



Matexi Impact Report

2020



Matexi
Impact Report
2020



Quartier Bleu, the brand new multifunctional district on the pleasant Blauwe Boulevard, is an exceptional real estate project. The city-transforming project on Hasselt's Kanaalkom has converted the old industrial site into a real 'waterfront'. Here Matexi is building 400 apartments, studios, town houses and penthouses, plus 25,000 m² of retail and catering establishments and an additional 2,500 underground parking spaces. Living, working, shopping and parking, but also enjoying the tranquillity of the water all come together in a unique location. Although the planned festive opening had to be postponed due to the Covid-19 restrictions, the opening of the retail facilities in May 2020 was a real success.



Preface

As a neighbourhood developer we strive to develop better and more livable neighbourhoods. After all, a place to live is more than just a roof over your head: the neighbourhood you move into is just as important.

This is also reflected in our 'Just Cause': **'Everybody deserves a great place to live.'** That is our true objective, it is what everyone at Matexi works and strives for. But we can't do it alone. The professionals at Matexi work closely with all our stakeholders: our customers, nearby residents and local administrations, central governments, partners, land and building owners and investors. Our mission? **'Together we create great places.'** Places where people feel at home and are able to realise their full potential within the broader environment and where three aspects take centre stage: **Planet, People and Profit.** At Matexi we consciously choose to let these three go hand in hand. Because if we want to strive for a sustainable future, then caring for the planet and our society on the one hand and for a profitable, reliable company on the other is absolutely crucial. For Matexi that is the essence of **sustainable entrepreneurship.**

Based on our 'Matexi Sustainability Matrix' we take initiatives on different levels (neighbourhood, organisation, house unit, partners) with the aim of making our projects and Matexi as a company more sustainable. **That is why we are proud to present our first Impact report.** A report that not only lists the achievements of recent years but, more importantly, also outlines our objectives.

First of all Matexi wants to take maximum care of our planet. The choice for close-knit, sustainable neighbourhoods is not a luxury but pure necessity. This is exactly why Matexi considers ecology an essential part of every development path. We create sustainable neighbourhoods that meet the needs of the present without compromising the needs of future generations.

Secondly we also see sustainability in a broader context, with an important social dimension. As a family business and co-founder of such social projects as YouthStart we attach great importance to social solidarity. To opportunities and well-being for everyone. We embrace diversity and use it to benefit society. This is reflected in our projects but also in our operational management. We adopt a sustainable attitude in our relationships with all our stakeholders and partners and we provide our staff with a safe and enjoyable work environment.

The chapter Profit underlines our attention to the creation of added value for society. Responsible entrepreneurship means that profit is an outcome and never a goal in itself. A healthy economic foundation is a basic requirement for a sustainable enterprise. Striving for a healthier planet and a better society is not just absolutely necessary but, in our opinion, also a commendable ambition.

This report details the results of our sustainable entrepreneurship. It is our growing contribution to a greener and more inclusive planet. But rest assured, we will continue to challenge ourselves. Matexi is in a unique position to contribute to the realisation of not just ecological but also social objectives. It is a challenge we gladly accept. Now and in the future.

Olivier Lambrecht
CEO Matexi



In **Ottignies** the former site of construction company **Bétons-Lemaire** is being redeveloped as an ecoquartier. Matexi organised the temporary use of the site as a skate park, infusing the neighbourhood with life. The new neighbourhood is characterised by green short cuts for soft traffic, greenery and water. These connect the city center with the green areas on the fringes of the neighbourhood.



Planet People Profit Ethos

'People Planet Profit' is a phrase coined in 1994 by sustainable development expert John Elkington. It has been part of the Matexi Ethos for many years. It is all about the long term. If we want to strive for a sustainable future, care for the planet and care for our society are essential. We reversed the order: Planet, People, Profit. The carrying capacity of the planet comes first; otherwise there'll be no future at all for people.

PLANET

At Matexi, we believe that caring for our planet comes first. As a family business, we intend to contribute to an intelligent and minimal consumption of our planet's natural resources.

PEOPLE

We believe that people live their lives fully through interaction with the people and the world around them. We have the knowledge, the resources and the motivation to find answers to the question of how to develop neighbourhoods where people can develop to the full and are socially connected.

PROFIT

Responsible business means that profit is a result and never an end in itself. For us, striving for financial resources in order to contribute to a healthier planet and better society is not only imperative, but also a commendable ambition.

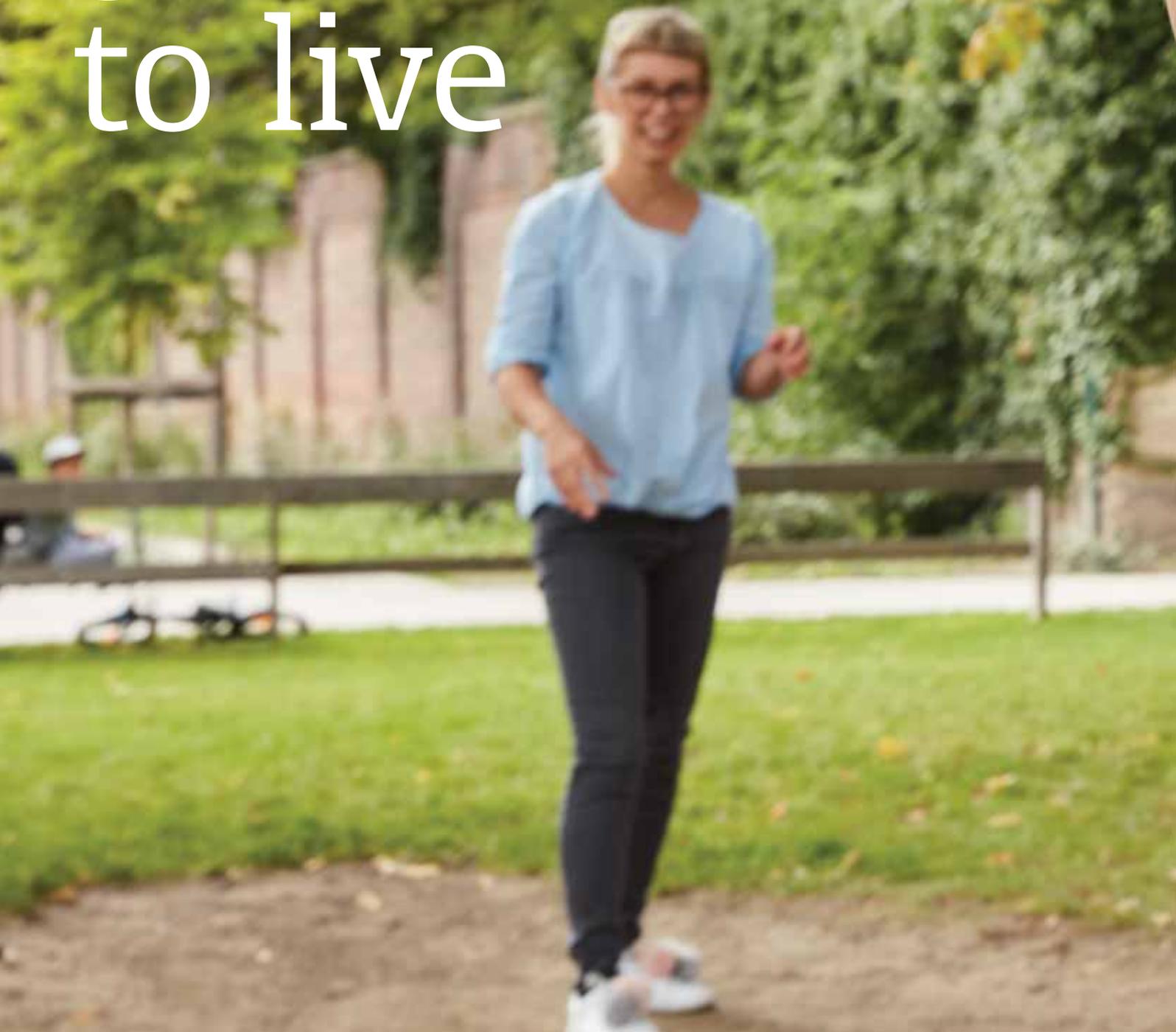
Matexi chooses to have these three themes go hand in hand. For Matexi, the best initiatives are both good for the environment and for people, and contribute to a healthy financial basis. That is why we create sustainable neighbourhoods that meet the needs of the present, without jeopardising those of future generations. We take a sustainable approach in our relations with all our stakeholders, without losing sight of our concern to be a profitable and reliable company.

To enable us to take concrete, measurable actions, we drew up the 'Matexi Sustainability Matrix'. Here we take initiatives at various levels: in the neighbourhoods we develop, in the individual homes in our projects, in our business operations and finally in the relationships with our partners.

The ultimate goal? Sustainability - both of our projects and of Matexi as a company.



Everybody
deserves a
great place
to live





01.

SUSTAINABILITY APPROACH



As its name implies, **'t Groen Kwartier** in **Antwerp** is a green living and working area. Since 2006, the former Military Hospital has been transformed into an inner city development of more than 8 ha where sustainability is central. Living, working, shopping, relaxing, getting together ... everything comes together right here in the heart of the city, in a car-free historical park. In addition, the neighbourhood has already won several awards. In 2016 the MIPIM Awards judges nominated 't Groen Kwartier in the urban renovation category, in 2018 the project received the RES Award as ' Best Residential Development' and in 2018 it received an honourable mention in the Gubbio Prize. In 2020, the successful development was fully sold out.



1. Matexi's sustainability approach

As neighbourhood developers, we have a major impact on society and the environment. We are fully aware of this. For Matexi, sustainability is therefore an essential component of our neighbourhood developments and our corporate culture. Planet-People-Profit, that is our ethos. We create sustainable neighbourhoods that meet the needs of the present, without jeopardising those of future generations. In addition, we adopt a sustainable attitude in our relationships with all our stakeholders, without losing sight of our concern to be a profitable, reliable business concern.

1.1 Matexi Sustainability Matrix

To be in a position to undertake concrete initiatives with a measurable positive impact on Planet-People-Profit, we created the 'Matexi Sustainability Matrix'. This matrix identifies the measures we implement at four levels: the neighbourhood, the home, our company and our partners, and assesses them in terms of their positive impact on the planet (Planet), on people (People) and on the global (monetary) added value (Profit). In addition, having a healthy economic basis at all times enables our company to continue to live up to this ethos in the long term.

We would like to illustrate this matrix with a few examples.

We explain the neighbourhood level on the basis of the 't Groen Kwartier in Antwerp'. This redevelopment of an old military complex is located in the middle of the city. Nevertheless, we succeeded in magicking the site into a green, car-free city area of 8 ha (Planet), with plenty of space for games, recreation and meeting (People). We are convinced that our development will give new impetus to the entire surrounding neighbourhood, and will increase the value of the adjacent homes (Profit).

