



Annual Report 2024





**"Our work is driven by the belief
that giving back can change lives."**

Herbert Stepic



“What is not possible for one,
many can do!”



The Stepic CEE Charity is committed to supporting the most vulnerable members of society in Central and Eastern Europe. It has a clear focus on education and training for women and children, thereby helping them acquire the essential skills needed for an independent and self-determined life.

I am grateful and proud of the contribution made by the many colleagues at RBI and our network banks who support this great initiative with their time, expertise and compassion!

Johann Strobl
on behalf of the RBI Management Board

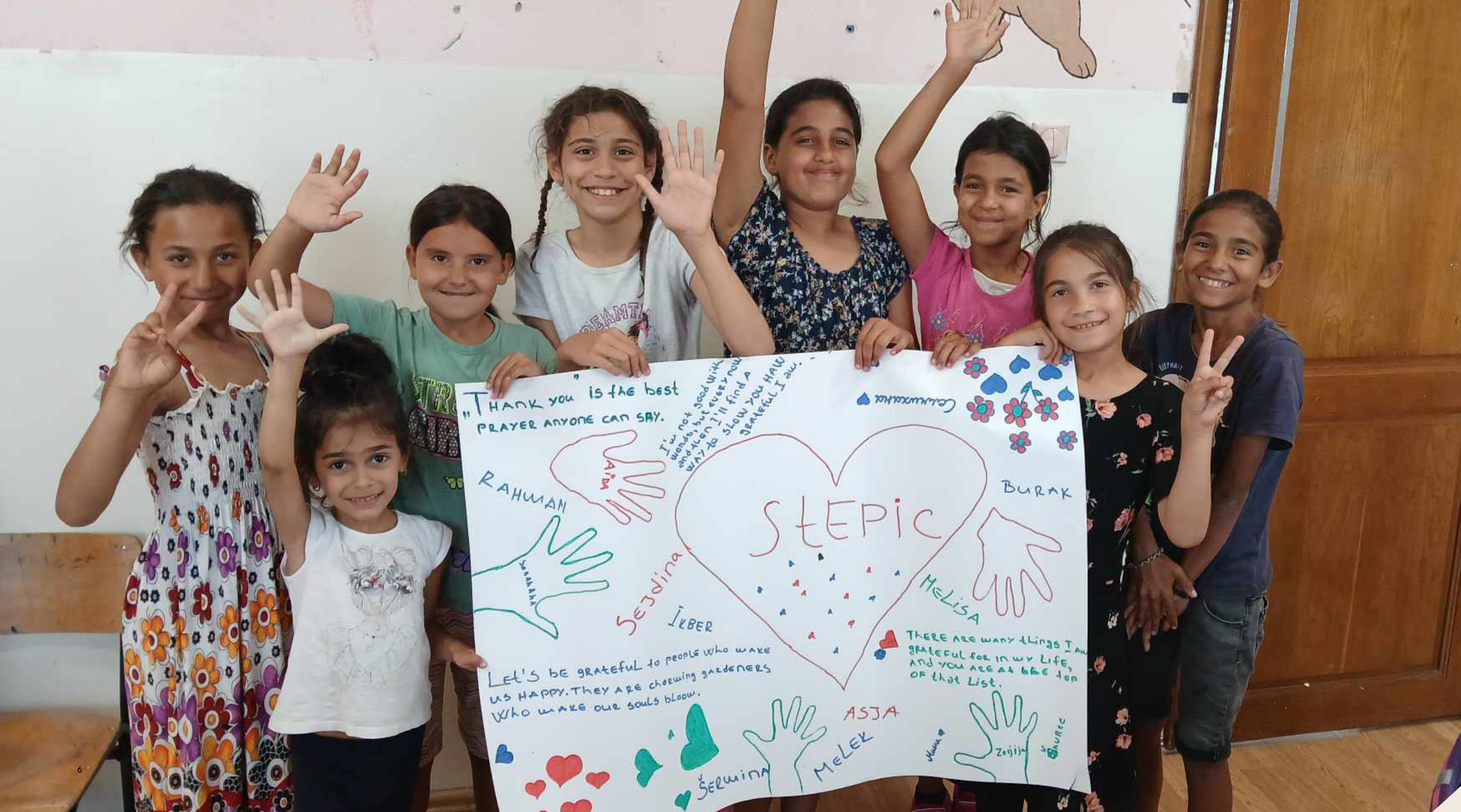
“What drives our work is the idea that everyone
deserves the chance to live a fulfilling and rewarding life.”



