. The emphasis is on the lasting strengthening of youth in vulnerable positions. The central community program of Fortis Foundation Nederland is mainly aimed at vulnerable youth in the areas of care and education. Fortis Insurance has entered a long-term cooperation with the youth welfare within the program 'Insured of Youth Welfare'. In 2007, Fortis Bank mainly aimed at youth in the pre-secondary vocational education (vmbo) education. The Mis(s)Unlimited Netherlands competition is part of the Netherlands Unlimited program of Fortis Facility Management, amongst others around the theme 'Equal rights, equal chances' for youth with a physical disability.



Future and ambitions

Fortis Foundation Nederland can look back on ten very successful years, first as a program, later on as a foundation. With the integration of ABN AMRO, FFN is on the verge of a new period. Our ambition is to merge the current community programs of Fortis and ABN AMRO, and if possible, to use the activities to contribute to the cultural integration of all employees. The community program will continue to be closely related to the ambitions of Fortis. A lot of attention will be directed at giving employees the possibility to get acquainted with the way in which the organization gives shape to community investment.

Worldwide, Fortis Foundations have been and are established, organized in the same way as Fortis Foundation Nederland. This will open up possibilities for cooperation and reciprocal influences. Besides that, various products and services developed by FFN are embraced by other organizations, nationally and internationally, such as the Wellventure Monitor™, Marketplace, or Community Breakfast.

Fortis employees show an enormous positive energy when it comes to community activities. The flood of requests, ideas and initiatives increases every year. The number of actively involved employees reached a historical peak in 2007, and increased faster than was predicted. Despite the slight relapse as a result of the merging of ABN AMRO and Fortis, we expect to maintain the participation rate in 2008, and an upward movement in the next few years. With the future size of the organization, the impact on society will increase even more.

Research showed that the employees felt the need for commitment shown, and making an example by all layers of management. The special corporate programs, carried by the management, fulfill these needs. At this moment, community investment (CI) is a full-fledged part of the corporate culture and the conduct of business, part of that is because the responsibility has taken up a broader place in the organization. CI contributes to a more full-fledged and satisfying corporate culture.

At this moment, FFN holds up a front-runner position in the Netherlands, and it would like to strengthen this position in the market. Both internally and externally, FFN would like to be seen as a well-established centre of expertise with the knowledge of implementing Community Investment programs. For example in the field of financial education, coaching, social internships and the measuring of CI; without losing sight of the win-win interests for the corporation and society. FFN is continuously searching for a balance between contributing to the Fortis goals and the promotion of social interests.

We strive toward programs with a measurable positive impact, on the one hand on social organizations and target groups, on the other hand on employees and company goals.

Fortis Foundation is a centre for advice and expertise in five fields:

- establishing the link of Community Investment to several HR processes. With other words, participating in community activities in processes concerning competence management, integration, culture programs and teambuilding;

- making the community commitment measurable through the Wellventure Monitor™;
- coaching of vulnerable groups by linking students and/or social organizations to Fortis employees;
- financial education such as using banking skills for training on responsible money handling and learning how to develop entrepreneurial skills;
- accompaniment by Fortis employees of secondary school students from a vulnerable environment in their social internship.

Strategic pillars

Fortis Foundation Nederland is based on three strategic pillars:

1. Community Investment is self-evident (not optional) within Fortis;
2. FFN is a centre for advice and expertise on CI within Fortis, and a front-runner in the Netherlands;
3. FFN strives towards maximum impact on the vulnerable target groups within the society (within the chosen community focus).

Program General



The projects within the central community program of Fortis Foundation Nederland (FFN) are mainly aimed at a lasting strengthening of vulnerable youth in the areas of care and education.

MADD: 'Always go the extra mile'

Over 2,000 employees participated in the walking event 'Always go the extra mile', at the end of October. FFN organized this run within the scope of the national Make a Difference Day (MADD). Employees could come up with good causes and recruit colleagues to walk for their causes. On five locations, a one-mile track was set out (1.6 kilometer). For every mile that was walked, FFN would put € 15 at their disposal. The 326 employees walked 3,275 miles, which resulted in a total of € 49,125 for 52 good causes.

