

Swiss banking with a mission



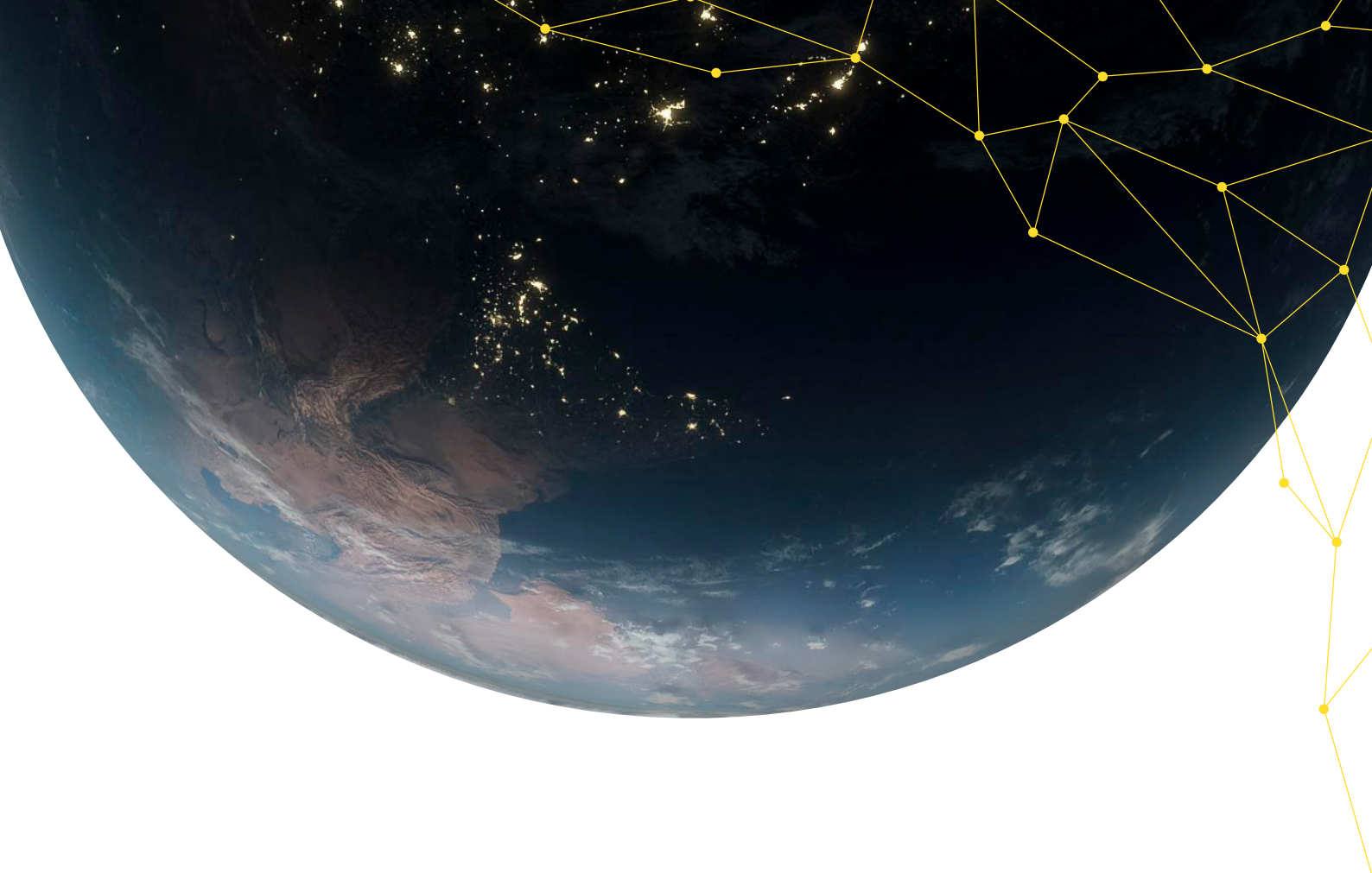
# White Paper

Economic progress, technology and responsible capitalism as drivers for our future prosperity

[globalance.com/en/future](https://globalance.com/en/future)

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# Save the planet. Be a better capitalist.

**Our world is at a turning point. The challenges of the 21st century require a new way of doing business that not only takes economic profit into account, but also the preservation of our natural resources.**

**“Be a Better Capitalist” means taking responsibility, leaving behind outdated business models that harm our planet and investing capital in the opportunities offered by future-oriented technologies instead.**

A “better capitalist” invests in new, future-oriented technologies such as renewable energy sources, electromobility, innovative materials such as nanotechnology, pioneering forms of nutrition, artificial intelligence or smart cities. These promising technologies not only offer attractive potential returns, but also contribute to the ecological balance and improving the quality of life on our planet.

