

# feito inec

Annual Report



inec



**inec**

**#**

**made of  
people**



# Credits



## BOARD OF DIRECTORS

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Board Members

**Adstoni Lopes Bezerra**

**Cybele Bandeira Correia**

**Melina de Carvalho Barbosa**

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Board Members

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**José Zelízio de Alencar Libório**

Alternate Board Member

**Carlos Alexandre Carvalho dos Santos**

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# Best practices



# What moves us

# Transparency and Institutional Solidity

The year 2025 was marked by significant regulatory changes, socioeconomic challenges, and a growing demand for transparency, efficiency, and accountability within the third sector. In this context, the Board of Directors maintained its strategic role in institutional governance, ensuring regulatory compliance, financial sustainability, and continuous alignment with Inec's mission.

Throughout the year, we systematically monitored the execution of the Strategic Planning and the progress of institutional commitments, in addition to submitting the 2024 Financial Statements and the financial statements for the first half of 2025 for approval at the shareholders' meeting.

We also promoted important updates to the Bylaws, Internal Regulations, and Code of Ethical Conduct, as well as the approval of partnership agreements and strategic cooperation terms. These measures strengthened Inec's regulatory framework and enhanced its institutional security.

The monitoring of strategic projects was also a priority for the Board, contributing to the improvement of control mechanisms, risk mitigation, and value creation for the institution. A milestone in this process was the implementation of the pilot project Inec Urban Microfinance, developed in partnership agreement with Banco do Brasil in the Federal District and in Cuiabá.

In 2025, we celebrated significant achievements as a solid institution in the implementation of microfinance projects and social and

environmental initiatives. In the year that Agroamigo Banco do Nordeste celebrated its 20th anniversary, Inec achieved remarkable operational results.

Our social projects also advanced significantly: more than 30 young people were admitted to higher education institutions through the support of Proseguir; more than 100 women participated in agroecology workshops and training programs through Ecoinec; in addition to the expansion of educational activities within Espaços de Leitura, Labinec, and Caminhos das Águas.

Governance, understood as an instrument of continuity, ethics, and accountability, remains the foundation of Inec's sustainable growth. Our commitment to transparency and institutional strength guides our present decisions and establishes solid foundations for the institution's future strategic cycles.

Executive Board

Fiscal Board



**Zilana Melo**  
CHAIRWOMAN



**Edgar Arilo**  
VICE CHAIR



**José Ferreira**  
CHAIR



**Adstoni Lopes**  
BOARD MEMBER



**Melina Barbosa**  
BOARD MEMBER



**Helano Cavalcanti**  
BOARD MEMBER



**José Zelízio**  
BOARD MEMBER



**Cybele Bandeira**  
BOARD MEMBER



**Jorge Luis**  
ALTERNATE BOARD MEMBER



**José Carlos Aziz**  
ALTERNATE BOARD MEMBER



**Carlos Alexandre**  
ALTERNATE BOARD MEMBER



# Planning and Creativity



A year of significant achievements for Inec, reinforcing our commitment to productive inclusion and social development.

Together with Banco do Nordeste, we achieved strong results through the Agroamigo program, which continues to stand as a national benchmark in rural microfinance. We exceeded the established goals, strengthening confidence in our work and expanding the positive impact on the communities we serve.

In partnership agreement with Banco do Brasil, we launched an important new initiative and are now operating beyond the Northeast region. Inec Microcredit, still in its pilot phase, is currently active in the Federal District and Cuiabá, driven by our expertise in urban microfinance.

While we celebrate these advances, we also recognize that 2026 will bring new and significant challenges. It is essential that we remain open to change, guided by careful planning and creativity. We will continue working to ensure that operational efficiency goes hand in hand with social impact.

Our commitment remains unchanged: to promote inclusion, create opportunities, and transform lives. I am confident that, together, we will continue building increasingly meaningful results for the Northeast and for Brazil.

**Stélio Gama**  
Inec President

# Driven by Social Transformation

Inec's name carries strength and recognition wherever it goes. More than three decades of history and a journey people never tire of telling...

In 1993, employees of Banco do Nordeste came together to support the anti-hunger movement led by sociologist Herbert de Souza, affectionately known as **Betinho**. At the time, they donated part of their employee benefits to purchase food during a period of deep social crisis in Brazil, when nearly 32 million people were living below the poverty line, according to [Ipea](#).

The campaign mobilized the country through the creation of [Citizen's Action](#) Against Hunger, Poverty and for Life, transforming social outrage into a nationwide solidarity movement. It was in this context that Inec became the state committee of Citizen's Action and remains, to this day, at the forefront of the [Hunger-Free Christmas campaign](#).

## Want to learn more about Betinho?

To learn more about the man who inspired a nationwide movement against hunger, we recommend the documentaries:

[Betinho - Esperança Equilibrada \(2015\)](#)

[Betinho - No fio da navalha \(2023\)](#)



## ACTIONS OF THE BNB CITIZENSHIP ACTION COMMITTEE

## Times later...

As the institution continued to grow, Inec was officially recognized in 2003 as a Civil Society Organization of Public Interest - OSCIP, paving the way for a partnership agreement with Banco do Nordeste to operate Crediamigo, a program that would later become a national benchmark in urban microfinance.

Shortly afterward, in 2005, the Institute took over the operation of [Agroamigo Banco do Nordeste](#) — the first rural microfinance program in South America focused on family farmers — a major milestone for the sustainable development of small rural producers across the region.

## Presence and Impact

Over the years, Inec expanded its reach and strengthened its impact, becoming one of Brazil's largest social organizations with a strong territorial presence. Its social and environmental projects are structured around education, culture, community development, employment, income generation, and social technologies.



Throughout this journey, Inec has received recognition for management excellence and social impact, including **National Awards** such as Best NGOs and Best Companies to Work For across multiple states and categories. In 2025, the Institute achieved another important highlights by ranking 6th in the Great Place to Work Ceará ranking.

## Partnerships

Inec continues to innovate and expand its areas of operation. In 2025, **Inec Microcredit** launched its urban microfinance operations in the Federal District and Cuiabá, in partnership agreement with Banco do Brasil, as part of the Federal Government's **Programa Acredita**. With this initiative, the institute consolidates its national relevance.