Community team activities

Really take up on something for society with your team. That is the idea behind 'community team activities'. 171 employees of the sector health costs have realized a Reminiscence spot at Zon & Schild in Amersfoort, a center for mental health care, along with groups of patients during nine afternoons. Even though some were rather skeptical at the beginnings, and sometimes afraid of the psychiatric patients, afterwards, everybody was very enthusiastic. The idea of a Reminiscence spot sprang from the fact that people who want to mourn do not feel at home in the chapel. The Reminiscence spot consists of four couches and five mosaic tables,

placed in a quiet, natural environment.

In total, over 67 teams with 1,300 colleagues participated in a social team activity.

Stimulans program

Fortis employees who are actively involved in a social organization and who would like to initiate and organize a specific activity can appeal to the 'Stimulans plan'. FFN can donate an amount of money, or double the proceeds of a fund-raising, up to a maximum of € 2,000. In 2007, Fortis Foundation Nederland supported 211 Stimulans programs with a total of € 185,252.



Peter Paul Wiegmans is founder and initiator of Stichting Lodewijk. In 2007, the foundation has created a special day care in the Sint Franciscus Gasthuis, the so-called 'Lodewijk Livin'. This is a homely, recreational, and soothing area where patients and their visitors are always welcome, and can escape the atmosphere of the hospital for just a moment. Besides individual activities such as surfing the Internet, reading, watching television, or listening to the radio, some group activities are organized. There are approximately four activities per week, which are all supervised by volunteers of Stichting Lodewijk, of which Peter Paul is one. Besides that, he was also involved in the design and decoration of the 'Lodewijk Livin', for which Fortis Foundation Nederland donated the amount of € 525.





Good atmosphere in the Winter Efteling

To thank the Fortis volunteers for their enthusiasm and incredible commitment, FFN put 250 tickets to the Winter Efteling on 15 December at their disposal. Fortis employees could go there with people from a social target group. On the basis of an appealing motivation, the tickets were presented. Henny Willemen was one of the contributors. She has been an active volunteer for Stichting De Luchtballon for a few years. This foundation organizes holiday camps for children with asthma. She treated the children and her fellow-volunteers on tickets, a gesture that was highly appreciated.



Manager André Wiltschut: “The four young disabled volunteers of De Luchtballon could enjoy the Winter Efteling with a sibling. They were smiling from ear to ear. Thank you very much!”

Stimulans Comités

The Stimulans Comités (Stico’s), seven internal ambassador networks, coordinate many community projects on a local level. One of those projects was the Circus project with the school for handicapped children De Brug in Rotterdam. On 11 May, the school celebrated its fiftieth anniversary. 95 Fortis colleagues, dressed up like circus people, taught the three

hundred multiple disabled children of the school some circus acts, after which the children would perform the acts themselves. “Children can be so happy when they find out they can do something, of which they thought they could not. Like throwing and catching a ball, or catching a ring,” says George Rijkers, one of the organizers of the Stico’s Rotterdam and Haaglanden.

	estimated	realized
number of volunteers	3.120	4.571
budget	€ 670.500	€ 631.960,35

Program General



Program Fortis Insurance



Fortis Insurance Netherlands has entered a long-term cooperation with youth welfare within the community program 'Insured of Youth Welfare', with which they want to offer youth a perspective on a better future. Seven managers of youth welfare institutions were linked to seven managers of Fortis Insurance. This program is all about broadening chances for youth, getting to know each others worlds, sharing community responsibilities, and working on the improvement of the image.

The jointly established program aims at three themes: Sport & Recreation (Fortis Youth Run and Soccer kids), Cultivation & Education (workshops discussion techniques and communication, workshops personal effectiveness, and coaching on the job during computer installation) and Image-forming & Meeting (debate and dialogue, National Youth Welfare prizes, and the Youth Welfare deliberation) These activities – examples can be found on this and the following pages – involved 438 volunteers.

Training youth councils

In 2007, employees of Fortis Insurance have trained 18 of the 26 youth councils of youth welfare institutions. The councils form an organ of employees' representation in management for the institutions; they stimulate the participation of youth and the promotion of interests within a youth welfare institution. Important skills for these youth are, amongst others, effective communication, and conference skills. Fortis employees taught them these skills. Before they were

ready to provide the youth with these workshops, they were trained themselves by Collegio, during so-called train-the-trainer sessions. Collegio is a nationally active consultancy agency for youth welfare and policy.

Ivo van Dijk, one of the Fortis trainers: "I have an immense respect for the people who deal with these youth on a daily basis. It must be great to make a positive contribution to their lives, but I also think it is emotionally very tough. Giving the training was tough. I had never been in front of a group

that was so busy with anything but what they came for." Colleague Renée Oprel: "It was impressive. On the one hand, I was looking forward to it, but on the other hand, I was not, since I had no experience in training youth, let alone this target group. In retrospect, it really turned out better than expected, and especially how children responded to the slightest compliment made it worth it for me."