	 PLANET	 PEOPLE	 PROFIT
Neighbourhood			
House / apartment			
Company			
Partners			



In **Roeselare** near Noordhofpark Matexi is developing the new city neighbourhood **Het Laere** with apartments, town houses and commercial units. All 240 units are nearly zero energy buildings (NZEB). The roofs are fitted with solar panels and the houses and apartments are equipped with insulating glass and underfloor heating. The neighbourhood is heated via a local heating network powered by a central boiler room. Greenery is central in the design of the neighbourhood, strongly emphasising the connection with the adjoining park. Green roofs have been integrated and extra trees planted within the context of this project. The high-quality green space we realised there won the Tree Award.

At the level of home (housing unit), we examine the **Leopold Views** project in **Evere**. Solar panels on the roof of the apartment building generate renewable energy for the shared spaces, reducing not only CO₂ emissions (Planet), but also our residents' energy bills (Profit). As well as this, a shared roof garden with an outdoor kitchen has been created on the roof, with plenty of space for social interaction and meeting (People).

At company level, the mobility offer for our employees is a good example. At company level, we are moving towards a fleet of electric models, in order to limit our CO₂ emissions (Planet). In addition, an attractive offer is developed for each employee with options for everyone's budget (Profit). In addition, we provide shared bicycles at our offices, so that our employees can get a breath of fresh air or relax together during their lunch breaks (People).

Finally, the level of our partners is perfectly embodied by the pop-up De Kruitfabriek in **4 Fontein** in **Vilvoorde**. In collaboration with partners Aquafin, NuReSys and the city of Vilvoorde, we undertook a pilot project in this former explosives factory in which we built up expertise in integrated water policy and small-scale circular water systems (Planet). In addition, De Kruitfabriek is the hotspot for all kinds of creative and cultural events, with a number of shops and social initiatives (People). Needless to say, the above collaborations provide added value for both Matexi and our partners, precisely by enabling us to learn from each other (Profit).

1.2 Impact analysis and reporting

This past year we have taken our sustainability approach to the next level with measurable objectives on an annual basis. Measuring our impact also means transparent reporting. From now on we will publish an annual report on Planet, People and Profit. As a result, this first Impact Report is a milestone on our journey towards a greener and more inclusive world: it reflects our ambition and gives our stakeholders an insight into the results.

In the autumn of 2019 we established an internal working group on sustainability. The focus group performed an in-depth analysis in order to ascertain which sustainable measures we have already integrated and identify the measures we can implement on four different levels: neighbourhood, house unit, organisation and partners. In addition we conducted internal interviews to set the course. This resulted in the **Matexi Sustainability Matrix**. This matrix is the guiding principle we use to always opt for measures with a concrete, beneficial impact that offer added value for our stakeholders. Read all about the Matexi Sustainability Matrix on page 13.

Assembled in 2020, the sustainability team sets the concrete targets and oversees their implementation. This team of in-house specialists, with the addition of a newly recruited Sustainability Officer halfway through the year, works together closely to integrate sustainability on all levels of our organisation.



In **Bamboestraat** in **Vorst Matexi** created nearly zero energy (NZE) apartments around a common garden. The design of the garden was inspired on the many historic parks dotted around Brussels. The conservation of the valuable trees in the park was our number one priority during this development. The path that traverses the garden is fully water-permeable to minimise the impact on the tree roots.



Together they highlight the importance of our positive impact both inside and outside the company. The fact that a steering group of directors monitors the realisation of the objectives is testament to why Matexi is committed to placing this issue very high on the agenda.

Our short and long-term ambitions and objectives have been identified. This strategy will help us to effectively become more sustainable across all projects and the entire organisation. Meanwhile our central teams research new techniques and best practices with the purpose to gradually implementing them organisation-wide. We closely follow up our concrete progress and map it out on annual basis.

Monitoring body	Composition
Steering group sustainability	Olivier Lambrecht – CEO, chairman of the Management Committee Didier Delplanque – Chief Construction Officer Kristoff De Winne – Corporate Office Manager Matthijs Keersebilck – Sales, Marketing & Communication Director
Core team sustainability	<div style="display: flex; align-items: flex-start;">  <div> <p>> Sustainability Officer: Vera van den Bemt</p> </div> </div> <div style="display: flex; align-items: flex-start; margin-top: 10px;">  <div> <p>> Infrastructure & Sustainability Specialist: Didier De Vriese</p> </div> </div> <div style="display: flex; align-items: flex-start; margin-top: 10px;">  <div> <p>> Corporate Controlling Manager: Stijn Grymonpré</p> </div> </div>
Focus group sustainability	10 staff from different areas of expertise and different job levels

We can be proud of the many sustainable neighbourhoods we have created so far. This knowledge and experience constitutes the basis of our new sustainability approach. We challenge ourselves to always make choices that are sustainable and that create added value for our stakeholders.

Vera van den Bemt,
Sustainability Officer

1.3 Objectives linked to Sustainable Development Goals

Matexi has been committed to sustainable neighbourhood development for more than 25 years and is uniquely positioned to make a lasting contribution to the realisation of not only ecological, but also social objectives. Because we believe it is important to link our efforts to worldwide recognised goals, Matexi's sustainability approach is based on the Sustainable Development Goals (SDGs) of the United Nations.

In the coming years, we will also continue to challenge ourselves to produce increasingly sustainable neighbourhood developments and a more sustainable company. Using a structured approach we are striving to make measurable progress on these various objectives by 2030, with continuous balancing of care and profit anchored in our decisionmaking processes. We report annually on our achievements and ambitions.

At the current time Matexi has an impact on 10 of the 17 SDGs:



SDG 3 - Good Health and Well-being are fundamental to pleasant living and working. At Matexi we focus on developing safe and inclusive neighbourhoods, in which we promote social cohesion.



SDG 5 - At Matexi, we believe in gender equality for everyone, including in our HR policy and partnerships with suppliers.



SDG 6 - Water management. One of the five pillars with which Matexi takes care of the planet. We are committed to saving more water and reusing more rain and wastewater.



SDG 7 - Energy transition. One of the five pillars with which Matexi takes care of the planet. For each project, we investigate the best way to an energy optimal design and are committed to making the housing stock future-proof in terms of energy. As a company, we also strive for greater energy efficiency in our offices and on our sites.



SDG 8 - We contribute to economic growth and create valuable jobs with many opportunities. We support the real estate sector by sharing knowledge. Through the YouthStart organisation, of which Matexi is a founding partner, we also offer opportunities to young people with entrepreneurial ambitions.



SDG 11 - We develop inclusive, safe and green neighbourhoods. We do this by creating conditions that offer residents a high quality of life and social stability, while striving to harm the environment as little as possible



SDG 12 - Circularity & waste management. One of the five pillars with which Matexi takes care of the planet. More reuse of materials and sustainable material choices are essential in our sustainable neighbourhood developments. We are committed to more sustainable production and consumption, in our neighbourhoods, in our offices and in our partnerships with suppliers and contractors.



SDG 13 - We are committed to using renewable energy sources and to reducing greenhouse gas emissions. Soft mobility is therefore one of the five pillars with which Matexi ensures a greener planet.



SDG 15 - Biodiversity. One of the five pillars with which Matexi takes care of the planet. We create more green in our neighbourhoods, improve biodiversity and make all our stakeholders more aware of its importance.



SDG 17 - We are convinced that knowledge sharing and collaborations are essential for a more sustainable planet and society. This is reflected in our contribution to numerous social projects.

1.4 Highlights of 2020

March:

- › Matexi's executive committee approves the 'Become greener' memorandum. This memorandum is the result of an internal working group and outlines Matexi's sustainability approach for the coming years.



June:

- › We hire our Sustainability Officer and the core team sustainability is up and running.



July:

- › Matexi celebrates its 75th anniversary. More than 130 staff take part in our Run & Bike team and together they rack up more than 11,000 km for our birthday challenge.



July:

- › In the new neighbourhood Quartier Bleu in Hasselt one of the roof gardens is designed as a vegetable garden. The garden contractor briefs the residents on the use and maintenance of the garden. This way the residents can harvest their own fresh vegetables that they grow together.



September:

- › In Diepenbeek ground water that has been pumped up is placed at the disposal of local residents, farmers and the Diepenbeek parks service, free of charge.



September:

- › We take part in the Open Days of the Podgórze district in Krakow. The renovated Limanowskiego building is the setting for a photo exhibition on the period when the building was used as a hospital.



October:

- › In keeping with Matexi's commitment to plant more trees, our staff take up the challenge to also plant a tree in their own garden.

November:

- › We sign the Flemish Government's Natural Gardens Green Deal and celebrate our new commitment with all the signatories during an online launch event.



December:

- › The City of Antwerp selects one of the sites from our 4 Fontein project in Vilvoorde as a model project for nature inclusive building. This was discussed during a study day on Nature Inclusive Building in May of 2021. This ambitious project combines timber frame construction with water and greenery that is completely interwoven with the neighbourhood.

December:

- › More than 200 Christmas packages are handed out to the heroes of the Warsaw Uprising of 1944. We also participated in the 'Pamiętam-pomagam' initiative again this year in support of the survivors of the uprising.





I-Dyle in Genappe meets 22 of the 25 criteria from the 'Quartier Durable' reference guide of the Walloon Region. These include biodiversity, waste management, incidence of light and natural light, a good functional & social mix and respect for heritage. Senior Project Engineer Thierry Demoustier: "That is why we attached great importance to the techniques that were used, to the ecological aspect with green roofs and well-insulated houses and apartments, to rainwater management and to common areas such as a vegetable garden and a fitness trail."

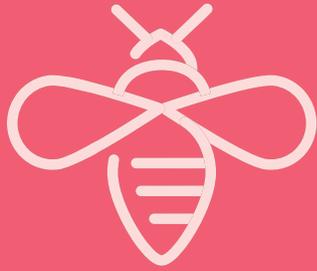
1.5 Neighbourhoods with top scores

Existing instruments include the Flemish Sustainability Meter for Neighbourhoods, BREEAM (Building Research Establishment Environmental Assessment Method) and the Walloon label Quartier Durable. Matexi often uses the first method in its neighbourhood developments. The Flemish Sustainability Meter for Neighbourhoods was developed by the Flemish government based on the internationally recognised certificate BREEAM Communities. A neighbourhood is evaluated in terms of quality assurance, well-being and prosperity, mobility, physical environment, green and nature development, waste and energy, water use and materials.

We are proud to present the following top-scoring sustainable neighbourhoods:

1. The transformation of the **Leopold Barracks** in **Ghent** was screened using the internationally recognised BREEAM certification criteria. The development is aiming to gain the 'Very Good' label for its minimal environmental impact.
2. The **I-Dyle** neighbourhood in **Genappe** is being developed to meet the 'Quartier Durable' reference guide of the Walloon region.
3. The **Bétons-Lemaire** neighbourhood in **Ottignies** is being developed with a view to being awarded the Walloon government's 'Ecoquartier' label.
4. The **4 Fonteinen** neighbourhood in **Vilvoorde** is being developed to the principles of the Flemish Neighbourhood Sustainability Meter. Our ambition here is to achieve a score of 85%, entitling us to the 'outstanding' label.
5. We are also testing the **Kerremans** neighbourhood in **Asse** using the Flemish Sustainability Meter for Neighbourhoods. Here we are shooting for a score of 70% and the 'excellent' label.
6. In **Roeselare** near Noordhofpark Matexi is developing the new city neighbourhood **Het Laere** with apartments, town houses and commercial units. All 240 units are nearly zero energy buildings (NZEB). The high-quality green space we realised there won the Tree Award.
7. As the name suggests **'t Groen Kwartier** (Green Quarter) in **Antwerp** is a green living and work environment. The neighbourhood has already won several prizes: in 2016 the jury of the MIPIM Awards nominated the project in the category urban regeneration, in 2018 it received the RES Award as 'Best Residential Development' and also in 2018 it received an honourable mention in the Gubbio Prize.