Inec also achieved important highlights in its social and environmental initiatives throughout 2025. With support from the Ministério das Mulheres of the Federal Government, Ecoinec — Inec’s urban agroecology hub — launched the **Agroecologia Mulheres** project, benefiting 90 women who now have greater knowledge of sustainable home gardens and ways to turn agroecology into a source of income.

A woman wearing a white cap and a light-colored t-shirt with a floral pattern is sitting on the ground in a lush garden. She is smiling and looking towards the camera. The garden is filled with various plants, including banana trees and other greenery. In the background, other people can be seen, some wearing hats. A circular graphic overlay on the right side of the image contains the text "over 90 women impacted".

over  
90  
women  
impacted



Follow, like and share!



Want to learn more about the **Agroecologia Mulheres** project?

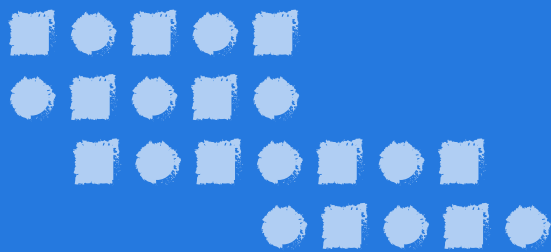
**On Ecoinec's Instagram profile** you can explore more about the project and follow content designed to encourage greener urban spaces and sustainable living practices.



Watch here

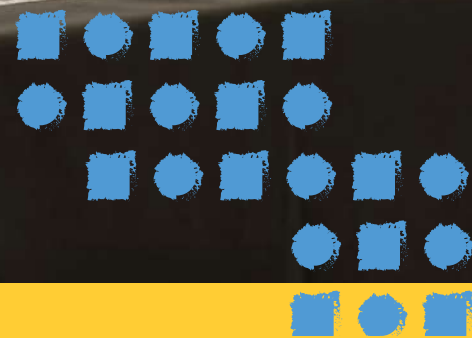


Institutional video:  
A fairer future is made of people, for people





# Institutional Commitment



Governance is one of the pillars supporting Inec's work throughout its history. Guided by responsibility, transparency, and ethical commitment, the institution continuously invests in processes, controls, and practices that ensure operational integrity and compliance with regulations related to data protection, ethical conduct, and management quality.

Two key elements in this process are the institution's ongoing compliance with Brazil's General Data Protection Law (LGPD) and the structured operation of its Committee and **Ethics Channel**, which strengthen a culture of respect, prevention, monitoring, and continuous improvement.



For the second consecutive year, we achieved the highest A+ rating in Receita Sintonia, a program created by Brazil's Federal Revenue Service. This recognition reflects our ongoing commitment to transparent, responsible management aligned with best fiscal practices.

Inec was also awarded the IIA May Brasil 2025 Seal for its Internal Audit Awareness Campaign, granted by the Instituto dos Auditores Internos do Brasil (IIA Brasil). The recognition highlights our commitment to ethics, transparency, and governance — principles that guide our actions and strengthen our organizational culture.

These results demonstrate that Inec values integrity not only as a legal requirement, but as a fundamental principle for building solid, trustworthy management focused on the well-being of all stakeholders.

# Transformation

# Action that becomes impact



# Microcredit as a tool for transformation



The 2025 results demonstrate how Inec's operations continue to strengthen one of Brazil's most important rural microfinance initiatives.

It is Inec that brings this methodology to life in practice. As a Civil Society Organization of Public Interest - OSCIP partnership agreement with Banco do Nordeste, Inec is responsible for Agroamigo's presence and operations across the territories it serves.



What sets the program apart is its methodology: Productive Oriented Microcredit, which places specialized and continuously trained agents within rural communities to support family farmers before, during, and after credit is granted.

The initiative goes far beyond providing loans. It is about building viable and sustainable solutions alongside each producer, backed by real technical guidance and ongoing support. At its core, the mission is to improve the lives of rural families and strengthen family farming.

It is Inec's microcredit agents who travel along dirt roads, sit beside farmers under the semi-arid sun, and turn public policy into tangible change for millions of families. The 2025 results are, above all, a reflection of this commitment and expertise.



# 2025



## An operation that exceeded expectations

2025 marked a year of outstanding results for Inec’s Agroamigo operations.

Overall, Inec delivered results that reinforce the strength of the operation and the trust that Banco do Nordeste has placed in this partnership for decades.

**% OF OPERATIONS CONTRACTED BY WOMEN**

**107.68%**

achievement rate

Target: 53.84%  
Actual: 53.84%

**TOTAL CLIENTS WITH ACTIVE OPERATIONS**

**105.56%**

achievement rate

Target: 1,860,000  
Actual: 1,963,438

**CONTRACTED OPERATIONS**

**101.22%**

achievement rate

Target: 739,508  
Actual: 748,548

**CONTRACTED AMOUNTS**

**100.08%**

achievement rate

Target: R\$ 9.504 mi  
Actual: R\$ 9.512 mi

**% OF RENEWED OPERATIONS**

**96.54%**

achievement rate

Target: 90%  
Actual: 86.89%

**ACTIVE AGROAMIGO PORTFOLIO BY TOTAL UNITS**

**70.81%**

achievement rate

Target: R\$ 86 mi  
Actual: R\$ 60.9 mi



[Click here](#)



to explore more results from Agroamigo Banco do Nordeste's operations in 2025.

# Water and Dignity

In 2025, the partnership between Inec, Banco do Nordeste and **Water.org** reached the milestone of 1 million beneficiaries and R\$ 1 billion in financing. These results tell a story of dignity, productivity, and inclusion across Brazil's semi-arid region. Launched in 2020, the partnership further strengthened the social and environmental dimension of Agroamigo's operations.

**The principle behind the initiative is both simple and powerful: there is no sustainable agricultural productivity without access to water. There is no long-term future for rural families without basic sanitation. And there is no future for family farming in the semi-arid region while women and children still need to travel long distances to access clean water.**

The partnership reached a historic milestone in 2025. Five years after its launch, it recorded 1 million beneficiaries and R\$ 1 billion in financing dedicated exclusively to household water access and basic sanitation solutions.

These figures position the initiative as a benchmark among socio-environmental microfinance programs in Latin America.