Youth Welfare deliberation

Thursday 29 November, the national day of the Youth Welfare deliberation took place. About 150 youth from several youth councils in youth welfare joined their supervisors at the Fortis main office. On the basis of three rather varied statements, they entered into a discussion with each other. After the debate, the twenty youth councils that were present told everything about what they had accomplished in the past year. For example, the clothing allowance had been raised, extra computers and Internet connections had been arranged, sponsor actions were held, videos made, and even a panna soccer cage was built. After lunch, workshops followed (see further on this page). It was a beautiful day, according to Florentine Six, (Fortis Foundation): "A lot of youngsters talked really openly about their opinion on and experiences with youth welfare, about how proud they are of themselves and their environment. Serious and relaxed moments succeeded each other, and the Fortis volunteers showed an enormous effort. It is good to see that they were there to make sure everything went as planned, this has had a great impact on the youth and their supervisors."



Fortis Youth Run

Sport is the perfect way to bring worlds together. Fortis Insurance, which organized the Fortis Youth Run with ten youth welfare institutions, knows that playing sports together contributes to the development of social contacts, skills and self-esteem.

It is a sporty coaching track where approximately 150 youngsters of youth welfare institutions trained to participate in the AD 5 km Run or the TV Rijnmond 10 km Run during the Fortis Marathon Rotterdam. Employees of Fortis Insurance and supervisors of the institution were coaching the youth to finally finish together during the Fortis Marathon Rotterdam on 15 April. Trainer Gerard Nijboer, former European marathon champion, supervised the run clinics and was

impressed by the effort made within the teams. All runners made it to the finish. Participant Marvin: "I usually have a hard time falling asleep, but after playing sports, I feel fulfilled and tired. I finally sleep well. I also really enjoy being able to do something well." Mario Kadiks, race director Fortis Marathon Rotterdam, adds: "Running helps youth to detach themselves from daily reality, they get more self-esteem, and they are better able to develop themselves."



Jos Baeten

For the youth, supervisors, and coaches, this run has been very important, according to Jos Baeten, CEO Fortis Insurance Netherlands. He expressed his appreciation for the youth and their coaches (of which he was one) who had helped them get this far. Partly because of its success in 2007, the run will be organized again in 2008.

Journalists Dialogue

How can we improve the image of youth welfare? Fortis Insurance asked journalists that question in relation to the program Insured of Youth Welfare during a Journalists Dialogue on 30 May. Journalists with experience in youth welfare joined some Fortis employees and the two managers of the youth welfare institutions Horizon and De Hoenderloo Groep. Menno Bosma (editor in chief Jeugd en Co): "It takes great effort to talk to people within youth welfare. Doors are kept shut spasmodically, one rather covers up dilemma's, than being open about it. According to us, that should change. I think that this dialogue is a nice way: just having an open conversation with each

other. To me, Fortis is not the most logical partner to set this up. It is remarkable that a company shows this level of social commitment. This goes beyond voluntary service activities, they are really concerned about the image."

Other media present were Netwerk, RTL Nieuws, AD, J/M Pubers, SoziO, KRO, Opvoeden doe je zo, and Avro Radio 1. For one thing, this dialogue has led to an increased mutual understanding, and will be continued in 2008.



Local exchange for voluntary work

Erik Blijleven (Fortis Insurance): “Two years ago, I - together with Fortis Foundation – came up with the thought that generating ideas for community team activities matched the idea of The Marketplace: an event in which the need of social organizations, in this case youth welfare institutions – were joined with the economic life. The institutions formulated a wish, teams within Fortis Insurance took up on that wish, and both parties together gave further shape to it. It was like



killing two birds with one stone: you are doing something fun, and at the same time something meaningful. In 2007, 16 teams did voluntary work for youth welfare institutions. Amongst other things, a climb-assault course has been created, a survival trip to the Ardennes was organized, a collection was made to buy a van, and rooms have been redecorated. It is hard to imagine that institutions cannot find the money for these types of activities or odd jobs; therefore, it is a very grateful job. Almost every team would end the day together with the institution with a diner or a barbecue.”