The year 2024 was marked by suffering and humanitarian crises. In Ukraine, the ongoing war brought further pain and despair, tearing families apart and depriving children of regular education. With the support of our Charity and many supporters, we executed several projects over the past year, collaborating with local Raiffeisen banks to assist those in need.

I extend special thanks to the RBI Management Board and the many colleagues who actively and successfully support the CEE Charity, allowing us to initiate and prolong many important projects while maintaining high-quality operations with minimal administrative costs. Last, but not least I would like to express my deep gratitude to our sponsors whose generous donations enable us to develop and sustain projects that significantly impact the lives of many children and young women in our region.

Yours
Herbert Stepic,
CEE Charity Chairman and Founder



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Ukraine Focus

Ukraine – Our Focus Country

Ukraine has been a focus country for the CEE Charity since its inception. Over the years, we have supported projects across multiple regions, and since the outbreak of war in February 2022, our commitment has deepened further. To date, the CEE Charity has provided over EUR 800,000 in both immediate and project-based aid.

Our support extends beyond Ukraine's borders, reaching initiatives in Romania, Slovakia, and the Republic of Moldova, as well as displaced children from Ukraine in Austria. In 2024, we continued to strengthen our impact through a partnership with Raiffeisen Bank Ukraine.

Our projects focus on the most vulnerable, from establishing day care centers for children and juveniles with autism to providing psychological support for women and children coping with grief and displacement. Working with local partners – including schools, charitable foundations, hospitals, rehabilitation facilities, boarding schools, and orphanages - we aim to foster resilience, promote healing, and restore hope.

Kids Safe Haven

A cornerstone of our collaboration with Raiffeisen Bank Ukraine is the Kids Safe Haven program, launched in December 2023. Together, we support large range of small projects of up to EUR 5,000, designed to respond quickly, efficiently, and unbureaucratically to the urgent needs of children affected by the war.

The program provides direct support to preschools, schools, hospitals, orphanages, dormitories, and other social institutions, enabling them to continue serving children in safe and nurturing environments. Through Kids Safe Haven, institutions receive the resources needed to maintain educational, therapeutic, and social programs, helping children to recover, learn, and thrive.

With every project, Kids Safe Haven strives to restore normalcy and create opportunities for growth, healing, and hope for the children.



A message from Andrii Stepanenko

As a member of the RBI Management Board and a dedicated supporter of the Stepic CEE Charity, I am honored to present our annual report. Coming from Ukraine, I have witnessed the devastating impact of the ongoing war on children and women, and the urgent need for support, especially in education. Many children are now unable to safely attend school and must study from home, facing significant challenges in their learning journey.

In my role as a Board Member responsible for retail, I understand the everyday needs of individuals who strive to build better lives in the countries where our network banks operate. This unique perspective allows me to appreciate the importance of our charity's work in providing essential support to those in need.

Throughout the year, the Stepic CEE Charity has continued its mission to alleviate the suffering of affected children and families in Central and Eastern Europe.

We have focused on social and educational projects for women and children, recognizing that these groups are often the most vulnerable and that educational measures in childhood have the greatest long-term impact.

Our joint efforts have empowered countless young people from economically disadvantaged communities, enabling them to learn, earn, and grow. We are proud of the transformative impact we have had on so many lives, helping individuals take control of their futures.

In this report, you will read about our dedicated efforts to fight poverty and provide opportunities for those in need. We remain committed to making a difference and giving recipients the tools to shape their own destinies.

Andrii Stepanenko

RBI Board Member
Stepic CEE Charity Board Member



People engagement is the Stepic CEE Charity's success

"Helping people help themselves" is not just F. W. Raiffeisen's motto put into practice for disadvantaged children, young people, and women in Central and Eastern Europe. The dedicated volunteers are role models for living the values of Raiffeisen Bank International and putting them into practice by using their know-how, time, and creativity to change the lives of so many people in need.

> Who we are

Highly motivated employees of Raiffeisen Bank International and its subsidiary banks in Central and Eastern Europe. By volunteering and bringing in our know-how and "hands-on" mentality we deliver help where it is needed most.

> How we help

By creating for children, juveniles and women the chance of a self-determined life and an independent future through sustainable development and education projects.