This achievement was not the result of a single institutional effort. It was built operation by operation, visit by visit, through the work of Inec's field agents.

# Rural Credit and the human right to water

The 2025 results presented here reflect far more than the performance of a microfinance portfolio. They represent the progress of a program that has become one of the leading drivers of productive inclusion, water security, and dignity for millions of families. Through its partnership with Water.org, the initiative has also helped connect rural credit with the human right to water.

As the organization responsible for implementing the program across the territories it serves, Inec plays a central role in this transformation — because inclusion with equity cannot simply be declared; it must be built visit by visit, community by community, through the presence and commitment that only well-trained and dedicated microcredit agents can provide.

In 2025

**154**  
thousand  
operations

**432**  
million  
in financing

**494**  
thousand  
people  
reached

**+45**  
thousand  
operations related to  
sanitation solutions





Young people, in turn, are seen as the future of rural development. Without accessible and guided credit, rural youth migrate to urban centers, leaving the countryside with an aging population.

**Supporting young people's ability to remain on their family properties means investing in the future of family farming for generations to come.**

At the same time, encouraging agroecology responds to both environmental and economic challenges. Sustainable practices help protect the soil while making rural properties more resilient to the recurring droughts of Brazil's semi-arid region.



# Methodology applied in partnership agreement with **Banco do Brasil**

2025 marked an important step forward for Inec in expanding its areas of operation. In partnership agreement with Banco do Brasil, Inec Microcredit launched a pilot project in the **Federal District** and **Cuiabá**, in the state of **Mato Grosso**, as part of the Federal Government's **Programa Acredita**.

The initiative represents a strategic opportunity to test, refine, and scale the model, building strong foundations for future expansion into other regions of the country.



The partnership between Inec and Banco do Brasil brings together expertise, innovation, and social purpose, reinforcing the role of institutions in driving development and expanding opportunities for those who need them most.

# Experience that makes a difference

With more than two decades of consolidated experience in urban microfinance, Inec has earned national recognition for its ability to understand the realities of entrepreneurs, operate with its own methodology, and promote financial inclusion with responsibility.

This expertise strengthens the project's credibility and ensures that services reach communities in a human-centered, technical, and impactful way.