Lower Chamber debate

On 14 May, twenty Fortis colleagues went to meet youth and employees of the youth welfare institution De Hoenderloo Groep, where youth with severe (behavioral) problems live. A trip with an old American school bus to the several locations, a TV-workshop (including a live broadcasting), and a joint Lower Chamber debate were part of the program. On two tribunes, just like the television show ‘Het Lagerhuis’, the twenty employees of Fortis and the fifteen present youth responded to the several statements on money.

Quinten van Til (Fortis): “It was surprising to see how some youngsters were thinking. Oh, you work at a bank; so you wear a suit, have a huge house with a garden, and a lot of money. This meeting was especially helpful to modify the image-formation. The mutual understanding has increased.

What I have learned: if you deal with youth, you need to do that with an open mind. Imagine yourself in their world, adjust your linguistic usage to theirs, and appreciate them. Then you will get through to them. And: follow up on your agreements.”

	estimated	realized
number of volunteers	168	438
budget	€ 185.000	€ 213.263,59

Program Fortis Insurance



Program Fortis Bank



In 2007, the community program of Fortis Bank was especially aimed at youth in vmbo schools (pre-secondary vocational education), but also starting entrepreneurs from disadvantaged areas got help. Fortis employees taught the youth how to for example handle money, or to take charge of their own life. On this page and further pages, you will read how employees of Fortis Bank committed themselves.

The colleagues of Consumer Finance have prepared themselves for coaching youth in responsible money handling by using the instruction kit developed by the Nibud (the Dutch Institute for budget information). In the scope of a microfinancing project in the Netherlands, 14 Fortis volunteers of Fortis Retail Bank will guide entrepreneurs for two years.

Social internship

Getting youth involved in society. This can be done with a social internship: an internship in which youth will voluntarily contribute to society.



Fortis volunteers helped vmbo students with the preparation and the contents of the internship, says Mario Schiks, FFN advisor. “We wanted to offer the youth a full internship in which they can experience multiple things. That is why there are multiple projects from which they can choose. For example, we let them help elderly people with surfing the Internet and with Internet banking. We also set up activities for physically and mentally disabled people, and there are nature and environment projects. Everybody gains: society, the students, those who provide the internships. And: our employees gain experience in coaching.”

Fortis Foundation was one of the parties that thought along with politicians about executing social internships. On 31 October, a declaration of intent was signed, with which FFN underwrites that she will make sure that her educational program will be closely linked to the need for social internships. Furthermore, the intention of offering 300 students a social internship in the year 2008 has been expressed. State Secretary Marja van Bijsterveldt (Education, Culture & Science) stated while signing the declaration of intent: “Corporations such as Fortis look face forward to

society, and give literally meaning to the slogan: living together can be learned. Other corporations should follow this example.”

Amersfoort Zoo



On 27 September, 17 employees and members of the board of Fortis Foundation and the 17 members of the Stimulans Comité went to the Amersfoort Zoo. Together with 40 students of three vmbo schools, they met with elderly people and people with a mental disability from three different care institutions. The goal of the afternoon was to make personal contact with the elderly and disabled in the scope of a social internship. The Fortis employees helped the



pre-secondary vocational education students with this: how do you make small talk, how do you connect with someone who is disabled in such a way that he or she cannot talk at all? In the end, everyone had a lovely, sunny afternoon in the zoo. A Fortis employee: “Great to see the ‘development’ with the youth. From dead nervous and distant to more relaxed, and making contact with both guests and Fortis employees.”

Christmas Angel Campaign

In 2007, the Christmas Angel Campaign was organized for the

second time, in close cooperation with Nationaal Fonds Ouderenhulp and garden centre Groenrijk. On December 6, 200 Fortis volunteers went to visit lonely elderly people all across the Netherlands, with one or more Christmas trees. The tree was decorated with some Christmas balls and lamps, mostly while enjoying a cup of tea or coffee and a nice chat. In Amersfoort and Rotterdam, vmbo students, who helped visiting the elderly people in the scope of their social internship, joined the Fortis volunteers. For both youth and the elderly people, it was nice to meet in this way. The Christmas Angel Campaign was enjoyed so much, that many volunteers made follow-up appointments to also undecorated the tree.