> What we do

Our focus is on education as the most sustainable means of overcoming poverty. Through our projects, we provide children, juveniles, and women in need with tutorials, guidance, and warm meals. Education and training are designed to support them on their journey toward an independent life. Although we are not a large charitable organization, we take pride in working closely and attentively, reaching areas and individuals that often go unnoticed. Our hands-on approach ensures that every donation directly impacts the people who need it most.

If you would like to know more, please visit our website www.stepicceecharity.org or follow us on [LinkedIn](#).



RBI donates sustainability premiums to the CEE Charity

The three letters ESG do not only stand for environmental, social and governance, they cover an entire development that is currently changing society, economy and people's behavior and thus also has a massive impact on banking. RBI is committed to responsible banking. It was the first bank in Austria to sign the UN Principles for Responsible Banking and supports its customers in Austria and CEE with sustainable financial products and comprehensive know-how. Customers shall be incentivized by lower premium if they improve their sustainability performance in environmental, social and governance terms.

If the borrower's ESG performance improves, the credit margin goes down and vice versa.

RBI does not want to benefit financially from a borrower's non-achievement of an ESG target. In 2023, RBI has therefore committed to donating any resulting sustainability premiums (from loans to corporate customers) to the CEE Charity.

It all started with Adrienn Petres-Majsa who worked in the Sustainable Finance Solutions team at RBI. When a client came up with the intention to have a donation structure in its sustainable finance agreement with RBI, she had the idea to propose a systematic approach within RBI's Corporate Board area to donate the sustainability premiums for a charitable cause. Since then, the donation structure in RBI is implemented for existing and for new sustainability-linked transactions.

RBI is unique in the market with this approach.



"The Stepic CEE Charity plays a vital role in enhancing society across all the countries where Raiffeisen Bank International AG operates. As a member of RBI's management board and a board member of the Stepic CEE Charity, I aim to serve as a vital connection between these two organizations, where sustainability plays a major role in both. For RBI, the integration of ESG risks into our daily operations is essential."

As responsible bankers, we actively support and encourage our clients in their sustainability efforts. In line with RBI's values, we donate any sustainability premiums to charitable causes. Therefore, RBI has extended its initiative to donate premiums from sustainability-linked financings, paid by customers who do not meet agreed environmental, social and governance indicators, to the Stepic CEE Charity."

Valerie Brunner

RBI Board Member
Stepic CEE Charity Board Member



Engagement Highlights 2024

Balkan Sunflowers, Kosovo



Project manager:
Hedwig Ziernhöld-Pichler

"During several business trips to Kosovo, I've experienced not only extraordinary hospitality, but also the extreme poverty visible when travelling through the country. As a project manager responsible for the Balkan Sunflower project, I hope to make a small contribution to change this for the better."

Hedwig Ziernhöld-Pichler



Achievements

We have been supporting Balkan Sunflowers Kosovo since autumn 2023 and are now proud to announce that we are doing so together with RBKO. The project provides 600 young people from disadvantaged back-grounds with educational opportunities.

The project at a glance

- 600 young people
- 5 – 15 years old
- five learning centers
- 30 tutors

Balkan Sunflowers Kosovo offers learning support and afternoon care at five locations for up to 600 children and young people. Former Sunflower children help younger ones as tutors. In return, they are accompanied on their way through secondary school or university and receive textbooks, on-the-job training, tutoring for their lessons and valuable experience.



ART Auction x Centers of Hope, Bosnia and Herzegovina



Project manager:
Irhad Fazlic

"I want every child to have the same chances to learn and grow, no matter where they come from. I've seen how important it is to have equal access to education, having experienced both privilege and lack of opportunity myself. It's especially important to support children with disabilities, who need our attention even more. My aim is to help create a world where every child can reach their full potential."

Irhad Fazlic

Achievements

In Bosnia and Herzegovina, we have been supporting three Day Care Centers for 150 vulnerable children (40 in Doboj-Istok, 60 in Srebrenica, 50 in Zvornik), offering meals, educational activities, and psychosocial support. In addition, in the region of Doboj-Istok, 45 children and youth with disabilities lack any institutional support and developmental programs. Since March 2022, a pilot Day Care



Center has been running twice a week, supporting 35 children with therapies and social integration activities.