## Programa Acredita



  
Distrito Federal

### Distrito Federal:

Brasília, Riacho Fundo,  
Taguatinga, Sol Nascente,  
Ceilândia e Samambaia

### Mato Grosso

Cuiabá

# Legacy Arrangements

# Building the future





# Sources of funding

## RESTRICTED FUNDING



R\$ **293.78 million**

**99.36%**

## UNRESTRICTED FUNDING



R\$ **1.89 million**

**0.64%**

**R\$ 295.67 million**

## BREAKDOWN OF RESTRICTED FUNDING

Rural Microcredit  
**Agroamigo**



R\$ **292.5 million** **99.55%**

**Water.org** Program



R\$ **854 thousand** **0.29%**

Urban Microcredit  
**Banco do Brasil**



R\$ **316 thousand** **0.11%**

**Social and  
Environmental Projects**



R\$ **140 thousand** **0.05%**

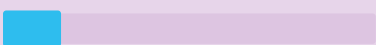
## BREAKDOWN OF UNRESTRICTED FUNDING

**Financial** Revenue



R\$ **1.47 million** **77%**

**Non-operating** Revenue



R\$ **237 thousand** **12.5%**

Contributions from **Members**



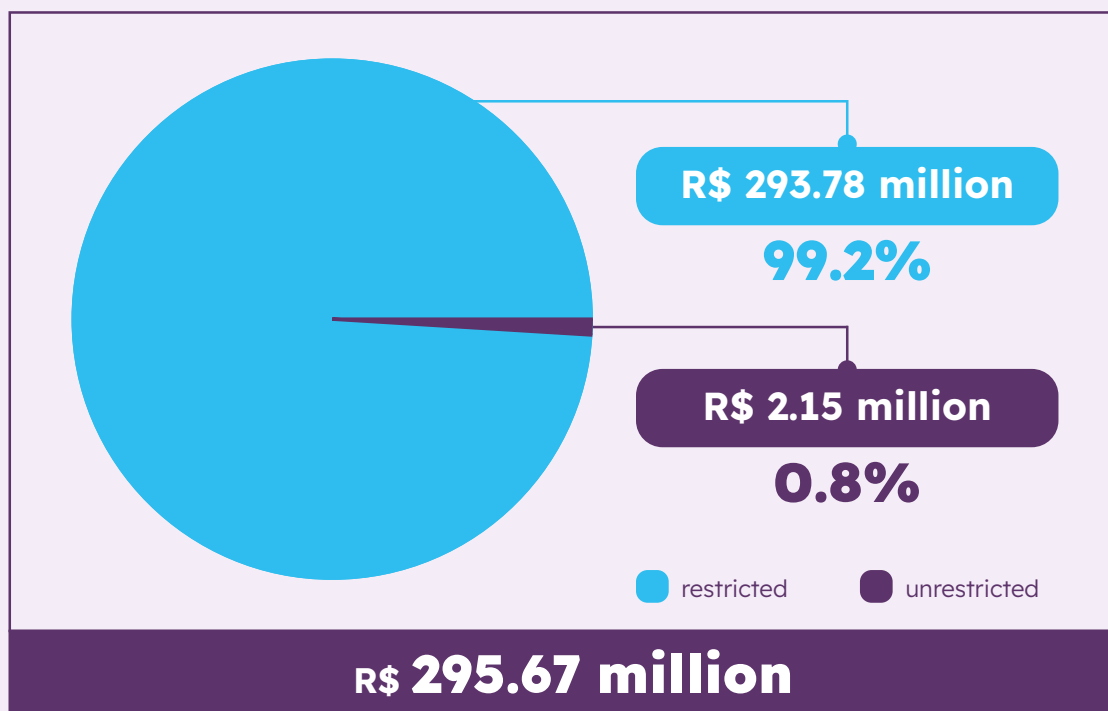
R\$ **91 thousand** **4.8%**

Donations from **Individuals  
and Companies**

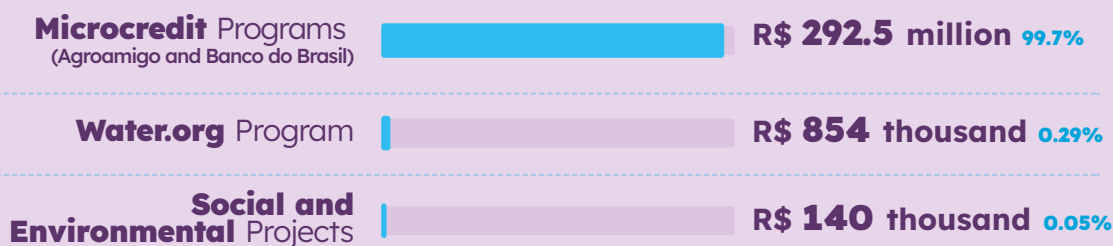


R\$ **61 thousand** **3.2%**

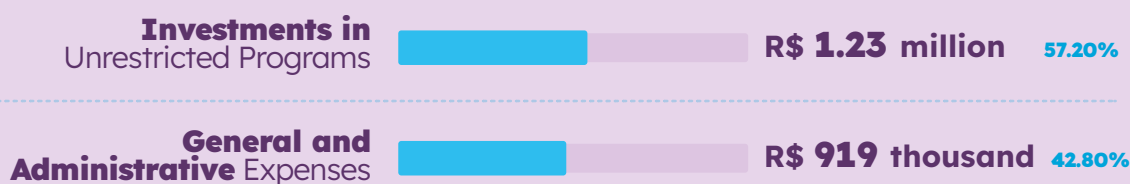
# Allocation of Funds



## BREAKDOWN OF RESTRICTED FUND ALLOCATION



## BREAKDOWN OF UNRESTRICTED FUND ALLOCATION

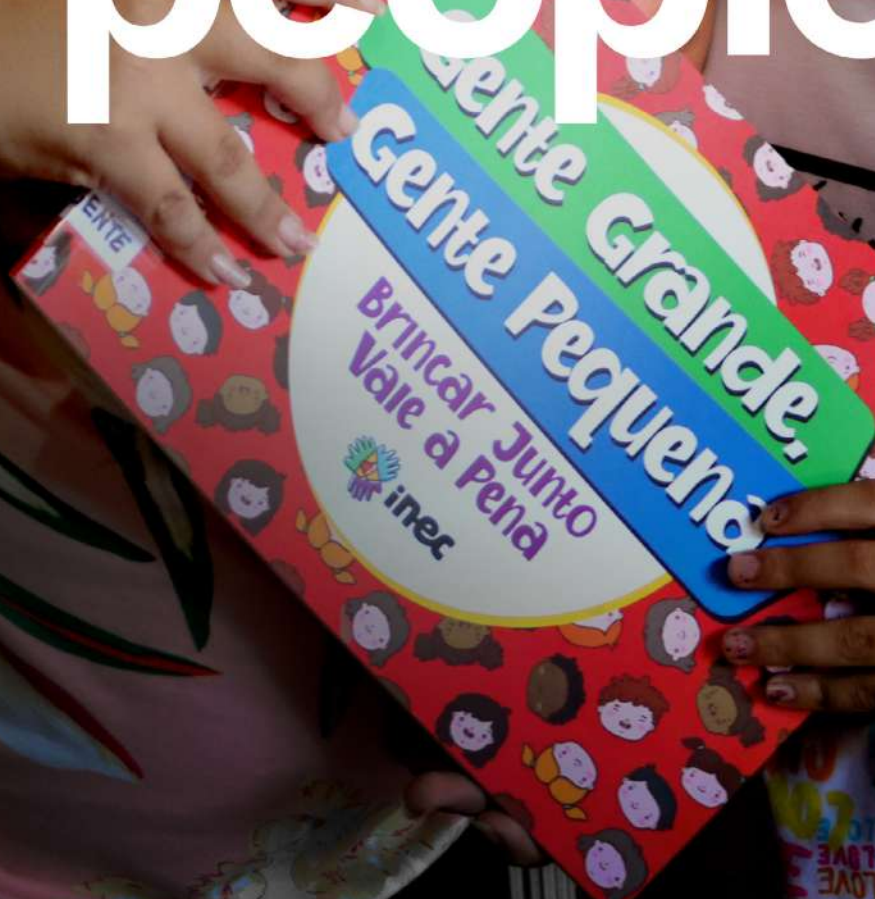


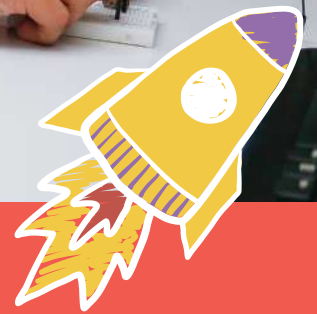


# Made of people



# Made of people





# Life stories and the future right there

Inec's social and environmental projects reveal stories shaped by hope, opportunity, and the possibility of a less unequal future.



# Labinec

## Affection Technology



The daily life of Diego Santos do Carmo, a 13-year-old public school student, changed significantly after he joined the Robotics and Digital Games classes at Labinec Vila União in 2023, located at Lar da Criança Domingos Sávio.

What began as a simple interest sparked by a flyer brought home from school soon became a journey of personal growth, achievement, and the discovery of new possibilities for the future.

In 2025, Diego earned medals in Artistic Robotics at the Brazilian Robotics Olympiad (OBR) and at Feira do Conhecimento with the project Bob Bucha Calça Retangular.

His achievement reinforces the transformative potential of Inec's methodology, which connects children and teenagers to technology in an accessible, creative, and socially meaningful way.

## Opening Doors

For Diego, the experience at Labinec represented a shift in perspective and sparked his interest in pursuing a career in technology..

**“Labinec has been a life-changing experience for me. I made many friends and met so many incredible people. I learned about robotics, programming, and things I never imagined I would have the chance to learn. Today, I want to work in this field. I want to become a programmer and create games. The course was a major turning point in my life. I’m deeply grateful to my teacher, my classmates, and Inec.”**

The relationships built with classmates and educators are also highlighted by Diego as a central part of his growth. The welcoming and collaborative environment strengthens connections and broadens horizons, helping children and teenagers envision future opportunities in the field of technology.