National Sports day IMC Weekendschool

About 200 volunteers of Fortis Retail Bank and 600 children in the ages ten till fourteen joined in on the national Sports day of IMC Weekendschool on 17 June. In teams, they went from division to division in three matches. It was mostly about skills and teamwork on the track of the air cushion game, the wheelbarrow race, sack race, and the survival

track. The day ended with a performance of rapper Yes-R, which made all the children go completely ecstatic. IMC Weekendschool has organized Sports Days before for her students, but always only for one residence at the time. With the help of Fortis Foundation and Retail Bank, they were able to organize a national Sports Day for students of all school residencies.

Founded in 1998, the IMC Weekendschool is a school for additional education for youth in the ages 10 till 14 years old. It offers children the chance for personal growth, and the perspective on a community role. Experts will tutor motivated youth from social-economically disadvan-

taged situations on every Sunday for three years. According to the school, a joint Sports day really links up with this. By playing sports together, you literally wrestle yourself away from tough personal situations. For the children who participated, the Sports Day has been a deserved reward for a long year of intensive work; they invested their spare time in their own development. For employees of Fortis Retail Bank, this Sports Day was a perfect opportunity to contribute to a more integrated society.

Responsible money handling

What is learnt early is learnt well. Fortis Bank used that slogan to start a project to educate youth on responsible money handling in 2007. Together with the Nibud, educational material was selected, with which volunteers of Consumer Finance taught youth on vmbo schools to be aware of the risks of handling money. The first lessons will start in 2008. The number of lessons that Fortis will teach on schools is linked to the sale of a responsible loan product that merges existing loans into one new, replacement credit that will give more clarity, and can save interest. For every sold product, Fortis offers one youngster the educational material, after which the whole-class training will take place.

Microfinancing

Within Fortis, Fortis Bank, Fortis Insurance, and FFN cooperate in microfinancing. First of all, Fortis provides a microcredit (€ 5,000 to € 10,000) to the self-employed and corporations that cannot get financing through the regular channels, because they come from a disadvantaged setting. Secondly, Fortis offers coaching: personal counseling in starting up and developing the corporation. The third part consists of a micro-insurance package: an indemnity package and revenue insurance.

Starting of 1 June, entrepreneurs from disadvantaged groups with a realistic business plan and enterprising qualities can apply for microfinancing through the Seon Institution.

The project focused on the communities Almelo, Amersfoort, and Leeuwarden. 45 people applied. After a careful selection, Fortis offered microfinancing to fifteen starting entrepreneurs in 2007. Besides that, fifteen coaches enthusiastically got to coach the entrepreneurs with the start and building of their corporation.

With this, Fortis distinguishes itself from most other providers of microfinancing in the Netherlands, accord-



ing to initiator Saskia van Leeuwen (Fortis). “These entrepreneurs benefit from someone who helps them getting through the forest of rules, and thinking along with them; for us, it is a unique possibility to experience the building of a company from up close.” Eric van der Linden (Fortis) thinks that the project fits in well with the goals of the bank. “For us, it is about embedding social responsibility in the genes of our organization, instead of making it an aim of the top management.” A nice example is www.melissagiftbaskets.nl

Teacher Training Calvijn College

Comprehensive school Calvijn in Rotterdam has set up a Business School. The idea: students will be taught for four days the regular way, and the fifth day will be used to develop entrepreneurial competences and skills. To achieve that, students have to work in another way, and teachers should also offer their lesson material differently. On 5 November, during a workshop on the Euromast, groups of two Fortis employees and two teachers joined to think about the tangible actions that teachers could take upon themselves in this school year. The method was a game, and a brainstorm that led to tangible changing actions for teachers. Both Fortis volunteers and teachers were very positive. The teachers can use these experiences over and over again for new groups of youngsters, through which they also profit from the cooperation with Fortis. An initiative resulting from this is that the manager of Fortis Business Center Rotterdam (Commercial Banking) has joined a colleague of the Retail Bank to teach about entrepreneurship.

	estimated	realized
number of volunteers	455	426
budget	€ 200.000	€ 174.390,97

Program Fortis Bank



Program Facility Management



The Mis(s) Unlimited Netherlands competition was part of the program Netherlands Unlimited of Fortis Facility Management. Within this program, also Community Breakfasts are organized, in which government, social groups, and corporate life can discuss 'Equal rights, equal chances'.

The past few years, employees of Fortis Facility Management have committed themselves to several social target groups and organizations. Now, they want to structurally support a specific social target group. They entered into a cooperation with the Ambassador Netherlands Unlimited 2007-2008. The ambassador – and winner of the Mis(s) Unlimited Netherlands competition – seeks attention for the interests of people with a physical disability and/or a chronic illness.