Key facts:

- Nearly 200 children and juveniles (including 45 with disabilities) had their lives positively impacted by attending Day Care Centers in Doboj-Istok, Srebrenica, and Zvornik.
- At the centers, they receive:
 - One daily meal per child
 - Therapy and learning activities
 - Support from a speech therapist

The Art4Charity Painting Auction, organized in November 2024, was dedicated to raising funds for the Day Care Centers. This exclusive event for RBI employees brought together over 120 colleagues, who bid on more than 100 unique artworks, including pieces created by RBI artists.

Thanks to their generosity, we raised over €20,000, enabling us to provide essential services for 150 children at the Centers of Hope for more than two months. Without this support, many of the most vulnerable children would have remained isolated at home, without access to education, therapy, or social inclusion opportunities. A heartfelt thank you goes to all colleagues who helped organize the event and to those who purchased paintings – your contributions made this impact possible.



Schoolbag Campaign

Project Team:

Anita Filaus, Caliopi Ionela, Galindo Trigos, Milena Mavrogonatos and Rudolf Lercher



Cooperation with the NWB:
Vlora Kasumi

"This has been a meaningful project for our bank, and we're proud to have implemented it over the past few years. We believe that every child deserves the tools to succeed. By donating school bags and supplies, we aimed to ease the burden on families and support pupils as they began their educational journey. Investing in education means building a better future for everyone."

Milena Mavrogonatos



Achievements

In 2024 we have reached more children than ever before in Kosovo, Romania, Bosnia and Herzegovina. One of the outstanding successes of this year's campaign was in Kosovo, where we were able to support more children than ever before. With the financial support of Raiffeisenbank Kosovo, we distributed 1,400 school bags to children in Ferizaj – a city in the south of Kosovo – and Gjakova – a city in the southwest of Kosovo, near the border with Albania.

In Romania, your generosity helped us support 430 children in several communities:

- 170 schoolbags for children in need through Asociația Hercules
- 110 schoolbags and additional supplies provided to Asociația Casa Bună
- 150 backpacks distributed as part of the Caritas Project in Satu Mare

In addition, as part of the MEDO project in Bosnia and Herzegovina, we provided 600 children with basic school supplies and 150 of them with school bags as well. This year, we expanded our efforts to several regions and helped a total of 2,430 children with basic supplies or school bags to help them succeed in their education.



Kids Safe Haven, Ukraine



Project manager:
Olga Mitsura



Cooperation with RBUA:
Natalya Marchenko

"I support the Kids Safe Haven project because every child deserves a safe place to learn and grow, especially during tough times. Seeing their resilience motivates me to help create environments where they can feel secure and hopeful about their future."

Olga Mitsura

"We are grateful to partner with CEE Charity on vital projects proposed by local Raiffeisen employees in Ukraine, who identify immediate needs. Our clear framework for project selection and support focuses on providing prompt assistance while ensuring compliance. This collaboration positively impacts many Ukrainian children during these challenging times, minimizing bureaucratic delays."

Natalyna Marchenko

Achievements

The Kids Safe Haven program, in cooperation with RBUA (Ukraine), has processed more than one thousand applications and realized 58 projects, distributing over 10 million UAH/EUR 250 thousand to support various initiatives across Ukraine. In the South-East region, funds were allocated for school furniture, sports equipment for a football club, medical equipment for a maternity hospital, and sensory room setups. Other projects included kitchen equipment for hospitals and schools, furniture for rehabilitation centers, and supplies

for schools and kindergartens. In the West region, funds supported surgical instruments for hospitals, interactive floors for children's homes, and repairs for schools and kindergartens. Initiatives also included laptops for schools and equipment for psychological support offices.

In the Central region, the program funded computers for schools, repairs for children's homes and kindergartens, and sports and office equipment. Additional projects included art and development materials for rehabilitation centers and water disinfection equipment for a Center for Inclusion and Correction. The comprehensive support provided by Kids Safe Haven addresses the urgent needs of educational and social infrastructure, ensuring that children affected by the war receive essential resources and support for their development and well-being.

Project 1:

The Public Organization "Future Guarantee" aids families with children who have disabilities in Odessa and its region, supporting 360 children with severe conditions like cerebral palsy and autism. They offer psychological support, rehabilitation, and therapeutic activities. Through the " Kids Safe Haven" a donation of EUR 4.3 ths helped equip a sensory room with essential items for the children.