## Creativity and Autonomy

Labinec’s mission is to democratize access to technology by encouraging creativity, autonomy, and leadership among public school students. Stories like Diego’s show how well-structured educational initiatives can drive social transformation, open new paths, and inspire future vocations.

The story of this young award-winning student reinforces Inec’s commitment to inclusion and to creating opportunities that expand possibilities for the future.

# Espaço de Leitura

(Reading Space)

## Transformation Across Generations

This story is told through the experiences of Vitória Ester, Talison, and Jozane — three participants in Espaço de Leitura, a project developed across different regions of Ceará that has already become part of the lives of many children.

The project also embraces families, expanding its impact across entire communities. Through books, shared experiences, and active listening, participants are encouraged to grow and move forward from their own personal journeys.



### Vitória Ester's Journey

When Vitória Ester Ferreira da Silva first arrived at Circo Escola Canoa Criança in Canoa Quebrada, she was 11 years old and faced challenges with communication and social interaction. As a neurodivergent child, she found in Espaço de Leitura a welcoming routine built around activities that stimulate attention, language development, and socialization.





Her grandmother, Roseane Estevam da Silva, has witnessed clear changes in Vitória's development. **“She became much more interested in reading. She actively looks for books now and has greatly improved her reading comprehension at school. She enjoys the activities and the interaction with teachers and classmates,”** she says.

Reading, writing, painting, and interpretation activities became important tools for Vitória's cognitive and emotional development. She began expressing her ideas more clearly, engaging more naturally in conversations, and showing greater confidence in everyday situations.

The continuous support and welcoming environment created the conditions for her progress to happen gradually, yet consistently.



## Lasting Memories

In Pacatuba, during a community gathering focused on strengthening relationships, the Instituto de Desenvolvimento e Integração da Criança e Adolescente (Instituto Dica), which hosts the project in the municipality, organized the activity “Memórias da Biblioteca” (Library Memories) as part of Espaço de Leitura. The goal was to revisit memories and better understand how Espaço de Leitura has become part of families' life stories.

**Among the guests was 18-year-old Talison Lima.**





Talison began attending the project when he was still very young. The center was located next to his home, and curiosity led him to walk in. **“It contributed to my development in reading, creativity, social interaction, and logical thinking. I loved the moments of interaction and storytelling. Being able to take books home was incredibly motivating for me. The project became part of my cognitive, social, and personal development,”** he recalls.

Talison learned to read at the age of five while participating in the project. Revisiting the space now as a young adult, he recognizes that those years helped shape the way he thinks, relates to others, and solves problems.



## A New Beginning for Jozane

During the first Social Entrepreneurship and Income Generation workshop held in Pacatuba, Jozane Lima da Silva asked to speak. Not to ask a question, but to share a feeling: it had been a long time since she had dedicated time to learning something for herself.

For years, her routine revolved around her home and children. Joining the course, offered through the multidisciplinary activities of Espaço de Leitura, became a turning point in her life.

**“For a long time, I devoted myself entirely to my home and my children. This course represented a fresh start for me. It brought knowledge that helped me continue growing my business and gave me the motivation I needed in both my personal and professional life,”** she says.

A women’s clothing seller, Jozane continues to run her business from home. The training provided her with new tools and, above all, the opportunity to reclaim a sense of autonomy that once felt out of reach.

By also engaging mothers and caregivers, Espaço de Leitura allows Inec to strengthen bonds that extend beyond the classroom and positively impact the entire family dynamic.



**Espaço  
de Leitura**  
(Reading Space)

## Across Generations

The stories of Vitória Ester, Talison, and Jozane reveal different dimensions of the same project. A mother seeking to reclaim her place in her own life. A child discovering new ways to understand and express the world. A young man who now carries reading as part of his personal journey and education.

Espaço de Leitura becomes part of these paths through consistent and meaningful actions: gatherings, books, conversations, workshops, and shared experiences. Its impact can be seen in the daily lives of families through access to education, opportunities, and citizenship promoted by Inec.



## Espaço de Leitura (Reading Space)



# Enhancing knowledge

## Proseguir (Moving Forward)

### Proseguir student in Milagres earns admission to five university entrance exams

João Neto, an 18-year-old student from Milagres, Ceará, achieved remarkable results after eight months of preparation through Projeto Proseguir, an Inec initiative that offers free preparatory classes for the Enem and university entrance exams.

The student was accepted into five university programs, securing places in Law, Business Administration, and Accounting at well regarded institutions across the region.

**Among the admissions were institutions such as UNINASSAU for Accounting, as well as Cecapec, Unileão, and Universidade Regional do Cariri, where he was admitted to the Law program.**

This achievement reinforces the importance of Proseguir as a tool for educational inclusion and opportunity for students seeking access to higher education.

## Focus and Persistence

For João Neto, this achievement is the result of dedication and the support provided by the project. **“The experience was extremely valuable, and I gained a great deal of knowledge. I attended Proseguir for eight months and consider it a fundamental part of my journey because I learned so much from the teachers. Throughout the process, focus and persistence were essential. I can only express my gratitude,”** the student said.

## Beyond Theory

With 20 years of impact, Projeto Proseguir is a free community preparatory course that uses a hybrid methodology, combining in-person classes focused on academic support with digital learning resources.

Through Proseguir, students gain access to a high-performance digital platform, in addition to receiving feedback and corrections on their essays.

Beyond subjects aimed at university entrance exams, the project also offers career guidance, cognitive support, and activities focused on life planning and interpersonal relationships.



In 2025, Proseguir operated in municipalities across Ceará, including Meruoca, Milagres, and Icapuí, as well as in Cajazeiras, Paraíba. João Neto's story is one example of the project's social impact, which for two decades has been transforming the lives of young people through education and citizenship.



## Ecoinec

### Life in Motion



Vilma Soares' connection with Ecoinec began quietly through social media. From a distance, she followed the activities with curiosity, paying close attention to the content and workshops being shared. But it was when she became directly involved in the project's activities that both her personal and professional journey took on new meaning.



An educator and integrative caregiver, Vilma has always carried with her the traditional knowledge of Brazil's backlands, along with everyday practices related to gardening, plant care, and community education.