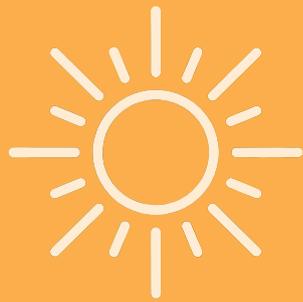
02. PLANET



BIODIVERSITY



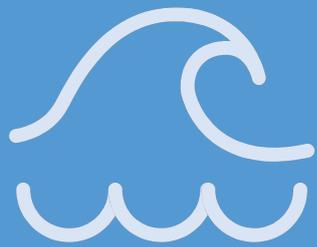
CIRCULARITY



ENERGY TRANSITION



SOFT MOBILITY



WATER MANAGEMENT



2. Care for the planet

At Matexi we are keen to contribute to a better living environment and increase our positive impact on the environment in a structural way. Do we want to live in a world whose natural resources we are depleting and whose biodiversity we are destroying? Our answer is no. Opting for close-knit, sustainable neighbourhoods is not a luxury but a necessity. For precisely this reason, ecology is therefore an essential part of every Matexi development project. We create sustainable neighbourhoods that meet the needs of the present, without jeopardising those of future generations.

That is why we weave our concern for the planet into our projects and into Matexi as a company. For this we have five themes. We want to achieve a major impact in the fields of Soft Mobility, Water Management, Biodiversity, Circularity & Waste Management, and Energy Transition.

And because we believe it is important to link our ecological efforts to goals that are recognised worldwide, these themes are also aligned with the Sustainable Development Goals (SDGs) of the United Nations. Read more about Matexi and the Sustainable Development Goals in the chapter 'Matexi's sustainability approach' on page 13.

The project meets all our expectations, both from a human and an environmental perspective. We have done everything in our power to create a neighbourhood where people can come together.

Jean-Luc Meurice
Mayor of Jodoigne, on the new neighbourhood Belle Vallée in his city

At a former industrial site in the heart of **Warsaw** we realised the **Kolska Od Nowa** neighbourhood. Thanks to the underground parking garage the site is car-free and easy to navigate on foot or by bicycle. The apartments are built around common green zones and a neighbourhood park with playing facilities and room to meet in a green setting. The neighbourhood is connected to the city's collective heating network.



SOFT MOBILITY



2.1 Soft mobility

Cycling and walking are healthy activities, both for us and the planet. Scientific research has shown the importance of exercise: it reduces the risk of cardiovascular disorders and has a positive impact on our mental health. At least as important is the switch to more sustainable modes of transport. The European Green Deal also advocates sustainable mobility: emissions of transport-related greenhouse gases must be reduced drastically by 2050. As a neighbourhood developer we can make a valuable contribution by promoting soft mobility and guiding the switch to sustainable mobility.

Sustainable Development Goals

We stimulate exercise by making walking and cycling more attractive. We design safe cycling paths and make the neighbourhood accessible for pedestrians.

We promote sustainable shared mobility and contribute to the reduction of greenhouse gas emissions.



AMENITIES CLOSE BY

It is important to have sufficient amenities within walking or cycling distance. Matexi creates neighbourhoods in places where basic amenities are present or integrates new amenities into the further development of the neighbourhood. The Neighbourhood Barometer we use for our projects in Belgium helps us analyse in a transparent manner which amenities are already present and which should ideally be added.

CYCLING

In Matexi neighbourhoods soft road users have priority. Our concepts invite the residents of our neighbourhoods to travel by bicycle as often as possible. There must be sufficient bicycle sheds that are easily accessible, if necessary via a bike lift. Bicycles will also be available at our offices. This will motivate our employees to go and buy their lunch sandwich by bicycle, go for a ride, and explore the neighbourhood around their place of work.



Figures 2020

LOW-TRAFFIC NEIGHBOURHOODS

Our neighbourhood layouts are based on the STOP principle: the neighbourhood invites the residents to walk, cycle or use public transport and only private transportation by car as a very last resort. In low-traffic neighbourhoods cars are subordinate to other modes of transport and parking spaces either move underground or are clustered at the edge of the neighbourhood.

A commitment to sustainable mobility is one of 11 guiding principles of the **4 Fonteinen** neighbourhood in **Vilvoorde**. The new neighbourhood will accommodate close to 1,200 residential units with 3 ha of green zones. The project connects with the dense network of cycling infrastructure that is already in place. On the edges of the neighbourhood Matexi installed a mobipoint with a car and bike sharing system. This motivates the residents to use softer and more sustainable forms of transportation instead of privately owned cars. For the development of our neighbourhoods we strive for a score of 85% on the Flemish Sustainability Meter for Neighbourhoods.



SOFT MOBILITY



- › **'t Groen Kwartier** in **Antwerpen** is a low-traffic neighbourhood that is accessible to cyclists and pedestrians. Cars are relegated to underground parking facilities and charging stations have been installed for electric bikes and cars.
- › The **Pier Kornel** neighbourhood in **Aalst** is almost completely car free, which creates plenty of room for green and a spacious playing area.

SHARED MOBILITY

A number of neighbourhoods already have shared cars and bicycles and we will apply this principle more often in the future. We find it important to set up sustainable partnerships with shared mobility providers. For every project that is eligible we also assess which type of shared mobility is most suitable for the future residents, the surrounding area and the relevant authorities.

- › The **4 Fonteinen** neighbourhood in **Vilvoorde** has a mobipoint with a bus stop, five shared bikes, a bicycle shed, two electric shared cars and a charging station. This is the first mobipoint in Belgium to be installed by a private developer.

SUSTAINABLE TRANSPORT

In our neighbourhoods charging facilities for electric vehicles (EV) are installed wherever possible. Since 2020 we have been working on a step-by-step plan for project teams to systematically integrate charging points in Matexi projects. This plan will be rolled out in 2021.

As a company we are also moving towards a zero-emission car fleet. We will focus on electric models to reduce our annual CO₂ emissions.

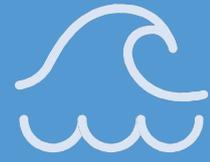
- › In **Krakow's Rogalskiego** neighbourhood we are installing charging stations for EVs.
- › In **Quartier Bleu** in **Hasselt** we installed 97 charging points in the underground parking garage.
- › The parking garage of **Antwerp Tower** in **Antwerp** will be equipped with 80 charging points.

Specific actions in 2021

Action	Impact level
› Every home or apartment in excess of 70m ² comes with two bicycle parking spaces. For houses or apartments smaller than 70m ² a single bicycle parking space is the minimum.	Unit
› In every project the communal bicycle shed is highly accessible: on the ground floor or, if located underground, via a small ramp or a bike elevator.	Neighbourhood
› When completed every neighbourhood must rate at least 60% on the Neighbourhood Barometer.	Neighbourhood
› We are taking steps to reduce the CO ₂ emissions of our car fleet. In addition, we will stimulate the use of bicycles and public transport by our staff.	Company



The residential neighbourhood **Terneuzenwegel** in **Sint-Niklaas** is an example of a green neighbourhood where water management is an integral part of the design. The existing waterways have been preserved and integrated into the design. The canal structure constitutes an ecologically valuable network while offering a functional water management solution. It is a low-traffic neighbourhood where pedestrians and cyclists take precedence to create an environment where children and adults can live and play safely. In anticipation of the extension of the residential neighbourhood we temporarily sowed an undeveloped plot as a wildflower meadow. These 8,000 square metres are on loan to nature. Birds and bees feel more than welcome there.



WATER MANAGEMENT



2.2 Water management

Climate change is causing extended periods of drought, which means that groundwater is not replenished quickly enough. Water is becoming scarce even though it is essential to both man and nature. Research institutes also expect that floods will become more frequent in the future. Water stress is rising in the countries where Matexi is active (Belgium, the Grand Duchy of Luxembourg and Poland). That is why the European Green Deal mobilises all of us to tackle water wastage. As a neighbourhood developer we have an important responsibility to ensure access to water for future generations. We commit to promoting water-saving initiatives, reusing more water and letting more water infiltrate in the ground

Sustainable Development Goals

We place maximum focus on the reuse of rainwater and waste water.

We implement water-saving measures in our homes and apartments and limit water consumption during the construction phase.

We provide more water buffering capacity, a big enough surface for water infiltration and our projects are flood safe. We minimise paving in favour of water-permeable surfaces.

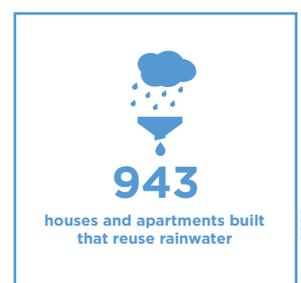


WATER CONSERVATION

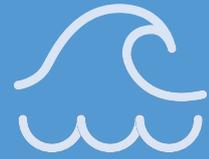
Water conservation is the first step in the conscious use of water. That is why our sanitary package only offers water-saving taps and showers. In this way we can motivate our customers to make sustainable choices. In our offices we have also started to carry out frequent water use measurements to be able to set water-saving targets.

REUSE OF WATER

Many of our projects reuse rainwater. We aim to use rainwater for toilets and washing machines in all ground floor homes and apartments. We harbour the same ambition for our offices: rainwater will be used for our toilets wherever possible. We are also conducting research into the most efficient techniques to reuse waste water.



In **Diepenbeek** Matexi is realising a new sustainable neighbourhood in **Paul Piperslaan** around a green park zone of 3,000m². Matexi is temporarily pumping up groundwater to be able to carry out the construction works in dry circumstances. For a number of months this drainage water is made available for reuse by local residents, the municipal services or local farmers to minimise the volumes of water that end up in the sewer system.



WATER MANAGEMENT



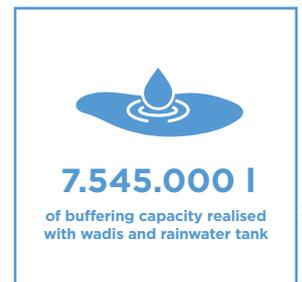
- > In the **4 Fonteinen** neighbourhood in **Vilvoorde** a two-year research project on the reuse and recycling of waste water ended in January of 2021. An innovative system collects and purifies the water. It is then used in toilets and washing machines, for cleaning, for urban agriculture or even the production of drinkable water.

When wellpoint dewatering is required during the construction phase we will examine whether this water is suitable for use by the neighbourhood residents instead of letting it drain away into the sewer system.

- > In **Diepenbeek** drainage water was made available to the neighbourhood free of charge, in collaboration with the municipal authorities and the organisation Werfwater.