Project 2:

The "Pervomaisky Center for Social and Psychological Rehabilitation of Children" provides medical, psychological, and educational support to children in difficult situations, including orphans and those with disabilities. During the invasion, it also sheltered children from Kherson. Through the "Kids Safe Haven" a donation of EUR 4.5 ths was used to buy furniture, ensuring comfortable conditions for the children.

Project 3:

The "Sport for All" Physical Health Center in Obukhiv received a EUR 5 ths donation through the "Kids Safe Haven" program. Serving over 2,050 children, including 450 displaced and 300 disadvantaged, the funds were used to buy sports equipment like football goals and professional balls. This will improve training quality and prepare children for competitions at various levels.



Duga Zagreb, Croatia



Project manager:
Daniela Tsoneva

"Many years ago, I decided to join the Stepic CEE Charity. At that time, I didn't know much about it—just remembered that Dr. Stepic established the charity on his 60th birthday. While working with our subsidiaries in CEE, I thought, "Why not do something for the people in these countries, not just in business?"

DUGA ZAGREB was one of my first projects. If you ask why I volunteer for this project, the answer comes easily. It's the small things that motivate me—the heartfelt "thank you" when we interact with the local team, the stories of women and children finding new paths in life, and seeing pictures of children playing at the shelter."

Daniela Tsoneva

Achievements

In 2024, "Childhood without family violence" continues to be an extremely valuable, useful and important project for Dom „Duga-Zagreb", safe house for children and adult victims of domestic violence. As part of the project, the women who are temporarily placed in a safe house, are given assistance in caring for their children in order to be able to undertake the activities necessary to solve their demanding family situations (for ex-ample going to the court, to the social welfare center and the like). Also, help in caring for children is important so that women can be included in much-needed psychological treatment, legal counseling and other professional procedures

that are an integral part of our work. The project also includes helping children with learning and doing their homework, as well as the organization of free time for mothers and children through various sports or creative activities. In 2024 a total of 28 children were included in the "Childhood without family violence" project, including 3 small babies, 6 children aged 1 to 3 years, 7 children of kindergarten age, 3 children of preschool age and 7 children of primary school age. Two high-school girls were engaged in sports activities and 4 children used learning support services, all of primary school age. Two children with special needs and five children with certain developmental difficulties were included in the childcare service. The help that victims of domestic violence placed in the Duga-Zagreb safe house receive from the project "Childhood without violence in the family" is priceless.



Caritas-SPES-LUTSK, Ukraine



Project manager:
Tetiana Khadzhy

"Charity work is a way for me to be helpful and support others. I believe that every good deed matters, and through helping people, I find deeper meaning in life. Today in Ukraine, we see an incredible spirit of unity — people support each other and come together for the common good. Being part of this is a great honor. I'm inspired by the thought that my actions can bring real benefits, offer hope, and help change lives for the better. This gives me the energy to keep going and continue growing."

Tetiana Khadzhy

Achievements

Project: Adaptive space for children with autism, Lutsk, Organization: RO «Religious mission «Caritas-SPES-LUTSK» Dioceses of Lutsk»

Target Group: children with autism Number of Children: Approximately 80 (ages 4 -18)

Idea:

To create a free day care center for children and youth with autism, where qualified teachers, special education professionals (defectologists), and psychologists will work with them. The goal is to support their adaptation to independent living by developing essential daily life skills such as cleaning, cooking, doing laundry, and using household appliances.



Activities:

The program includes master classes focused on developing creative abilities, cooking, cleaning, and personal care skills. It also offers educational components, where social workers teach basic academic knowledge. Socio-psychological support is provided through sessions with psychologists and speech therapists/defectologists. Additional activities include music therapy, kinesitherapy, creative therapy, physical development, and regular exercise.



House of Hope, Ukraine (Odessa Region)



Project manager:
Karina Kondretjeva

“Working in a charity organization gives me a sense of purpose, it allows me to contribute positively to the lives of those in need and make our world a bit better. Knowing that my efforts can make difference inspires and motivates me to continue this important work.”

Karina Kondretjeva

The Project at a Glance:

- **Project:** Daily Care Center in region of Odessa
- **Target Group:** Children from low-income families
- **Number of Children:** Approximately 135 (ages 7-18)
- **Activities:** Daily training sessions
- **Support:** Stepic Charity has supported the project for 5 years.