Community Breakfasts

In 2007, two Community Breakfasts were organized. Goal of the first breakfast, on 15 May at Fortis Utrecht, was helping youth with a physical disability to come into contact with people in top positions in the government and corporate life.

Points for attention were: work, (workforce) participation, development of talent, and empowerment of youth with a disability. Several youngsters have presented and established themselves during the breakfast sessions. All people present at the table were then invited to commit themselves to stimulating the workforce possibilities of people with a

disability. Roos Prommenschenkel, Mis(s) Unlimited Netherlands 2006, was invited by Fortis Foundation Nederland as a hostess. Present were amongst others: KLM, Fortis, Corus, Connexion, and TU Delft as well as Doekle Terpstra, president of the HBO Raad, and Bernard Wientjes, president of VNO/NCW, also took part in it.

The second breakfast, on 20 November, was for the most part an internal happening. That morning, over twenty managers of Fortis Facility Management met youngsters with a disability. The aim was to provide information on the cooperation, to stimulate the community commit-

ment, and to create support. Those present came up with tangible plans to cooperate more in the area of Equal rights – equal chances, Workforce (re)integration, image-forming and accessibility in 2008. This morning, Reni de Boer, Mis(s) Unlimited Netherlands 2007.



Mis(s) Unlimited Netherlands

On 6 June, Reni de Boer was chosen as Ambassador Netherlands Unlimited 2007. The ambassador is a role model for people with a disability. With her election as Mis(s), and her appearance, she emphasizes that beauty, intelligence, and independence can come hand in hand with having a disability. Volunteers of Fortis Foundation and Fortis Facility Management closely cooperated on this Mis(s) competition, which was broadcasted live on TV by the TROS. In that way, FFN acts as an example for many corporations and social organizations in the development of community investment. Fortis Facility Management continues to actively support this ambassador in her work.



Wellventure Monitor™

The Wellventure Monitor™ is a measuring instrument for community investment. Fortis Foundation Nederland has developed the Wellventure Monitor™ in cooperation with prof. dr. Lucas Meijs, Professor Voluntary Work, Civil Society, and Business at the Rotterdam School of Management. It measures the impact of the cooperation on a social project for all parties. In 2007, the monitor has been made fit for social organizations and CI-brokers. They can start up an own online account for their project. Many companies and social organizations feel the need to provide insight into the advantages of their cooperation on community projects. The Wellventure Monitor™ is suitable for that. To a certain extent, users can adjust the elements of the measurement to their own liking. It is applicable to any cooperation that is about the effort of people, and that specifi-

	estimated	realized
number of volunteers	0	31
budget	€ 0	€ 11.421,76

Program Facility Management

Accountability

cally is not meant for measuring the impact of donations. In December 2007, a new version of the monitor has been made available at no cost.

For further information:
www.wellventuremonitor.nl

Analysis FFN projects

With the help of the Wellventure Monitor™, seventeen 2007 Fortis Foundation projects have been analyzed. The results show that – according to Fortis employees – the activities contribute for a major part to the feeling of company pride, organizational culture, and the reputation of Fortis, besides being a lot of fun. However, it also showed that according to them, fewer projects contribute to the development of their personal competences, the organizational goals and the maintenance of business relations, although this really differs per project.

The social organizations do see the added value for their organizational goals and the extension of their network.

Furthermore, it was remarkable that some, apparently simple projects, scored high beyond expectation. All in all, a lot of remarkable and useful information is generated, which will serve as an input for the plans and activities, so that we can increasingly use the results from the monitor as a means of guidance in 2008.



Analysis projects Fortis Foundation Nederland by using the Wellventure Monitor™

Fortis (Commercial Organization)

Participant	Well-being 7.1
	Pride, personal satisfaction, loyalty internal network, bonding, fun
	Competence development 6.2
	Project skills, task-related skills, process skills, leadership skills, personal skills, social skills
	Meaning 7.2
	Inspiration, contribute to common goal, personal agenda, image-forming
Organization	Pride and culture 8.3
	Company pride, organizational culture
	Development*
	Professionalism, innovative capacity, communication skills, learning potential
	Goals 6.6
	Employer Brand, goals partnership, Community Investment goals
Environment	Reputation/recognition 8.2
	Credibility, visibility, brand awareness, reputation
	Media attention 7.1
	Media attention
	Relations 6.2
	Business purposes, new relations

Social Organizations (SO)