WATER INFILTRATION

We provide sufficient natural buffering and infiltration capacity by including wadis in the landscaping design. These basins catch the rainwater during violent storms and let the water gradually filter down into the groundwater. In the gardens and in the public domain paved surfaces are kept to a minimum to allow more water infiltration. We strive for a structural reduction of the share of non-permeable paved surfaces in our projects.



Figures 2020

- > The canal structure of the **Terneuzenwegel** project in **Sint-Niklaas** constitutes an ecologically valuable network while offering a functional water management solution.

Specific actions in 2021

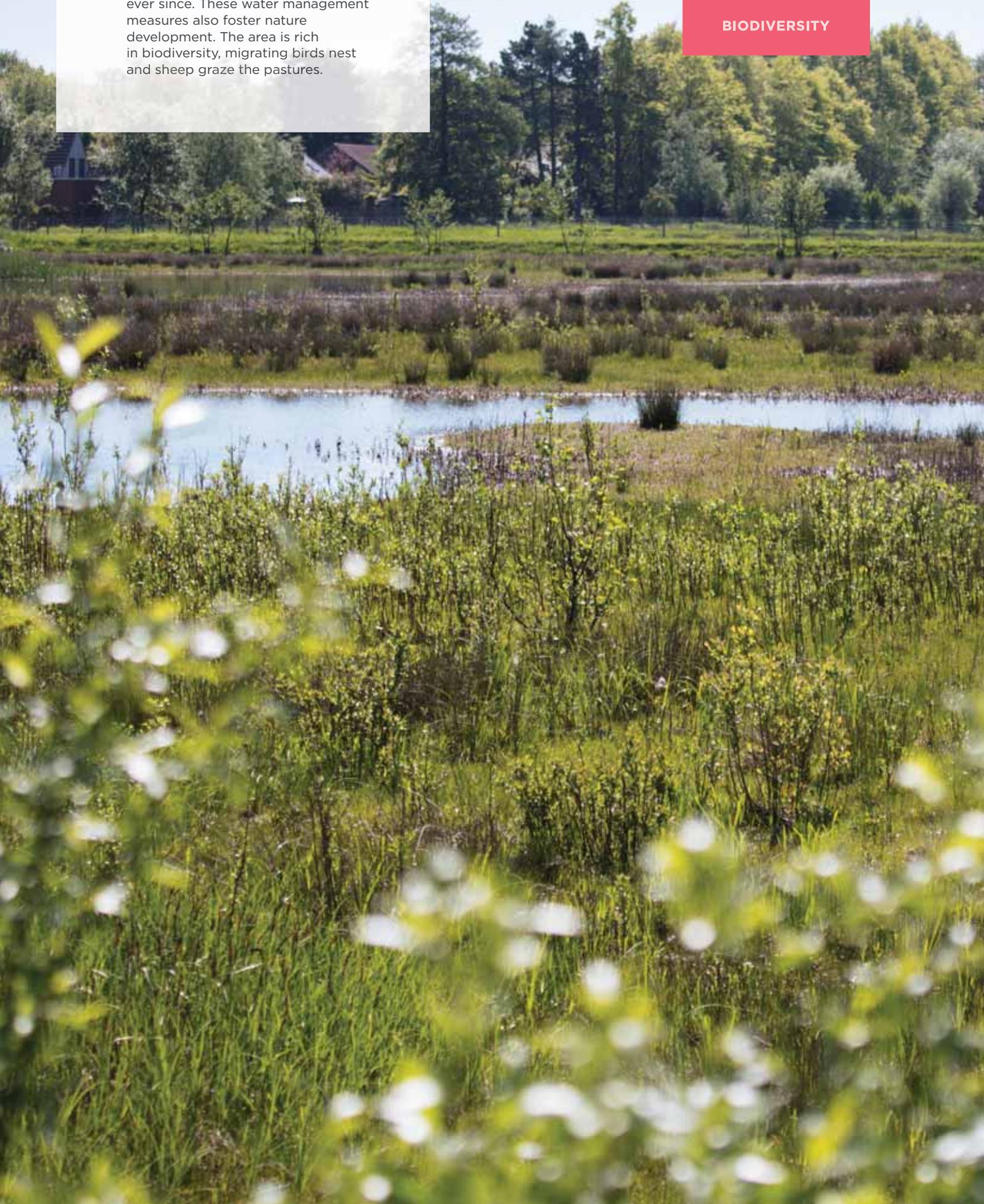
Action	Impact level
> We only use water-saving taps and showers in our sanitary installations.	Unit
> The toilets or the washing machine in each home and ground floor apartment will use rainwater.	Unit
> A 5,000 litre rainwater tank is standard for all our ground level homes; for apartment buildings this is at least 20,000 litres.	Unit
> Within each region the drainage water of at least one project is made available to local residents, provided drainage is necessary, of course.	Neighbourhood
> We measure the share of water-permeable surface per project so we can make structural improvements.	Neighbourhood
> We measure water consumption at our offices with a view to setting long-term conservation goals.	Company
> Where possible rainwater will be used to flush toilets in our offices.	Company



The **Westerplas in Hooglatem** was created by Dumobil and Matexi in 2008. The area is used as a buffer area to offer a solution for the frequent flooding in the adjoining residential neighbourhood in the 90s. Thanks to the wadis, canals and dykes the neighbourhood has remained dry ever since. These water management measures also foster nature development. The area is rich in biodiversity, migrating birds nest and sheep graze the pastures.



BIODIVERSITY



2.3 Biodiversity

Man is a part of nature and has a responsibility to take care of it. If deforestation continues, if animal and plant species continue to extinct and biodiversity decreases then this will have a negative impact on mankind as well. That is why we must protect nature and help it recover. With the Biodiversity Strategy the European Union has come up with an ambitious plan. The aim is to put the biodiversity on our planet on the road to recovery by 2030, with benefits for mankind, the climate and the planet. Matexi has pledged its support and places special emphasis on biodiversity in the neighbourhoods it creates.

Sustainable Development Goals

We make inner city areas greener and more biodiverse and we strike up partnerships to improve biodiversity and plant trees.



DIVERSITY

With the development of every Matexi neighbourhood we assess the existing (and previous) green-blue structures. This way, we evaluate how the new neighbourhood can contribute to the ecological diversity of the site and the surrounding area. We examine the fauna and flora at the site and determine how the new development can complement nearby green areas. We frequently work with consulting agencies to determine how we can create added value in terms of fauna and flora.



Figures 2020



Green Deal Natural Gardens

Through this Green Deal we commit to enriching the biodiversity in our neighbourhoods by introducing an optimal variety of regional plants but also by keeping paving to a minimum. Green has a positive effect all round, not just on animals and plants but also on our general well-being, the air quality, spatial quality and through a positive nature experience.

The residential neighbourhood **Veldstraat** in **Genk** is a quiet, child-friendly neighbourhood in a very green setting. The homes are arranged around a common green space that acts as a meeting place and a playing area for the entire neighbourhood. The design of the neighbourhood preserves the valuable trees at the site.



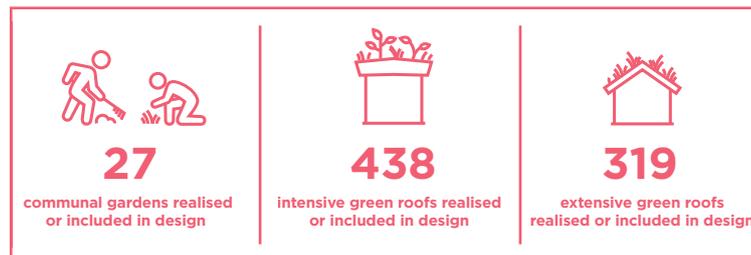
BIODIVERSITY



COMMON GARDENS AND GREEN ROOFS

We incorporate green elements in our neighbourhoods because nature brings people together. At MATEXI we do this by laying out common gardens and (pocket) parks in most of our new neighbourhoods. We also design many of our roofs as green roofs. A green roof has a variety of positive effects: it absorbs rainwater, converts CO₂ into oxygen, lowers the ambient temperature and contributes to local biodiversity. Individual gardens are also becoming greener: we aim to fit one in four gardens with a hedge instead of garden fencing.

- > The neighbourhood **Het Laere** in **Roeselare** received the Tree Award for its green roofs. The neighbourhoods **Pier Kornel** in **Aalst**, **Kouterdreef** in **Ghent** and **Marymont** in **Warsaw** also have green roofs.
- > In the **Belle Vallée** neighbourhood in **Jodoigne** we planted an orchard that supplies the residents with fresh fruit and also serves an educational purpose.
- > The residents of the **Dony site** in **Tienen**, **'t Groen Kwartier** in **Antwerp** and the **Kolska Od Nowa** neighbourhood in **Warsaw** have a shared vegetable garden. At Quartier Bleu in Hasselt a vegetable garden was planted on the green roof.



Figures 2020

VALUABLE GREENERY AND PLANTING TREES

Valuable trees and landscaping elements are preserved wherever possible. Subsequently we add an abundance of green to every new neighbourhood. Our new goal as of 2021 is to plant one tree that is native to the region for every home or apartment we build. Whenever possible these trees are to be planted on the project site: in the (communal) gardens and public spaces. Sometimes this is difficult, for instance if it's a high rise building with a small footprint. In this case we look for options to plant the remaining trees at a nearby site or elsewhere in the country. In Warsaw, for instance, we can plant trees in the city forest and in Belgium we look for the right partner to plant new trees.

- > In **Bamboestraat** in **Vorst** conserving the existing trees was a top priority. The old trees are now a defining feature of the communal garden, with a minimum of paving to keep the impact on the roots of the trees to a minimum.
- > In **'t Groen Kwartier** in **Antwerp** and for the **Veldstraat** project in **Genk** valuable old trees were incorporated into the design of the new neighbourhood.



Figures 2020

In **Warsaw** we created the residential neighbourhood **Marymont**. The apartments are connected to the city's collective heating network. The neighbourhood is situated in a very favourable location near green zones and parks. The design of the neighbourhood also includes plenty of greenery. The roofs are implemented as green roofs. The variety of trees, plants and flowers make it a very enjoyable place to live and relax.



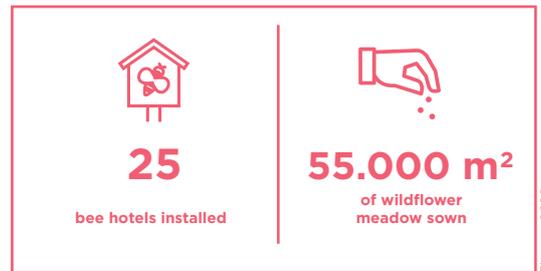
BIODIVERSITY



INSECTS AND BIRDS

Where possible we create temporary natural features by sowing undeveloped land with a mixture of flowers. Also in neighbourhoods under construction we want to create welcoming habitats for animals, such as insects and birds. That is why we have made a commitment to install more nesting boxes and bee hotels, both in communal gardens and in the public domain, as this gives fauna and flora more chances to thrive.