While participating in the Agroecologia Mulheres workshops held at Ecoinec with support from the Ministério das Mulheres, she discovered that many of these traditional practices are grounded in technical principles connected to permaculture and agroecology.



**“Building raised garden beds was something very common where I come from. Many people used to say it was women's work. At Ecoinec, I came to understand that these techniques are scientifically grounded and part of a broader system of caring for the land,”** she explains.





## Expanded Horizons

The training offered through the project broadened Vilma's knowledge and introduced her to agronomic concepts that strengthened her work as an environmental educator. The activities also opened doors to new connections and opportunities.

Through her experiences at Ecoinec, Vilma connected with other movements and strengthened her relationship with Associação das Mulheres em Movimento (AMEM), an organization that encourages women's entrepreneurship. Through this network, she began participating in ecological workshops and engaging in spaces that promote women's autonomy and empowerment.

**“Ecoinec helped give visibility to my work as an environmental educator and caregiver,”** she highlights.

Although she recognizes that change still happens gradually, Vilma says the project has been essential in renewing her practices and guiding her next steps.

**“Ecoinec is helping me bring these changes into my life. Today, I can see a brighter horizon ahead,”** she says.

# Ecoinec



## Community Strengthening

Vilma's story highlights Ecoinec's role as a space for learning, community strengthening, and the creation of new professional pathways. More than technical training, the project fosters belonging, support networks, and opportunities for educators like her to expand their knowledge and deepen the impact of their work within the community.



# Caminho das Águas

(Water Pathways)

## A replicable model for territorial transformation

Using a giant game board spread across the floor, along with dice and secret cards filled with questions and answers, the Caminho das Águas project challenges children and young people to reflect on water use and the importance of basic sanitation for preserving water resources themselves.



The project, which in 2025 took place in the states of **Ceará, Rio Grande do Norte, and Paraíba**, aims to strengthen a culture of environmental responsibility that helps ensure the long-term sustainability of the solutions being implemented. **In other words, it is a way of helping future generations continue to benefit from the natural resources essential to life.**

Caminho das Águas demonstrates that it is possible to combine environmental education and community empowerment within a single social policy initiative, helping transform the human right to water from a statement of principle into a concrete reality in the lives of those who need it most.



# Watch here



an edition of  
Caminho das Águas  
held in Rio Grande  
do Norte.



## 8 thousand

children and young people participated in Caminho das Águas in 2025.



### Locations where Caminho das Águas took place in 2025

#### 8 cities in Ceará:

Paraipaba, São Luís do Curu, Jucás, Itaiçaba, Itarema, Itapipoca, Jaguaribe and Jaguaribara

#### 4 cities in Paraíba:

São João do Rio do Peixe, Marizópolis, Cajazeiras and Conceição

#### 3 cities in Rio Grande do Norte:

Pau dos Ferros, Janduís and Acari

## 61 schools

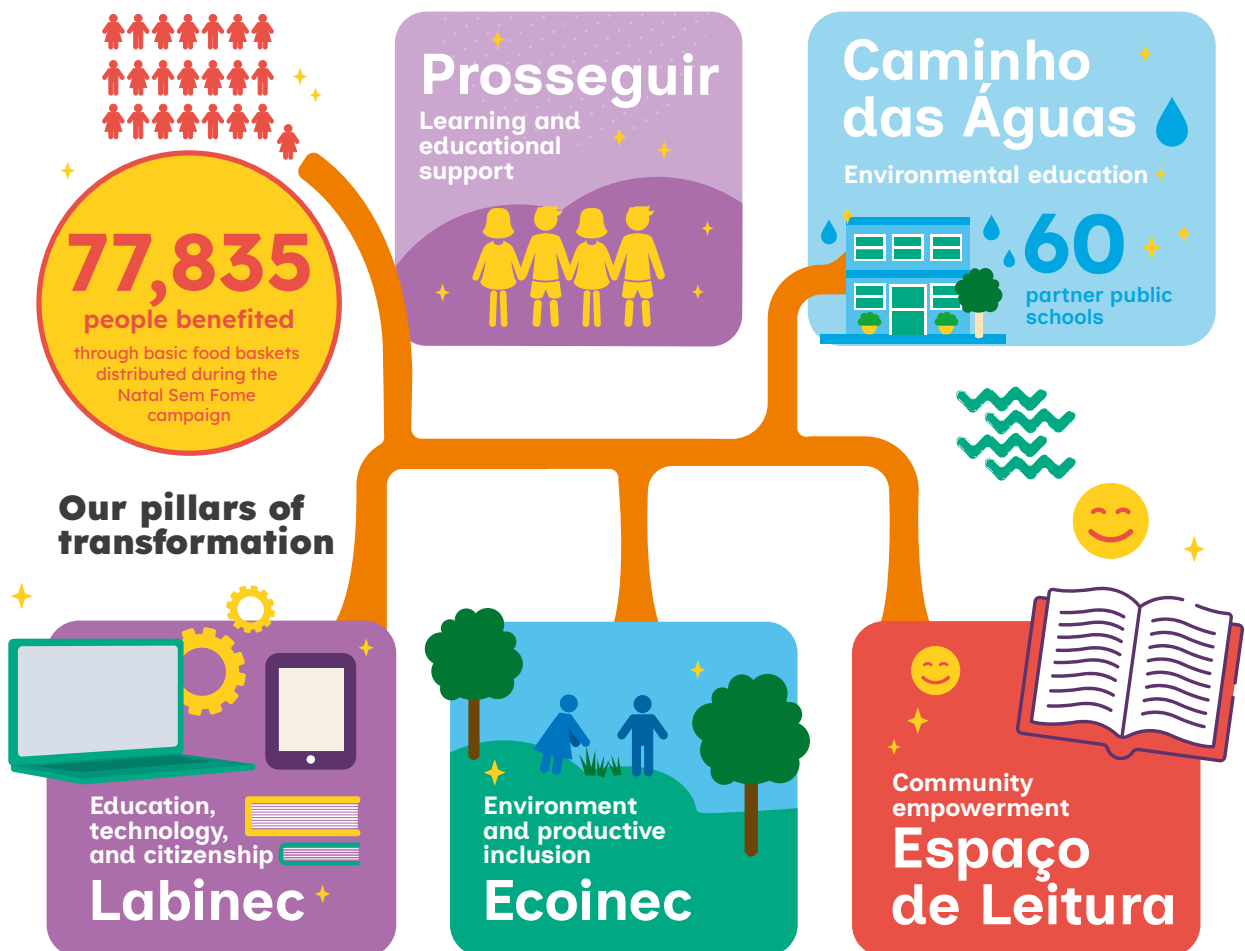
municipal and state schools received the project, including two settlement communities.