Participant	Well-being 8.3
	Pride, personal satisfaction, loyalty internal network, bonding, fun
	Competence development 7.1
	Project skills, task-related skills, process skills, leadership skills, personal skills, social skills
	Meaning 8.1
	Inspiration, contribute to common goal, personal agenda, image-forming
Organization	Pride and culture 7.2
	Company pride, organizational culture
	Development* 6.5
	Improved method, innovative capability, communication skills, learning potential, impact potential, facilitating Community Investment
	Goals 8.0
	Employer Brand, goals partnership, organizational goals
Environment	Reputation/recognition 5.9
	Credibility, visibility, brand awareness, reputation
	Media attention 5.3
	Media attention
	Relations 8.3
	Existing relations, new relations, follow-ups

Facts and numbers

Statement of financial performance

Subsidy revenues	€ 1,450,000
The subsidy revenues consist of structural incomes that are donated yearly through a pledge of Fortis Bank Netherlands and Fortis Insurance Netherlands.	
Financial revenues	€ 27,504
The financial revenues consist of interest revenues on bank accounts of the foundation.	
Other revenues	€ 4,322
The other revenues in 2007 consist of spontaneous office organization donations.	
Revenues 2007	€ 1,481,826
General costs	€ 227,764
The general costs are made for the conduct of business of the foundation.	
Projects	€ 1,068,356
These costs are all amounts spent on the several projects.	
Reserve for special purposes	€ 50,000
Total of costs and expenses 2007	€ 1,346,120

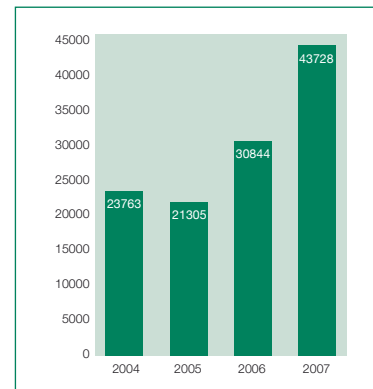
Further explanation

The activities of Fortis Foundation Nederland, which does not have any own personnel, are executed by employees of Fortis BV and Fortis Bank Nederland NV. The personnel, accommodation and IT costs ad € 1,538,582 are for the most part debited to Fortis BV.

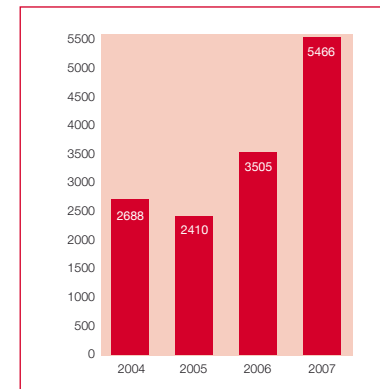
* This part did not exist in the first version of the monitor. In the Fortis Foundation Nederland projects, this result is missing. Starting in 2008, 'Development' will become an integral part of the results.



The enclosed overviews show that the total number of volunteers, and the number of hours they spent on the activities, has increased enormously. In 2006, there were 3,505 volunteers, in 2007 this number increased to 5,466. The number of granted Stimulans programs, and the budget that FFN spent on these, has slightly decreased in 2007. The total budget increased to € 3,020,408 this year.

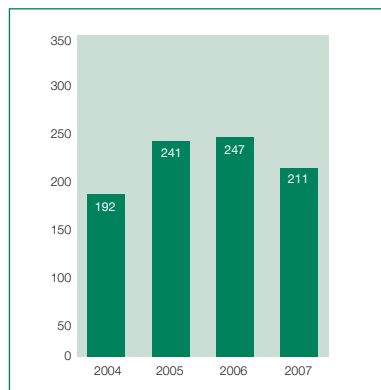


Indication of hours
(number of volunteers x 8 hours)

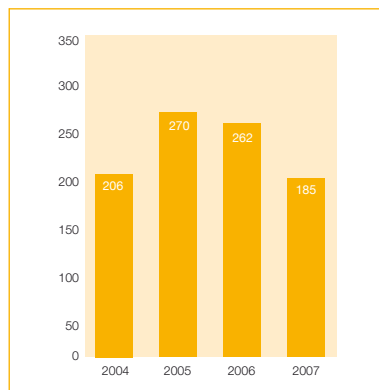


Number of times an employee participated in an FFN project

42 involved ambassadors **41** Stimulans comité projects



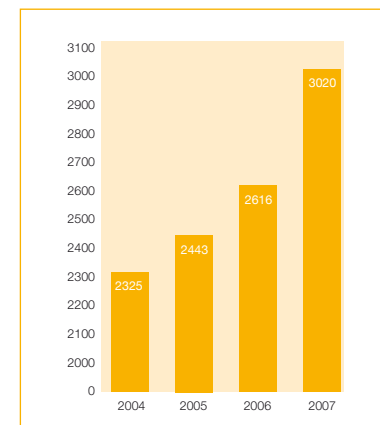
Amount of Stimulans programs



Spendings of Stimulans programs (x € 1000)