Region: The Children’s and Youth Development Center “House of Hope” project is being implemented in the Slobidka, region of Odessa. Residents of this area suffer from a shortage of kindergartens and youth development centers.

Idea: “House of Hope” aims to develop the personal and physical qualities of children. The center provides opportunities for children from socially disadvantaged segments of the population to receive a comprehensive education tailored to their abilities, helping them feel like full-fledged members of society. It instills confidence in their future, prepares them for adulthood, and promotes their physical health and emotional well-being, fostering a sense of love.

Offered Activities in the Center: The center provides a range of activities, including homework assistance, English language and IT classes, lessons in Christian ethics, art therapy, psychological training and support, leadership training, volunteering, theatrical activities, and more. “House of Hope” effectively organizes the free time of children and adolescents, fostering concepts of friendship and mutual respect, developing a culture of communication, and instilling a love for the world around them.

Highlights in 2024: The “House of Hope” was well-prepared for periods of attack. Thanks to solar panels and generators, as well as having its own shelter, they were able to continue classes even during air raid alerts. A significant focus was placed on the psychological support of children, helping them cope with anxiety, worries, and emotional instability.



Center for Youth Integration, Serbia



Project manager:
Tatjana Aleksic Wesse

“Many people are unaware of the challenges faced by street children in Serbia. CEE Stepic Charity gave me the opportunity to use my voice and efforts to raise awareness and bring attention to this important topic. I believe that even small actions can create big change. Supporting these initiatives allow me to contribute to something meaningful and be part of a positive impact in the community”.

Tatjana Aleksic Wesse

The Centre for Youth Integration (CYI) has been a dedicated partner in addressing the needs of vulnerable children since its establishment. In 2024, the Drop-in Shelter service continued to be a crucial initiative aimed at preventing, mitigating, and remedying rights violations against children living and working on the streets of Belgrade. This project specifically targeted marginalized Roma communities, where children face extreme poverty, social exclusion, and limited access to education and healthcare. Through comprehensive support, CYI and its partners helped these children thrive and build a better future.

Key Activities

- **Basic Needs Support:** Provided safe shelter, nutritious meals, and hygiene services. Over 30,000 meals were served, and more than 15,000 hygiene visits were facilitated.

- **Educational Support:** Offered homework help and resources. Achieved 85% school enrollment and ensured regular attendance.
- **Outreach Services:** Identified at-risk children and connected families to shelter services.
- **Technology Support:** RBRS contributed desktop and laptop computers to CYI and Indigo in Nis, enhancing their technological resources.

Impact

- Directly supported 450 children, with an additional 400 family members benefiting from services.
- Improved academic performance was noted, with many children showing significant progress in their studies.
- Enhanced community awareness about the needs of street children, fostering greater support and involvement from local stakeholders.



Hercules, Romania



Project manager:
Hedwig Ziernhöld-Pichler

"In 2024, I had the opportunity, together with Bogdan Popa, COO of Raiffeisen Bank Romania, to visit the BufKids Day Center in Buciumeni, Romania. This center is part of the broader "Hercules" initiative, which provides a safe and caring environment for 50 children aged 6 to 14. During my visit, I was delighted to bring smiles to the children's faces with gifts of footballs and sports clothing. I also enjoyed touring the center — exploring the arts and crafts rooms, the IT space, and the soon-to-open dining hall. One of the highlights was joining the children in an outdoor football game, an experience that was both joyful and deeply inspiring. Witnessing firsthand the positive impact this project has on their lives reaffirmed how crucial our support is in preventing school dropout and strengthening the learning abilities of children from severely disadvantaged families. Their joy, optimism, and energy are a testament to the importance of our continued commitment, helping create brighter opportunities for their future. Since 2015, I have been proud to contribute to the CEE Charity's support of the Hercules initiative, fostering hope and empowering the next generation."

Andreas Gschwenter
RBI Board Member
Stepic CEE Charity Deputy Chairman



Achievements

Hercules association is our well known, reliable partner since 2015. The small team is an outstanding example of how local engagement of individuals can make a difference for unprivileged children. Hercules runs 2 day-care centres. The one supported by the CEE Charity is located in Costesti, Romania in a region where opportunities are scarce, and children face immense obstacles due to poverty, social exclusion and under-resourced schools. 50 children from needy families, aged between 6 and 14 get education, food, care and attention, guidance, and socialization with the aim of preventing school dropout and functional illiteracy and – thus – fighting poverty. If the budget allows it, summer camps at the seaside are organized – a unique experience for these underprivileged children.