# Different Dimensions of Impact

# 20,711

people impacted by socioenvironmental projects



Beyond recognizing the importance of the figures — rigorously calculated month after month to monitor the achievement of goals — Inec has increasingly sought to analyze the different dimensions of social impact generated by its projects.

**This means that Inec is committed to understanding the real impact these initiatives have on people's lives.**

### \*Impact Dimensions

Dimension Reached	Participating Projects	Outcomes
Cognitive Learning	Labinec, Proseguir, Espaço de Leitura	Logic tests, university admissions, reading development
Socioemotional Development	Espaço de Leitura, Proseguir, Labinec	Family engagement, self care, resilience, empowerment
Community Engagement	Ecoinec, Espaço de Leitura	Participation in events, stronger community bonds
Productive Inclusion	Ecoinec	Women trained; income generation
Territorial Transformation	Caminho das Águas	Large scale implementation, impact across cities
Pedagogical Innovation	Labinec	Robotics, games, UX, original projects





## Deliveries with purpose and evidence

Going beyond the numbers reflects Inec's growing maturity in managing social projects. While purpose has always been at the center of its work, it is equally important to seek evidence that lives are truly being transformed and valued in all their individual dimensions.

At Inec, it is never about "projects for the sake of projects." What matters is creating meaningful impact in the lives of the people reached by these initiatives.

Inec's work is guided by the Theory of Change, a strategic approach that logically and systematically explains how and why an initiative is expected to achieve its intended outcomes.

# Strategic Alignment with ESG and SDGs

Inec operates in alignment with the Sustainable Development Goals (SDGs) and ESG practices, ensuring that its impact is perceived in a structural and lasting way.

## ENVIRONMENTAL

- Focus on clean water, sustainable cities, and responsible consumption
- Waste reduction and everyday composting practices
- Scalable environmental education



## SOCIAL

- Fighting poverty
- Quality education
- Gender equity
- Reducing inequalities



## GOVERNANCE

- Financial best practices
- Structured reporting aligned with the Theory of Change
- Monitoring processes that continue to evolve, although still uneven across initiatives





# Impact Trends

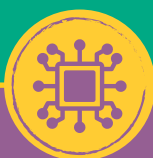
The impacts Inec seeks to generate in people's lives are reflected in stronger community leadership within local territories and greater family participation in activities involving children and young people.



**Expansion of territories reached**



**Women's leadership**



**Expansion of young people's technological skills**



**Methodological consolidation across all active projects**



**Growth in family participation**  
(reading, agroecology, citizenship)

# 2025 in numbers

**194.5 tons**

of food collected during the Natal Sem Fome campaign

**77,835**

people benefited through basic food baskets

**6,220**

students engaged in water awareness initiatives

**129**

young people trained in technology

**34**

technology projects created

**608**

participations in Ecoinec activities

**458 kg**

of food produced using urban agroecology techniques



[Learn more about the projects](#)



[Support the projects](#)



## Caring for those who transform lives: the Inec employee experience

In 2025, Inec maintained and strengthened its commitment to putting people at the center of decision-making. The Employee Journey, which supports each professional from onboarding to development and consolidation within the institution, underwent significant advances.

The results of this cycle reveal an environment that values human protagonism, encourages professional growth, and strengthens the organizational culture that sustains the Institute's social impact.

The expansion of training opportunities, the quality of integration processes, workplace climate results, and performance governance gains demonstrate that Inec continues to strengthen its human and organizational foundations.

# A diverse and prepared team



Inec closed the year 2025 with 2,716 employees distributed across 346 units, 117 branches, and 17 offices, reaffirming its presence across multiple territories and social contexts.

With an average age of 32, the institution maintains a young, dynamic workforce that is constantly evolving.

Among the 403 leaders responsible for teams and projects, **42% are women**, reinforcing the ongoing commitment to equity and representation in decision-making spaces.



# Open door opportunities

Throughout the year, the institution received **51,768 applications in its recruitment processes**, highlighting its relevance as an employer organization. Of these, **39,555 were unique applications**, reflecting public trust and interest in Inec's mission.

A total of **832 hires** were completed within the established timeframe, reaffirming the institution's commitment to transparency and compliance.



**As recognition for the excellence of its recruitment processes, Inec earned four Gupy Seals, national certifications for Best Practices in Recruitment.**

In the field of inclusion, **the institution exceeded the quota target for people with disabilities**, expanding real opportunities for people with disabilities.



# Welcoming as an institutional value

From the very first day at work, each person is welcomed with care and intentionality. In 2025, **the Integration Program achieved a 98% approval rate**, receiving scores between 3.63 and 3.78 (out of a maximum of 4), a consistent indicator of satisfaction and belonging.



**IntegraInec strengthens the connection to the institution's purpose and prepares new employees to work in alignment with its culture and values.**



## Developing people to strengthen impact

**Continuous learning became even stronger in 2025.** In total, 219,996 hours of training were delivered, equivalent to 81.48 hours per employee throughout the year, a significant volume that reinforces Inec's investment in the technical and behavioral development of its teams.

The Institute also expanded its educational portfolio, with 37 courses updated or created, in addition to the contribution of 54 new facilitators, strengthening internal expertise.

# Workplace climate and well being

In 2025, Inec recorded an 86% favorability rate in organizational climate and 88% in the Diversity and Inclusion indicator. These results reflect a welcoming, participatory environment aligned with its social commitment.

A total of 11 health, well being, and awareness campaigns were carried out, addressing topics such as mental health, diversity, disease prevention, and financial well being.

Internal promotion was also highlighted, with 157 employees advancing to new positions, reinforcing career development opportunities.