- > In **Terneuzenwegel** in **Sint-Niklaas** and **Les Promenades d'Uccle** in **Ukkel** the wildflower meadows that were sown are a haven for birds and bees. Moreover, in the latter project nesting boxes for birds and bats were bricked in.
- > In **Zeromskiego** in Warsaw ten bird houses will be bricked into the façades of the apartment building.



Specific actions in 2021

Action	Impact level
> 25% of private gardens are bordered by a hedge instead of garden fencing.	Unit
> The gardens of new model homes in Belgium are designed in accordance with the principles of the Green Deal Natural Gardens of the Flemish government.	Unit
> We plant one tree per home or apartment (with permit), as much as possible at the project site itself.	Neighbourhood
> Per 55 units delivered in a project we install an additional bee hotel and nesting box.	Neighbourhood
> We sow 11 ha as a wildflower meadow: one hectare per portfolio, either temporary or permanent.	Neighbourhood
> We design at least 22 communal gardens: two per portfolio.	Neighbourhood
> We design 11 vegetable gardens: one per portfolio.	Neighbourhood
> We draw up an action plan to add more biodiversity to the area surrounding our Belgian offices, in accordance with the principles of the Green Deal Businesses and Biodiversity of the Flemish government.	Company

The former train yard in **Leuven** was redeveloped into the new neighbourhood **Centrale Werkplaatsen**. The brownfield site was remediated up and transformed into a lively residential neighbourhood in a public-private partnership with the municipal authorities. The industrial halls that were preserved add character to the neighbourhood. The design focused heavily on the residential quality of the public space and its use by soft road users. The houses and apartments connect with low-traffic streets and a public inner area with plenty of greenery.



CIRCULARITY



2.4 Circularity and waste management

Many raw materials are still mined or processed in a polluting way, causing damage to both people and the environment. To mitigate this harmful impact the EU stimulates the use of CO2 neutral techniques and implements a policy of waste reduction. A circular economy is based on the endless use of raw materials whereby all raw materials can be dismantled and reused at the end of their lifespan. The implementation of this principle can have a hugely positive impact on the construction industry.

For more than 20 years, Matexi has placed particular emphasis on inner-city activities with the reconversion, demolition and reconstruction of obsolete and unsuitable buildings (with reuse of materials) and with the remediation of polluted sites. Matexi has already transformed more than 110 million m² of brownfields into thriving multifunctional neighbourhoods. In total we have sanitised more than 110 ha of land and given it a new lease of life. Both in our neighbourhood developments and our offices we adopt a conscious approach to how we process raw materials and waste. As of 2021 we will set concrete targets in this regard.

Sustainable Development Goals

We are committed to the reuse of materials and strive to further reduce waste production. We analyse materials in the search for sustainable alternatives.



SUSTAINABLE CHOICE OF MATERIALS

We actively look for more sustainable materials for our projects. With the aid of the TOTEM software (Tool to Optimise the Total Environmental impact of Materials) we research more sustainable alternatives for the building materials currently used in our projects.

This tool evaluates the environmental impact of materials and stimulates ways of curbing it. In addition we also implement BIM technology to determine where material loss can be limited. We want to identify more materials that can be replaced and we evaluate customer gifts based on the use of sustainable materials.





In **Evere** Matexi realised the residential tower **Leopold Views**. This erstwhile office building was completely redeveloped into a residential tower with studios and apartments, whereby the existing concrete structure was repurposed. On the roof of the tower we installed solar panels that supply renewable energy to the residential units. The terraces are finished with sliding panels that create shadow while also giving the building a singular character: every single day Leopold Views looks different.



CIRCULARITY



REUSE OF VALUABLE STRUCTURES

Matexi focuses on sustainable urban improvement and renewal. That is why existing buildings and structures are preserved where possible and consequently incorporated into the design of the new neighbourhood. Especially when the materials are in good condition we prefer to breathe new life into a site by combining the old with the new.

- > **Leopold Views** in **Evere** is a former office building from the 70s that was completely revamped. The concrete structure was preserved and resurfaced to transform the tower into high-quality modern apartments.
- > At the **Pier Kornel** site in **Aalst** we preserved the structure of the roof of the former factory. It will act as a play area and meeting place for the neighbourhood residents.
- > In **Ghent** the **Leopold barracks**, a former military complex, are being redeveloped into a lively city district, with maximum preservation of the original character of this heritage site.

LIMIT EARTH MOVING AND TRANSPORT EMISSIONS

When implementing our projects, we pay special attention to the well-considered use and consumption of natural resources and energy. We use a maximum of regional products and materials to limit transport and the resulting pollution. If a site is easily accessible via inland waterways we opt to bring in soil, sand and cement by water instead of road transport, greatly reducing CO₂ emissions. Our aim in 2021 is to balance cut and fill volumes at our building sites.

- > At **Quartier Bleu** in **Hasselt** a total of 400,000 m³ of soil was transported by ship, the equivalent of 40,000 truckloads. In addition we installed a mobile concrete plant at the site, as a result of which sand and cement were also supplied via inland waterways.
- > For the **4 Fonteinen** neighbourhood in **Vilvoorde** the equivalent of 1,500 truckloads of soil was evacuated via the canal. Here, too, sand and cement for the mobile concrete plant at the site were delivered per barge.





The **Leopold barracks** in **Ghent** are transforming into a transparent, multifunctional, *and* sustainable urban neighbourhood. The former military complex is being redeveloped into a lively city district with maximum preservation of the original character of this heritage site. Sustainability is a key aspect of this project. The neighbourhood is being developed according to the 'Very Good' label of the BREEAM sustainability label, which considers the reuse of materials, sustainable energy solutions and the integration of valuable greenery. The inner courtyard, the Paradeplein, will be a green roof in excess of 6,000 square metres. It will look like a real garden, with trees, plants, benches, and walking paths. The Leopold barracks will thus live up to their reputation as a sustainable neighbourhood.



CIRCULARITY



WASTE SEPARATION

We commit to using less materials and stimulate their reuse. We are also looking into the best way to separate waste at our offices.



Green Deal Circular Construction

As a co-signatory we are part of a knowledge platform and have made a commitment to conduct research into the application of circular construction principles in our neighbourhoods.

Specific actions in 2021

Action	Impact level
> We are reducing the use of chemical PUR in our constructions.	Unit
> We are switching to tap water systems in our offices instead of bottled water, thereby reducing material consumption and transport-related CO2 emissions.	Company
> At our offices we will introduce a new waste separation system. We also evaluate our office supplies, promotional gifts and marketing materials in terms of sustainable materials use and responsible production.	Company



In **Aalst**, alongside the River Dender, Matexi and Revive are developing the **Pier Kornel** city neighbourhood. This former industrial site will be an intergenerational neighbourhood, with a total of 450 residential units in a mix of family homes, apartments and assisted living homes. With respect for the industrial heritage - the wellknown shed roofs on the site have been preserved - much attention is paid in this project to sustainability: the neighbourhood is completely car-free, while solar panels and green roofs with a high water storage capacity address climatic changes. To really bring the neighbourhood to life, space has also been provided for a collective garden, shops, community facilities and a brasserie. Full delivery is scheduled for 2022.



ENERGY TRANSITION

2.5 Energy transition

To curb the effects of climate change we need to reduce our global CO₂ emissions. We must make the transition from fossil (non-renewable) energy sources to clean energy. The European Green Deal emphasises the effort that will be required from all sectors if Europe is to be climate neutral by 2050. With the development of energy-efficient housing and the use of renewable sources the real estate sector also plays an important part in this energy transition. Matexi is fully committed to more renewable energy, higher energy efficiency and a clean energy infrastructure.

Already for more than 20 years, Matexi has been concentrating on 'city transforming projects', thus making a fundamental contribution to renovating the aging housing stock and making it more energy-efficient. Our homes meet the strict requirements of the energy legislation in all regions where we build.

As of this year all new buildings in Belgium must meet the European climate standards. These nearly zero energy buildings (NZEB) use little energy for heating, ventilation, cooling and hot water. The limited energy that is still required is supplied as much as possible by green energy sources. For each project Matexi implements a sustainable solution for the energy requirements.

Sustainable Development Goals

We develop energy-optimised designs and implement collective heating systems whenever possible, which facilitates the transition to more sustainable energy sources.

We fully embrace renewable energy sources and try to keep heat loss to a minimum through sustainable choices in terms of insulation and ventilation.



ENERGY-EFFICIENT AND AFFORDABLE HOUSING

We design energy-efficient homes. They have a reliable building envelope (traditional construction method with optimal insulation) and EPB-conforming thermal bridges to prevent extra heat loss in the envelope. We build airtight and vapour-permeable houses, combined with balance ventilation and heat recovery, and checked using an airtightness test and an infrared camera. The houses are oriented in such a way as to make optimum use of the available sunlight: large expanses of glass or solid walls in the right place, the layout of the rooms and the position of the kitchen, bathroom and bedrooms.

To our customers the affordability of their home is of the utmost importance. When weighing energy solutions against each other we take account of both sustainability and budget considerations.



Antwerp Tower in Antwerpen is a converted office building. The concrete structure was reused, which kept the waste stream to a minimum. The apartments in the residential tower are equipped with underfloor heating and the building is ready for connection to an urban heating network as soon as one becomes available. The roof was fitted with solar panels and solar collectors to generate power and hot water for the building. In the underground parking garage 80 charging points for EVs will be installed.



ENERGY TRANSITION



RENEWABLE ENERGY

Renewable energy is used in our projects. We install solar panels and whenever possible we use renewable sources for heating and cooling. For instance, we install heat pumps or connect the homes with a geothermal source or a heating network. The possibilities are evaluated on a by-project basis. In 2020 we launched a study into renewable energy to determine the optimum combination of solutions (for heating, power, insulation, ventilation), depending on the region, the nature of the project and the types of dwellings being built.

- > **Quartier Bleu** in **Hasselt** is fully heated and cooled with geothermal heat.
- > The roof of the **Leopold Views** apartment building in **Evere** was fitted with solar panels to power the communal areas. Solar panels were also installed at **Het Laere** in **Roeselare**, **Pier Kornel** in **Aalst** and **'t Groen Kwartier** in **Antwerp**.
- > **Het Laere** in **Roeselare**, the eco-neighbourhood (under construction) **I-Dyle** in **Genappe** and several projects in Warsaw are nearly zero energy buildings (NZEB) thanks to their connection to the urban heating network.
- > **Antwerp Tower** in **Antwerp** uses hot water and renewable energy supplied by the solar panels and solar collectors on the roof and is ready for connection to an urban heating network as soon as one becomes available.

COLLECTIVE HEATING

We prefer to use collective heating systems that either work on or are ready to switch to renewable energy. New neighbourhoods in Poland are connected to the collective gas heating system, a sustainable step in the transition from coal to gas as a heating source. In Belgium we look for sustainable heating solutions on a by-project basis.