In 2024 the Hercules Association ensured that every child at the center received:

- Free after-school education (homework assistance, access to quality online platforms, educational clubs, volunteer tutoring in core subjects).
- Access to recreational and social activities.
- Nutritious meals (1–2 daily): daily breakfast for 25 kids and daily hot lunches for 50 kids provided, ensuring children were well-fed and ready to learn.
- Material support (school supplies, clothing, and hygiene products).
- Beyond the 50 direct beneficiaries aged 6–14, this work positively impacted over 150 family members, creating a ripple effect of stability and hope.

Academic achievements in brief:

- Zero school-dropout, zero absences.
- 100% school attendance.
- 85% showed measurable improvements in their academic performance.
- All 8th-grade graduates continued their education, pursuing high school or vocational training.



Our footprint

The Stepic CEE Charity operates in RBI's markets

Total number of beneficiaries 2024

218*	in	Albania
1,645	in	Bosnia and Herzegovina
104	in	Bulgaria
15	in	Croatia
1,332	in	Romania
1,260	in	Serbia
630	in	Slovakia
15,988*	in	Ukraine
2,000	in	Kosovo

* Although project expenses for Albania are reported as zero, the Breglumi Project was financed using the prior year's allocation.

** For Ukraine, out of 15,988 total beneficiaries, **11,921** were allocated through the **Kids Safe Haven** project using a conservative approach.

Together we
positively changed
the lives of 23,192
children and women.





Why do we engage as a charity?

The Stepic CEE Charity not only puts F. W. Raiffeisen's motto into practice by offering "Help for Self-help" for disadvantaged children, young people and women in Central and Eastern Europe.

The dedicated volunteers are role models for living up to RBI's values and translating them into action by using their know-how, time and creativity to change the lives of so many people in need.

**What one cannot
achieve alone, many can.**

F. W. Raiffeisen



"Given that many people, especially children, live in less privileged circumstances than I do, I want to dedicate some of my time and energy to support them. I am grateful that, even in retirement, the H.Stepic CEE Charity provides me with the opportunity to make a meaningful impact."

Renate Kattinger



I am a member of the Compliance Committee because only a strong compliance organization helps maintain the charity's credibility and trust with donors, beneficiaries, and the public. Compliance ensures that funds are used effectively and ethically, aligning with the charity's mission. Additionally, a robust compliance framework supports transparency and accountability, which are essential for securing ongoing donor support and fulfilling the charity's objectives efficiently.

Andreas Engels



"Being part of the H. Stepic CEE Charity offers a meaningful balance to my work life. I believe in the importance of giving back and take pride in witnessing the impact my efforts have on those in need. My commitment is rooted in the transformative power of collective action, which drives my passion and aligns with my values of social consciousness."

Melike Kılıç

Frequently asked Questions

Visit our [website](#) to learn more about the Stepic CEE Charity.

Subscribe to our [newsletter](#) to never miss any news.
#EducationMeansFuture

How can I describe the Stepic CEE Charity to family and friends?

The Stepic CEE Charity supports disadvantaged children, adolescents, and women in Central and Eastern Europe. Thanks to its deep local roots, pragmatic approach, and active support from RBI's subsidiary banks, the Stepic CEE Charity offers the prospect of a self-determined future beyond poverty.

Education is the key to this. All projects are aimed at a sustainable change and are carried out in cooperation with renowned local or international partner organizations and supervised by volunteers from RBI in Vienna and its CEE subsidiaries.

This keeps administrative costs to a minimum, and all financial contributions go directly to the projects. The Stepic CEE Charity is on the official list of charitable organizations (kept by the Austrian Ministry of Finance), meaning your donations are tax deductible in Austria.

How can I become a member?

You can subscribe directly online at our website. As a member you are invited to participate in our Annual General Meeting and discuss the Stepic CEE Charity's future as well as receive our yearly Board reports. The annual fee for a regular membership is € 50 and € 500 for an extraordinary membership.

How does the Stepic CEE Charity generate its donations?

The Stepic CEE Charity is supported by RBI through the Corporate Volunteering Program in order to keep the administrative costs as low as possible. All donations by members, individuals and sponsors are spent for our beneficiaries. Like any other charity organization, we depend heavily on recurring contributions from our members and donors, necessary to continue our current projects and to initiate new ones. We welcome any form of support and encourage you to become a member.