353
unique activities

260
social organizations



Costs and expenses FFN (x € 1000)

Acknowledgements



As always, we regularly participate in our own activities. Surely because we like to do this, but also because we want to know what we get our Fortis colleagues into. For example in September, when we – in the scope of a social internship - joined students of vmbo schools, demented elderly people, and mentally disabled people for a trip to the Amersfoort Zoo.

It was an incredible day! The sun was shining, and the terraces were attractive to sit down in the sun for a way. We were a bit tense, because it was the first time that we ran a large-scale pilot on coaching social internships. For some time, we had the idea that we, Fortis, could mean something in the scope of the upcoming mandatory social internship for youth. This day was all about developing social skills by spending a joyful afternoon in the zoo with elderly and mentally disabled people. As Fortis employees, we could accompany the youngsters in touring our mutual guests around

the zoo. Well, how do you provide demented elderly people or mentally disabled people with a nice day out, going outside to see the animals?

The youngsters thought this was not easy. There were a few slender 13 and 14 year olds that could not even push the wheelchair from its spot, let alone move it around the zoo for the entire afternoon. It took a lot of time to prevent feet sticking out, from bumping into walls, and making sure that the youngsters did not forget to provide their guests with drinks during the break. There was a lot of diversity in the way we as adults had to accompany the youth.

Fortunately, most were positively surprised by the way the youth dedicated themselves to their jobs.

Cakes and cookies were shared, and the students did not mind at all to clean a few mouths when necessary.

And, as often during our activities, we were touched to see how little can make someone happy. Some of the guests had not been outside for months! It was really their day. Delicious cakes, a lot of attention, and personal talks about deceased husbands, and children living abroad. The students discovered new sides of themselves. Our employees have experienced that this double care can be very strenuous, but also very rewarding. At moments like these, you know why you are doing this job. Every year, to motivate as many people as possible within Fortis, to set them going for these other people who often need it so bad. We are very glad and grateful that you have all committed yourselves to be there for others in 2007.

We gladly invite you to participate in our programs again in 2008!



Daniëlle Schutgens and
Margot van Sluis-Barten
General Management
Fortis Foundation Nederland

Management and organization

FFN has a team of 14,5 fte, inclusive of a two-member management that handles the general conduct of business. For more information on our team, we refer to the online report on www.fortisfoundation.nl. The honorary management occupies the role of supervisor, and meets four times a year with the management of FFN, to discuss strategy, policy, and finances. Fortis and foundation Fortis Foundation Nederland are separate organizations.

In 2007, the management consisted of the following people:

H.P.F.E. (Fred) Bos, president

Member Executive Board Fortis Bank

J. P. M. (Jos) Baeten, vice-president

Chief Executive Officer Fortis Insurance Netherlands

P. W. (Pim) Mol, treasurer

Member Global Management Board Fortis Private Banking

J. P. F. C. (Jean-Paul) Votron

Chief Executive Officer Fortis

A. M. (Lex) Kloosterman

Member of the Group Executive Committee Fortis

T. (Theo) Pluijter

Member General Management Fortis Insurance Netherlands

E. C. (Eric) Bouwmeester - General Manager

General Manager Corporate Social Responsibility Fortis BV

I. J. A. (Ignace) Schellekens-Franssen

Particulier Fonds Stichting Verenigde Stichtingen Van Dooren-Bankestein – Van Lede in Rotterdam

Colophon

For an extensive version of the annual review 'Encounters' and supporting Encounter conversations in MP3-format, please go to www.fortisfoundation.nl

You can find an English translation of this booklet on www.fortisfoundation.nl

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Concept and development

707 Brand Communications in Amsterdam

Photography

Adriaan van Zijp, SUMPLUS Fotografie

Jarno Verhoef Fotografie

Pevry Press

Mathilde Dusol

Several Fortis volunteers

For further information: www.ffnpodium.nl