Specific actions in 2021

Action	Impact level
> Fewer projects will be connected to natural gas as a heating source; instead our projects will stimulate the use of sustainable heating sources.	Neighbourhood
> We measure energy consumption at our offices with a view to setting long-term targets for energy reduction.	Company
> The mobility offer for employees is being updated: the introduction of hybrid and electric cars will reduce our CO ₂ emissions.	Company
> We are examining our options on how to make MATEXI as a company CO ₂ neutral.	Company

03. PEOPLE



All our staff come together during annual events. The 2020 **New Year's event** took place in the urban neighbourhood **Lamot** in **Mechelen**. Matexi transformed the site of the former brewery into a new neighbourhood with mixed functions. Every year the New Year's event is an important festive occasion, where we proudly look back on the projects we realised and look ahead to the future.



3. Care for people and society

At Matexi we attach great importance to social cohesion; and we are committed to creating a positive impact on people and society. We develop neighbourhoods that inspire people to make more of life together, where people can develop themselves to the full and can live, shop, work and relax in a pleasant way.

For Matexi, an inclusive neighbourhood is a neighbourhood where everyone feels welcome, where social interaction takes place and people feel connected to the neighbourhood and to each other. For this reason Matexi creates a housing offer for as many different housing needs as possible.

As a family business and co-founder of social initiatives, we also attach great importance to opportunities and well-being for everyone. We embrace diversity and use it for the benefit of society. That is why we are committed to sustainability in our relationships with others. All our stakeholders deserve our attention and appreciation. For us it is important to engage strongly with our employees, customers, local authorities and neighbours, partners, society and central governments, land and property owners and capital providers. We consult with them and together look for the best ways to achieve win-win situations. That is the meaning of our mission 'Together, we create great places'.

We are proud of our commitment to our stakeholders, but at the same time continue to challenge ourselves. Which is why we have developed a solid action plan to do even better in the coming years. And because we believe it is important to link our social efforts to goals that are recognised worldwide, this action plan is also aligned with the Sustainable Development Goals (SDGs) of the United Nations.

Sustainable Development Goals

By focusing on the health of its staff and by encouraging exercise and interpersonal contact Matexi contributes to the Sustainable Development Goal 'Good health and well-being' (SDG 3). Moreover, within the organisation we find it important that everyone feels at home in the workplace. We do not tolerate discrimination and we do not discriminate based on gender identity. As such we support the Sustainable Development Goal 'Gender equality' (SDG 5). We contribute to the development of inclusive, safe and sustainable neighbourhoods. We do this by creating a set of circumstances that offer the residents a high quality of life and social stability, while striving to minimise our impact on the environment. This is in keeping with the Sustainable Development Goal 'Sustainable Cities and Communities' (SDG 11).





We believe it is important to engage strongly with all our stakeholders. We maintain a 100% reply policy and adopt a sustainable attitude in all our relationships. We also focus on lifelong learning by our employees. A learning organisation like Matexi encourages employees to constantly develop themselves, both professionally and privately, through both internal and external training courses.



3.1 Our stakeholders

OUR CUSTOMERS

Matexi aims to offer its customers a home of reliable quality that maximises the possibilities of every budget and whose value remains guaranteed thanks to a sustainable approach and the quality of both the home and the surrounding area.

OUR EMPLOYEES

The health and well-being of our staff both on a personal and career level, and our attention to diversity and inclusion are crucial if Matexi is to thrive. That is why our HR policy not only provides guarantees in terms of safety, healthcare and a pension plan but also focuses on the everyday well-being of our employees.

LOCALS AND LOCAL GOVERNMENTS

In the process of neighbourhood development we enter an open dialogue with those who live in close proximity to our neighbourhoods. We pay special attention to good contacts and a constructive cooperation with the local administrations.

OUR PARTNERS

Matexi works with many - often local - contractors and suppliers and as such we support no fewer than 3,000 indirect jobs. With these parties we also aim for sustainable collaborations because we have a responsibility towards an entire economic chain.

SOCIETY AND THE CENTRAL GOVERNMENTS

Matexi always keeps its finger on the pulse of the real estate sector. Our active membership of regional, national and international professional federations and trade union organisations is one of the ways in which we let our voice be heard by policy makers.

LAND AND BUILDING OWNERS

Matexi gives land and building owners the peace of mind that their land and buildings will be used for projects that bring a high-quality response to important needs in contemporary society.

FUNDERS

Matexi offers investors sustainable investment opportunities. We report on our realisations and ambitions on an annual basis to satisfy the information needs of our various stakeholders.

Since 2016, Matexi has been honouring the most people-connecting neighbourhood initiatives with the Matexi Award. In 2020, we took advantage of our 75th anniversary to bundle the 75 strongest initiatives in the book "Welcome to the Neighbourhood". In this way, Matexi - in addition to being very active in its various neighbourhoods - also continues to provide inspiration within and outside the sector. **Herman Van Rompuy**, former President of the European Council, wrote the foreword to the book.



3.2 Social Impact

DIVERSITY AND INCLUSION

With neighbourhood developments in Belgium, the Grand Duchy of Luxembourg and Poland Matexi meets different markets and cultures. We embrace this diversity and are determined to keep creating inclusive neighbourhoods for our customers. We are convinced of the importance of building relationships on a neighbourhood level. In the neighbourhoods it creates, Matexi strives for a variety of houses and apartments, among others in terms of size, budget and target group. This gives rise to a broad range of living spaces and within neighbourhoods this creates a balanced mix of various family compositions, age brackets and social and cultural backgrounds. Amenities such as schools, shops and healthcare facilities contribute to a lively neighbourhood with a good quality of life for everyone.

The digital platform Hoplr promotes a sense of social connectedness in the neighbourhood. Via this social network neighbours can get better acquainted, lend each other things, organise activities, etc. and thereby help to build local communities. Matexi supports this vision and consequently invests in the rollout of Hoplr in a host of new neighbourhoods.

Also, for our staff we continue to place maximum focus on an inclusive workplace. Matexi gives equal opportunities to all regardless of gender, age, origin, etc. Here at Matexi we believe that respect and appreciation foster commitment and success at work. That is why we stimulate open communication, for instance by organising frequent one-on-one discussions between employees and managers. Every employee must feel comfortable and safe enough to let their voice be heard. This makes us stronger.



Figures 2020



In **Wijnegem** during a series of consultation moments, neighbours and local residents entered into a dialogue with geographers, architects and designers of the new residential area on the **Ertbruggestraat**. The municipality, Matexi and partner Novus organised this co-creation week in which people brought up their questions and concerns. Particularly important for the municipality was having an accessible, low-traffic residential environment with sufficient public green space.



PARTICIPATION

Matexi's neighbourhoods offer added value for the nearby residents and the local community. Each neighbourhood is built on cooperation, because a neighbourhood development is a process that involves many stakeholders: the locals, future residents, future users of the public space, the local authorities and interest groups. For several years now, Matexi has created space for an open dialogue at the right time with the people involved. For example, Matexi was a pioneer in inviting the neighbourhood residents to brainstorm ideas on a future neighbourhood project.

Since 1998, Matexi has used the charrette method for complex neighbourhood developments. From the Urban Planning & Design team these participatory processes are accompanied by our expert in participation and stakeholder management. Our in-house expert shares knowledge within the organisation through training sessions so that all teams know how and in what stage to involve our stakeholders. The participation trajectory also comprises all communication in the broadest sense for the permit acquisition process. Due to the Covid-19 pandemic 2020 was a challenging year to organise participation. Nevertheless five (digital) participation trajectories were brought to a successful conclusion this year.



Figures 2020

Read more about participation as of page 112 of the Activity Report.

The nearby residents of a project are not only represented by elected officials, they themselves also want a say in what happens in their neighbourhood based on their own experience. At Matexi we understand this changing democratic undercurrent and we want to take maximum account of this new evolution. The active role that citizens fulfil is very neighbourhood-specific and a bespoke approach is necessary for Matexi to handle this on a by-project basis.

Sarah Van Cromphaut,
Account Urban Planning



Matexi is a knowledge company. We believe strongly in individual and group trainings and learning networks, both based on a fixed and a demand-driven offer. We make it easy for our employees to acquire even more knowledge. Thanks to the many projects we are a fast-learning organisation; through formal and informal learning moments we are able to adapt our processes quickly.



HEALTH & WELL-BEING

Physically and mentally healthy employees make for a healthy business. We are very much aware of this. A strong HR policy is essential to social welfare at work, employee satisfaction and productivity. That is why we organise team building activities and annual events for all staff, such as a New Year's event and a family day.

Our Warsaw branch has weekly yoga lessons. During the Covid-19 pandemic these lessons are organised online. Sports-loving colleagues can also become a member of Matexi's Run & Bike Teams. Meanwhile 55 cyclists and 80 runners have joined our respective teams. They use the Strava app to monitor each other's performance and spur each other on. From time to time they take part in competitions - in a Matexi outfit of course.



Figures 2020

During this Covid period it is extra important to really listen to our staff and provide support when and where necessary. With a webinar on 'mental capital' we gave our staff anchor points to help boost their mental resilience to make it through this exceptional period. 'How can I get enough rest?', 'how to stay focused when working from home?', 'how to maintain a sense of structure in your work and private life?' were just a few of the aspects that were discussed.



Figures 2020

PROFESSIONAL AND PERSONAL DEVELOPMENT

Matexi is home to a great deal of talent and we find it important to support all of our employees in the development of their skills. Employees are stimulated and accompanied to keep developing, both professionally and in their private lives. The Matexi Academy coordinates all of our informative training programmes. In addition to in-house trainings Matexi also allots a budget for employees to enrol in external training programmes. We do this for a variety of subjects: we offer both job-related courses (e.g. spatial planning, legal concepts in real estate) and general trainings (e.g. project management, time management, presentation skills).



Figures 2020



Matexi will develop the former coal mine site **Hasard** in **Cheratte** into a new residential neighbourhood. Based on the amenities that are already in place the site scores 62% on the Neighbourhood Barometer. The realisation of the new neighbourhood will significantly improve this score by developing amenities in terms of mobility, recreation and green space.



Every staff member can submit ideas for improvement and innovation to the Improvement & Innovation Board. They can do this on every subject: concrete real estate projects, potential partnerships, improvements at the office, organisational improvements, etc. This fosters a bottom-up movement where everyone can actively suggest improvements and innovations at Matexi.

NEIGHBOURHOOD BAROMETER

For years now, Matexi has begun its real estate projects with a neighbourhood analysis. Seven years ago Matexi developed, in collaboration with the University of Ghent, the innovative 'Neighbourhood Barometer', based on a representative sampling of 1,500 respondents. As well as helping us define the right places for developing sustainable real estate, this tool also enables us to analyse which amenities are necessary in order to make a particular neighbourhood even more people-friendly and pleasant to live in. The Neighbourhood Barometer looks at each neighbourhood from many different perspectives. Along with a general score, the Neighbourhood Barometer gives a score per amenity and per subaspect. These include mobility, care facilities, schools and playgrounds, employment, leisure facilities, shops and so on. We aim for each new neighbourhood, on completion, to score at least 60% on the Neighbourhood Barometer.