How does tax deductibility work?

If you are taxable in Austria we take care of it. Please make sure to state your date of birth and your full name in the reference in all your bank transactions, so we can link your donation to you. You can find out more about the deductibility of donations on our website.

Can I visit a project?

The heart senses what the eye sees. When we see children in need, there is a strong urge to help them immediately. This reaction and feeling are understandable and often the reason our (team) members join us in the first place. However, the dignity of the children we support is very important to us and logistics is a challenge, too. We invite you instead to follow us on our various communication channels where we update you on the progress of our projects regularly.

Is the Stepic CEE Charity audited?

Yes. The Stepic CEE Charity Management, receives and evaluates the financial reports, on a regular basis. The statement of accounts and the financial statements are audited by our internal independent auditors. In addition, the Compliance Comitee verifies the regularity of incoming and outgoing donations and whether conflicts of interest prevail for donations above a certain amount. Since the founding of the Stepic CEE Charity, KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft is our external auditor. Its role is to confirm according to §4a EstG that more than 90% of our association's total expenditure is used for beneficial purposes.

Who selects the projects and what are the criteria? The project proposals reach us through different channels: our colleagues at RBI, subsidiaries, project partners and/or private individuals. According to our focus, we pre-select them in conformance with our Articles of Association and other comprehensive criteria. In-depth discussions based on objective criteria and input from all stakeholders such as project managers and legal counsels follow. Once all information and funds are available, a decision about the project is finally taken in a Management meeting. For further information on how we work, please visit our website.

Compliance Committee

In order to ensure that the origination and use of donations are in line with the charity's purpose and all legal and moral standards, the Stepic CEE Charity must only accept donations which are in line with its high compliance standards and the compliance standards of Raiffeisen Bank International. Any donation is only considered flawless in the following cases:

- the donator gives the donation without intention to violate any legal or moral standards for charity organizations
- there is no suspicion of money laundering
- there is no intention of the donator to use the donation in order to influence a pending decision in connection with his/her business relationship with RBI

In order to ensure the correct application of the compliance standards, the Compliance Committee checks any donation above the amount of EUR 3.000,-- in detail for being in line with the compliance standards. The Stepic CEE Charity and in particular the Compliance Committee is very grateful that it can count on the support of the RBI Compliance Division for support in fulfillment of the individual compliance related duties.

Furthermore, the Compliance Committee controls the correct usage of funds in line with the purpose of the Stepic CEE Charity and based on a valid approval by the board of the charity.



Richard Hübler

As a passionate supporter of Stepic CEE Charity's mission to enhance education quality and promote social inclusion in Central and Eastern Europe, my role on the Compliance Committee allows me to foster a culture of compliance awareness and uphold a robust compliance framework. This commitment is essential for maintaining the integrity and trust that our organization has cultivated with donors, beneficiaries, and the wider community.



Barbara Pichler

As a member of the Compliance Committee, I provide independent oversight to ensure that the charity adheres to its stringent guidelines and rules. The mission of the charity is close to my heart and therefore, together with my fellow committee members, we aim to identify and effectively mitigate compliance risks. Our efforts are focused on maintaining continuous donor trust by promoting accountability and responsible management of donations.



Andreas Engels

I am a member of the Compliance Committee because only a strong compliance organization helps maintain the charity's credibility and trust with donors, beneficiaries, and the public. Compliance ensures that funds are used effectively and ethically, aligning with the charity's mission. Additionally, a robust compliance framework supports transparency and accountability, which are essential for securing ongoing donor support and fulfilling the charity's objectives efficiently.

You like what the Stepic CEE Charity does?

You want to get involved with the Stepic CEE Charity but don't know what your part could be?

"What one cannot achieve alone, many can." Remember? Every single stroke contributes to painting a bigger picture. Every single contribution counts to give children a better future. By joining us as member for only € 50 a year, you can impact the lives of those who need it the most.

Become engaged, become a member, support us with your contribution!

> "Be the change that you wish
to see in the world." <

Mahatma Gandhi



Click here and sign up!



Acknowledgment

**Your support was
essential to our
success this year.
Thank You!**

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XXXLutz KG
ZHS Office & Facility Managment GmbH
& many more

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