# Recognition as a path to growth

The employee performance evaluation process achieved significant coverage levels: 99% of evaluations in the Business area and 100% at Headquarters were completed. The high participation rate demonstrates leadership maturity and commitment to a culture of continuous development.

**The predominance of evaluations rated “Excellent” and “Very Good” points to a team that is engaged and committed to the institution’s goals.**





# Volunteering for good



A sense of community and solidarity is encouraged throughout the year through Inec's volunteer program, **Calendar for Good**.

What began 13 years ago as an initiative to mobilize employees for the Christmas Without Hunger campaign has grown into a gamified program that brings together commitment to environmental best practices, appreciation for clients, and the desire to help others.

# Actions from the Calendar for Good 2025

## Action 1 Best Practices

Promote the sharing of Best Practices  
on social media.

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**56 actions** carried out with **280 collaborators**  
involved in the Best Practices initiative.

## Action 2 Farmers' Day

Hold activities to honor local farmers  
(breakfast gathering, conversation circles  
and seedling distribution).

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As part of the Farmers' Day initiative,  
**60 actions**, were carried out, reachin **1,107 farmers**.

 **Action 3** Pink October

Collect hygiene items to be donated to institutions that support women undergoing cancer treatment.

During Pink October, **67 actions** were carried out, with **11,721 hygiene items** collected, benefiting **3,616 women**.

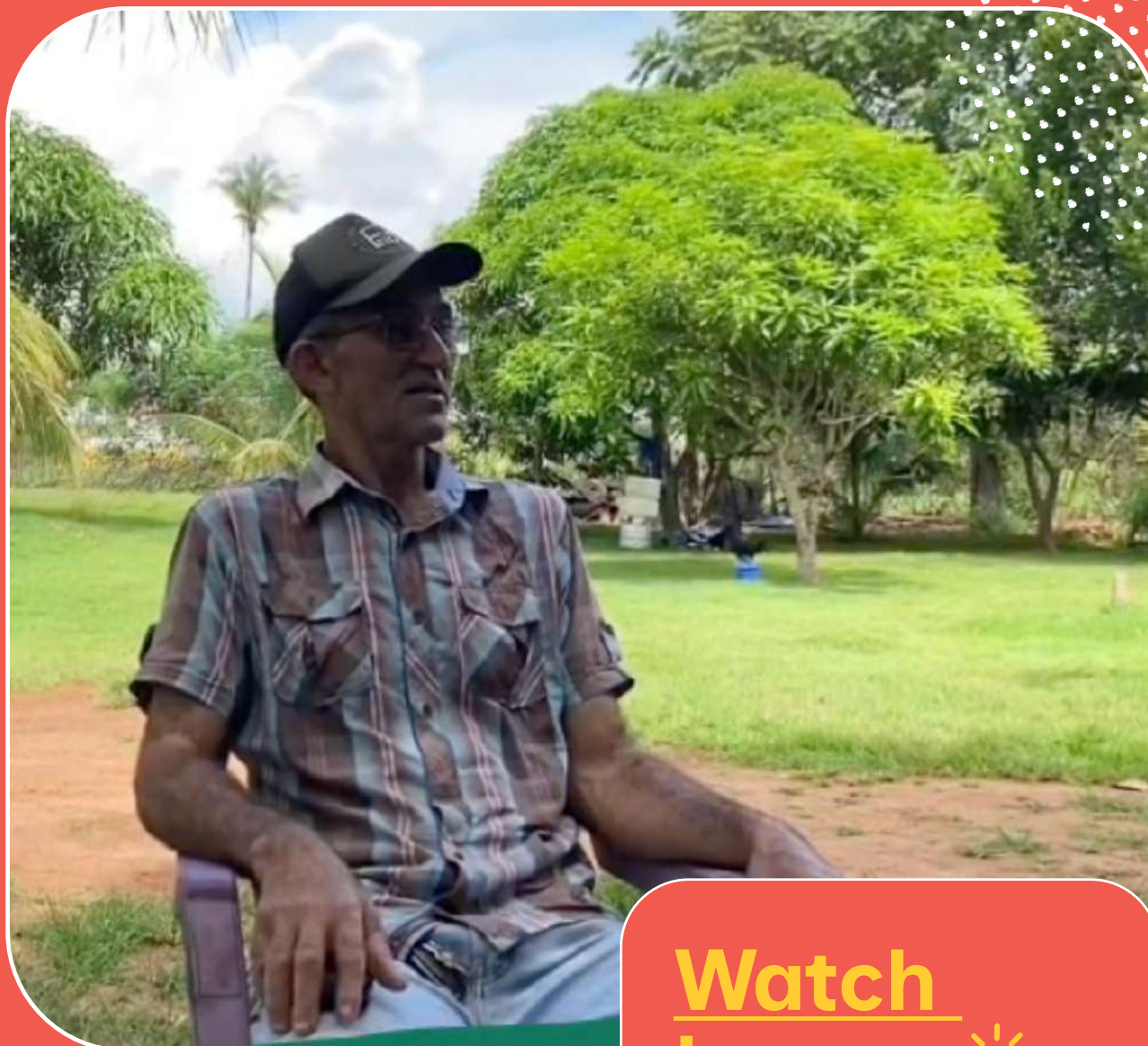
 **Action 4** Natal Sem Fome

Mobilize teams for a food donation campaign, aiming to reach a target of 15 kg per collaborator.

In the final action of the Calendar for Good 2025, **119 units** took part in the Natal Sem Fome campaign, in partnership with the NGO Citizen's Action. A total of **36,912 kg of food** was collected.

**195 tons**

of food collected by Inec and partners during the Natal Sem Fome 2025 campaign.



**Watch**  
**here**



Videos featuring  
environmental Best  
Practices from Agroamigo  
Banco do Nordeste.

# Changemakers



By encouraging the active participation of its collaborators in the Calendar for Good, Inec reinforces its role as an agent of social transformation.

By embracing volunteering, solidarity stops being an isolated gesture and becomes part of Inec's collective identity.

# Acknowledgements



Inec is built collectively, and has been from the very beginning. Alongside fundraising efforts with companies and government institutions, Inec keeps its socioenvironmental projects alive thanks to the support of the people acknowledged below.

Each one of you is part of a positive transformation in the lives of many children and young people.

**We are together. Thank you.**

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