SPECIFIC ACTIONS IN 2021

Action	Impact level
> We strive to initiate participatory processes for ten neighbourhood developments.	Neighbourhood
> Our new Health & Well-being programme includes both sports activities and webinars on ergonomics, energy, mental resilience, communication and leadership during the Covid-19 pandemic.	Company
> Several times per year we launch sporting challenges for our Run (or Hike) & Bike team.	Company
> We make shared bikes available for the employees in our various offices. Subsequently we create a map for every branch that indicates fun or useful destinations nearby.	Company
> We evaluate the recruitment process for new employees.	Company
> We reevaluate our teleworking policy and think about forms of collaboration in the wake of Covid-19.	Company
> We are planning an evaluation of our training and coaching range.	Company

04. PROFIT



The conversion of the **Cathédrale-Régence** corner in **Liège** will create added value for the neighbourhood in an innovative way, by building bridges to the surrounding streets and the historic city centre of 'La cité ardente'. Matexi and Altiplan want to revitalise the old Grand Léopold neighbourhood and bring families back to the city centre with energy-efficient and affordable character homes. The city of Liège issued the permit for this reconversion project in 2020.



4. Ensuring added value

An organisation must be profitable or it will cease to exist. At Matexi, profit is not an end in itself, but a precondition for continuing to live up to the “Planet People Profit” ethos in the long term. A healthy economic basis is necessary for taking concrete actions with a measurable positive impact on society and the environment.

Moreover, real estate development for Matexi is all about creating added value for all our stakeholders. We add economic value by focusing on innovation, quality and sustainability, for our customers, the neighbourhoods where they live and the partners we work with.

In this way, every project is an opportunity for Matexi to create added value for the neighbourhood. We analyse which amenities are needed to make the neighbourhood even more people and housing-friendly, and add them where possible. We offer our customers homes of reliable quality, which maximise the possibilities of every budget. The sustainable approach and the quality of these homes guarantee they will retain their value. In an environment that creates added value, homes can also be easily rented out. That turns our developments into interesting and safe investments.

Finally, Matexi as a developer and principal sets an entire economic chain into motion. The real estate sector, to which the construction sector belongs, represents 13% of Belgium's gross domestic product and employs no fewer than 369,000 people. With around 3,000 indirect jobs, including urban planners, architects, engineering offices, infrastructure contractors, construction contractors, finishing companies and utility companies, Matexi makes a solid contribution.

Sustainable Development Goals

By creating valuable jobs, stimulating innovation and supporting the sector as a whole, Matexi is bringing the Sustainable Development Goal 'Decent Work and Economic Growth' within reach (SDG 8). We also subscribe to 'Partnerships for the Goals' (SDG 17) by constantly sharing knowledge and entering into partnerships that stimulate sustainable development.





When designing neighbourhoods, we take into account the necessary local facilities and collectivity. **Belle Vallée** in **Jodoigne** is one example of this approach. In 2020 we completed the outpatient clinic, the orchard in a public park, the first 27 houses and 28 apartments. The 1,300 m² outpatient clinic, with more than 15 specialities and consultation rooms, was realised together with Clinique Saint-Pierre. It opened in September 2020. The first residents also moved to Belle Vallée last year.



4.1 Corporate governance

Corporate governance is the way in which companies are governed, managed and controlled. It consists of a set of rules and procedures for decision-making within the company, and distributes power and responsibility between the board of directors, managers, shareholders, companies and other administrators. Globally, corporate governance is becoming an increasingly important factor in measuring a company's sustainability.

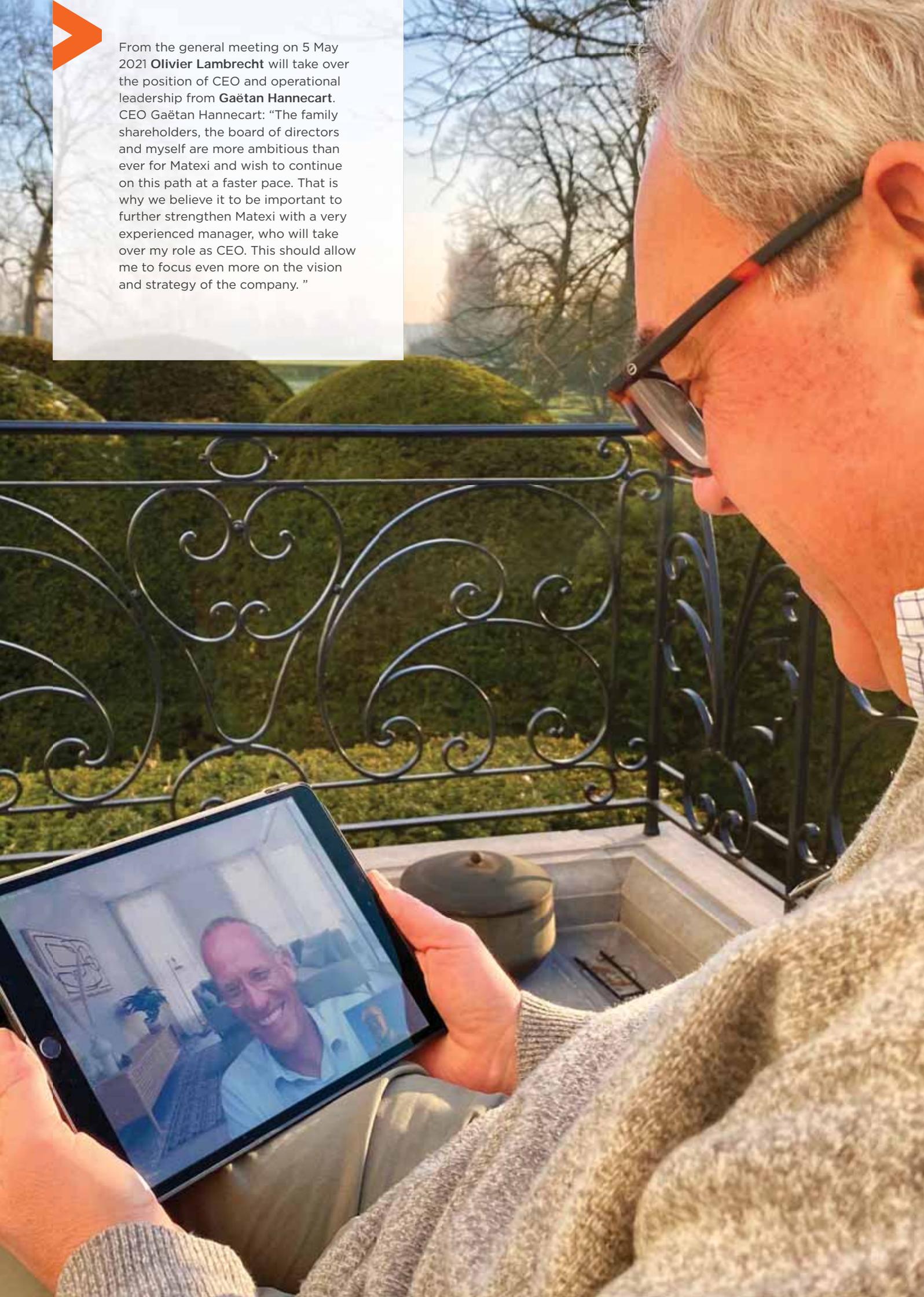
Matexi has been a family business for more than 75 years, with fourth-generation family members as shareholders in 2020. We are strongly anchored locally and are committed to a transparent company structure. For example, we encourage employees to share their feedback openly (anonymously if desired), and we provide the necessary resources to do so. In addition, we regularly survey our employees to identify strengths and opportunities for improvement. Matexi is also transparent about finances: its financial status is known to employees and is made public each year in the activity report.

As early as 2008, Matexi opted to strengthen the board of directors with external directors. Their number has steadily increased in recent years, and at the end of 2020 more than half of the board of directors consisted of external directors. An Audit Committee oversees the integrity of financial disclosure, of the administrative organisation and internal control systems and of the risk management systems. Finally, the Appointment and Remuneration Committee advises the board of directors on matters such as HR policy, general remuneration policy, compensation and succession planning for the members of the board of directors, the Audit Committee and the Appointment and Remuneration Committee. Just as on the board of directors, various external directors also sit on the subcommittees and the Management Committee.

In 2021, Matexi will choose a non-family CEO for the first time in its 75-year history. At the general meeting of 5 May 2021, Olivier Lambrecht will take over from Gaëtan Hannecart. The fact that Hannecart will not then take up the task of chairman of the board of directors is another example of good governance within Matexi. Having a professional and external chairman of the board of directors both provides a kind of arbitrator who guards the balance between the CEO and the family shareholders, and also creates more clarity for employees.

For us, the company does not exist for the family, rather the opposite. The family is there for the company. This means that we, as a family, put ourselves at the service of the company.

Gaëtan Hannecart
Chairman of the Investment Committee

A close-up, profile view of an older man with grey hair and glasses, wearing a light-colored sweater. He is looking down at a tablet computer held in his hands. The tablet screen shows a video call with a smiling man in a light blue shirt. The man is on a balcony with a decorative wrought-iron railing. In the background, there are green hedges and trees under a clear sky. A large orange arrow graphic is in the top left corner.

From the general meeting on 5 May 2021 **Olivier Lambrecht** will take over the position of CEO and operational leadership from **Gaëtan Hannecart**. CEO Gaëtan Hannecart: "The family shareholders, the board of directors and myself are more ambitious than ever for Matexi and wish to continue on this path at a faster pace. That is why we believe it to be important to further strengthen Matexi with a very experienced manager, who will take over my role as CEO. This should allow me to focus even more on the vision and strategy of the company."

BOARD OF DIRECTORS

The Board of Directors is responsible for the approval of the strategy and the general company policies, and monitors the actual execution of the business plan and the realisation of the company targets. At the end of 2020, the Board of Directors of Matexi NV is composed of eight members, that is - in addition to the Managing Director - five external Directors and three representatives of the family. The Board of Directors met eight times in 2020.

> **Jo Van Biesbroeck** (for JoVB BV)

- Director and Chairman of the Board of Directors of Matexi and of Abacus Group
- Other mandates: Director at Patrinvest/SFI Luxembourg; Director at Inno.com; Director at DeNil; Director, Chairman Audit Committee of Etex; Director, Chairman Audit Committee and member of the Telenet Remuneration Committee, Director at Franklinia Swiss Fund, Arboretum Wespelaar, Anti Cancer Fund and Kick Cancer

> **Gaëtan Hannecart** (for Vauban NV)

- Managing Director Matexi, Matexi Projects, Abacus Invest and Abacus Group; Director at Matexi Real Estate Finance; Director at Sibomat, Director at QuaeroQ
- Other mandates: Director at Group Louis Delhaize, N-Side, Financière de Tubize; Director and co-founder of Itinera Institute vzw; Chairman and co-founder of YouthStart vzw; Chairman of Guberna vzw; co-founder and director of Belgium's 40 under 40

> **Bénédicte Vande Vyvere** (for Nimmobo NV)

- Director at Matexi, Matexi Real Estate Finance, Abacus Invest and Abacus Group

> **Bruno Vande Vyvere** (for Brunim NV)

- Director at Matexi, Matexi Real Estate Finance, Abacus Invest and Abacus Group

> **Bernard Delvaux** (for BCConseil BV)

- Director at Matexi
- Other mandates: CEO of Sonaca Group; Chairman of HEC Liège Management School; Director at Carmeuse; Director at Gamingi; director at Floridienne

> **Karel Van Eetvelt** (forDorebor BV)

- Director at Matexi
- Other mandates: CEO of Royal Sporting Club Anderlecht; Director at ProLeague; Director at Eyckerheyde vzw; Chairman of Sporta vzw

> **Walter de Boer** (for NG 53 Consult BV)

- Director at Matexi
- ther mandates: CEO of BPD Europe BV; Vice-Chairman of Supervisory Board at Behoud, Ontwikkeling en Exploitatie van Industrieel Erfgoed; Chairman of Bouwfonds Art Foundation; Director at Bouwfonds Cultural Fund; Director at International Foundation Housing Planning (IFHP); Director at International New Town Institute

> **Sonja Rottiers** (for SdL Advice BV)

- Director at Matexi
- Other mandates: CEO and Regional Director for Europe, Middle East and Africa of Lloyd's Insurance Company; Director and Member of the Audit Committee Kinopolis Group



At Matexi we very consciously opt for a direct and local anchoring of our organisation. We operate out of 14 local markets in four regions across Belgium, the Grand Duchy of Luxembourg and Poland. In each of these local markets, we seek to expand and strengthen our position as respected local champions.



LOCAL MARKETS

- 1 West Flanders from Kortrijk
- 2 East Flanders from Eke
- 3 Flemish Brabant from Grimbergen
- 4 Brussels from Watermaal-Bosvoorde
- 5 Antwerp from Antwerp
- 6 Walloon Brabant from Wavre
- 7 Hainaut from Fleurus
- 8 Limburg from Hasselt
- 9 Liège from Liège
- 10 Namur from Liège
- 4 Province of Luxembourg from Liège
- 12 Grand Duchy of Luxembourg from Mamer
- 13 Warsaw from Warsaw
- 14 Krakow from Krakow
- H Matexi headquarters from Waregem



AUDIT COMMITTEE

The Audit Committee is an advisory body to the Board of Directors of Matexi. Read more about the composition and mandates of the audit committee on page 51 of our Activity Report.

APPOINTMENT AND REMUNERATION COMMITTEE

The Appointment and Remuneration Committee is an advisory body to the Board of Directors of Matexi. Read more about the composition and mandates of the appointment and remuneration committee on page 51 of our Activity Report.

MANAGEMENT COMMITTEE OR EXECUTIVE COMMITTEE

The Management Committee is responsible for formulating proposals relating to the strategy and policies, the implementation of the business plan, and for approving and monitoring the operational projects for implementing the strategy and policies. Read more about the composition and mandates of the executive committee on page 53 of our Activity Report.

INVESTMENT COMMITTEE

The Investment Committee is responsible for evaluating investment proposals and making decisions at six important moments during the life of a real estate project. Read more about the composition and mandates of the investment committee on page 54 of our Activity Report.

LOCAL ANCHORING

At Matexi we have therefore very consciously opted for a direct and local anchoring of our organisation. Our Business Managers and staff know the municipalities and cities, and the neighbourhoods and people of the region where they operate better than anyone else. The Business Managers are Matexi's ambassadors in their local markets. The result of this dialogue with the environment is that Matexi quickly recognises and learns about the right market opportunities.

In this way we also succeed better in responding to the need to integrate high-quality residential clusters in an optimal way into the existing environment. This is an objective that Matexi strives for with each new project. At the same time, Matexi makes sure that every development brings added value to the entire neighbourhood. Matexi and its subsidiaries provide direct employment to more than 300 colleagues and indirect employment to over 3,000 employees who work on our sites each day.

We have 14 local markets in four regions across Belgium, the Grand Duchy of Luxembourg and Poland. On top of this we have separate teams for our three largest city-transforming A projects: **Quartier Bleu** in **Hasselt**, **4 Fonteinen** in **Vilvoorde** and the **Antwerp Tower** in **Antwerp**.

The central teams support the four regions from our headquarters in Waregem:

- 1: East and West Flanders
- 2: Antwerp, Limburg and Flemish Brabant
- 3: Brussels and Wallonia
- 4: Grand Duchy of Luxembourg and Poland



On the former site of the Lamot bottling plant and brewery in **Mechelen**, Matexi developed the new 'Lamot' district between 1999 and 2004. Living, working, shopping and leisure are optimally integrated in this public-private partnership with the City of Mechelen and the Flemish Region. The site consists of apartments, town houses, lofts, shops, catering establishments and underground parking spaces. The cherry on the cake came in 2020 when the Lamot site was recognised as a Flanders Heritage Venue and was included in the network of inspiring meeting locations.



ETHICAL CODE

Integrity is one of Matexi's KING values that we consistently strive for. Our Ethical Code lays down the basic principles we use in our everyday activities. We work based on integrity, mutual trust and individual responsibility. Relations with stakeholders are established on attention and respect. The applicable laws and regulations must be followed at all times. We denounce all forms of corruption. The code also outlines our policy regarding political contributions, donations to charitable causes and sponsoring. The Ethical Code also stipulates the course of action when the Ethical Code is violated.

SUSTAINABLE DECISION-MAKING

With every single decision we factor in our impact on people and the environment. The Investment Committee evaluates all investment proposals and is involved in the decision-making process of every real estate project. Every project passes six check points. Sustainability is an important criteria upon which every project is evaluated and adjusted if necessary. An additional instrument for this evaluation is the Development and Design Review. In its neighbourhood developments Matexi aims for the intersection of market demand, social and sustainable criteria and financial feasibility. The Development and Design Reviews offer our project teams support and feedback on a number of essential aspects in terms of design and development. In the category sustainability the project is evaluated according to five themes: soft mobility, water management, biodiversity, circularity and waste management, and energy transition. We aim to let these criteria increasingly permeate the entire organisation and in our partnerships. As of 2021 our sustainability goals are included as standard in the individual targets of our employees. This means that progress in this regard is evaluated on an individual basis twice a year.

COLLABORATION WITH OUR PARTNERS

Matexi works with many (local) contractors and suppliers. With these parties we also aim for sustainable collaborations because we have a responsibility towards an entire economic chain. We build long-term relationships with our design partners (such as urban development offices, architects and design agencies), executing partners (such as contractors and subcontractors), producers (such as material manufacturers), financial partners (such as bankers and insurance companies), legal partners (such as notaries public and lawyers) and commercial partners (such as brokers and marketing agencies).

In a constructive dialogue with all these parties we actively search for opportunities to arrive at a more sustainable process and result together. To this end we initiated an evaluation of the existing agreements with suppliers and contractors in 2020. Matexi finds it important that basic responsibilities on the subject of human rights, labour, environment and anti-corruption are an integral part of these contracts. We also lay down what we expect from our partners in terms of mobility, water, biodiversity, circularity and waste management, and energy use. And finally, we are looking into how we can anchor social responsibilities. In 2021 we will launch a charter to remind our suppliers and contractors of their responsibilities to people and the planet.

In 2021 and beyond we will continue to build our corporate social responsibility.

We focus on:

- > sustainability guidelines in our contracts with suppliers and contractors
- > programmes for the involvement of our stakeholders
- > an evaluation of our Ethical Code and anti-corruption policy
- > banking in a more sustainable manner

Gaëtan Hannecart became acquainted with **YouthStart**'s American parent organisation while attending Harvard Business School. He was so enthusiastic about it that he founded YouthStart Belgium in 1998. In the meantime, Queen Mathilde has also granted her patronage to YouthStart for several years now. The Queen insists on regularly attending training sessions and listening to the project ideas, experiences and dreams of young people. In July 2020, Queen Mathilde visited the YouthStart summer school in Uccle.



4.2 Sharing with society

Matexi is committed to creating a positive impact on people and society. That is why we believe it is important to share knowledge and contribute to the community and economy of which we are a part. We are committed to projects that support an inclusive society, participate in knowledge networks and build sustainable relationships with our partners.

YouStart More than 20 years ago, Matexi was a founding partner of YouthStart, a non-profit organisation that encourages ambitious young people to discover the challenges and possibilities of independent entrepreneurship. Queen Mathilde lends her Royal Patronage to YouthStart. Matexi regularly hosts its certification sessions. In 2019 we once again received several groups of young people who presented the business plans of their virtual companies to a panel of judges. Afterwards, the certificates are awarded. When sending our New Year's wishes in December 2020, we donated an amount for each New Year's wish that was sent digitally instead of on paper. In this way we were able to donate 5,000 euros to Youthstart.



For ten years now, we have supported the Itinera Institute in order to contribute to the social debate on sustainable economic growth and social protection



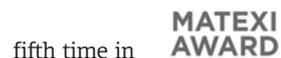
25 years ago Matexi was a founding sponsor of Guberna, the Institute of Directors that promotes good governance for all companies. Gaëtan Hannecart is chairman of its board.



As a member of The Shift, a Belgian network on sustainable development, Matexi is committed to collaboration around societal challenges and innovative projects



Hoplr is a social network that brings neighbours closer together. From the start, five years ago, Matexi has been involved as an investor in the roll-out of Hoplr in numerous cities, municipalities and neighbourhoods at home and abroad. Hoplr allows local residents to connect with one another in an accessible way and thereby activates the social capital of the neighbourhood.



At the start of 2020 Matexi organised the Matexi Award for the fifth time in a row. This showcases successful and promising projects on the



In the shadow of the 'De Kleiputten' nature reserve in **Kortrijk**, next to a new park laid out by Matexi, we are building the **Schaapsdreef** residential area. In all, 165 families will move into detached and semi-detached buildings. The first residents arrived in 2018. It is already clear that the public spaces and low-threshold interaction opportunities are enhancing the sense of neighbourhood.



district or neighbourhood level that very concretely foster greater inter-connectedness amongst neighbourhood residents. With it Matexi wishes to promote neighbourhood feeling and emphasise the importance of good, liveable neighbourhoods. We observe a growing realisation of the immense importance of a pleasant neighbourhood: in recent years almost 500 initiatives have registered for the Matexi Award. Shortly before the launch of the fifth Matexi Award, however, our country went into lockdown and we were forced to postpone the process to 2021. We deliberately did not opt for a virtual award ceremony because the Matexi Award symbolises physical, direct contacts and inter-connectedness between people.

To support local anchoring and involvement, we make our proverbial contribution through the Matching Gift programme. For more than a decade, we have contributed to local causes supported by our employees on an 'euro-for-euro' basis.

In addition, we support a number of local social initiatives in the various regions where we operate. In Belgium, for example, we are a proud partner of the regional funds Streekfonds West-Vlaanderen and Streekfonds Oost-Vlaanderen (from March 2021). In Poland, for every apartment sold, an amount is donated to a regional charity. Customers can always choose their favourite from three charities. In 2020, some 7,000 euros were collected.

The Matexi Award is a wonderful reward for the great engagement of the volunteers in Tienen's neighbourhood competition Lazuur. It is also a lovely evening with inspiring examples from all across the country.

Katrien Partyka,
Mayor of Tienen

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We welcome your feedback and are always open for questions, ideas and suggestions, including for projects, so don't hesitate to contact:

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