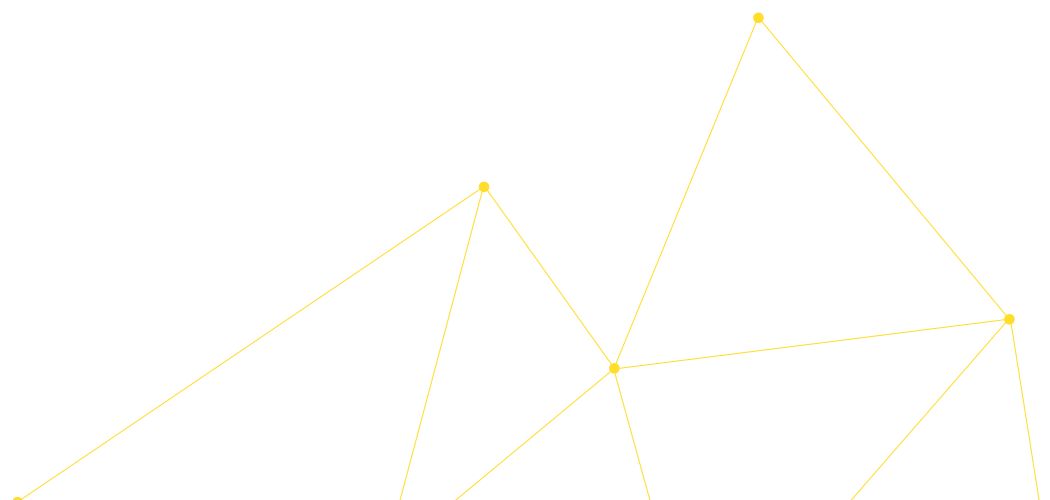
# Capitalism for the 21st Century: Adapting to Global Challenges

Capitalism has many favourable and effective qualities in its current form. It has promoted innovation, created prosperity and significantly improved the standard of living for most people on our planet.

At the same time, untamed capitalism also has its downsides: we are facing serious challenges, including environmental destruction, loss of biodiversity, resource scarcity and social inequality. Improved capitalism must address these challenges while preserving the positive aspects of the current system at the same time.

Such a model advocates effective framework conditions that prevent market shortcomings such as the externalisation of costs, a lack of transparency or monopolisation and leave sufficient scope for market mechanisms to develop innovations and efficient solutions.

The further development of capitalism is of major importance, as it offers the opportunity to preserve the tried and tested elements of capitalism while at the same time reforming its weaknesses. A viable model for the future focusses on the long term, sustainability and social responsibility, and complements the positive qualities of today's capitalism. It promotes innovation, prosperity and economic progress while aiming for a better future for us all.



# Preserving the Tried and Tested Elements of Capitalism ...



## Market Economy

The market economy is a key element that utilises resources efficiently and meets society's needs.



## Competition

Fair competition is a driving factor in promoting efficiency and innovation.



## Prosperity

The economy creates the basis for prosperity through income and growth, which improves the quality of life for everyone.



## Freedom and Entrepreneurship

Individual freedom and entrepreneurial initiative are key prerequisites for achieving progress.



## Innovation

Innovations as well as new products and services are necessary to improve people's lives and drive economic progress.

# ... and Integrating New Principles



## Focus on Profit and Benefits for Society and the Environment

Companies should clearly formulate what contribution they want to make to society in the future. This purpose goes beyond focusing on profit and should include the creation of long-term value for all stakeholders such as customers, employees, suppliers and society. The B-Corp initiative's principles are a good example of such a future-oriented and entrepreneurial approach.



## Innovation Integrates the Circular Economy

Companies should promote a culture of innovation that supports creativity and the use of new technologies to solve social and environmental challenges, and focuses on the development and integration of circular approaches.



## Long-Term Focus

Companies should pursue a longer-term vision instead of a short-term strategy. Investments in research and development, customer loyalty and satisfaction, employee development and social responsibility pay off in the long term and strengthen the company's resilience and social acceptance.



## Sustainable Value Creation

Companies should use innovation and new technologies to promote environmentally friendly production methods, responsible supply chains and products, as well as to reduce their ecological footprint.



## Transparency and Stakeholder Engagement

Companies should report transparently on their environmental, social and governance-related performance. Transparency in reporting can be improved using blockchain technology and digital ledgers to ensure that information is traceable and reliable. Transparency allows companies to respond more efficiently to feedback and ideas.

# The Role of Technology

Technologies have played a prominent and dominant role in our development throughout the history of mankind. Just think of the invention of the printing press, the steam engine, the use of electricity or the discovery of penicillin. These achievements mark crucial turning points in the history of mankind, with a far-reaching impact on daily life, society, the environment and economic opportunities.

Today, we are at a unique turning point with the development of artificial intelligence. Unique, because exponential technologies that can capture, process and analyse very large amounts of data open up undreamed-of possibilities for our further development. Technology enables an increase in productivity and promotes innovation in business. New opportunities are opening up for society to revolutionise education and healthcare through personalised approaches and improved diagnostics. Environmental problems can be solved in the area of sustainability, for example by optimising energy consumption, supporting sustainable agricultural practices, developing new foods and improving climate modelling.

However, we also face challenges with regard to changes in the labour market, data protection and ethical issues. As a society, we determine the direction and guidelines for this development so technology delivers what people need, not the other way round.

# The Role of the Financial Markets

The financial markets play a crucial role in shaping a sustainable economy. They are not only intermediaries for the flow of capital, but when acting as investors they have the power to drive future-oriented innovations and support transformative business models.

“Better capitalism” focuses on investments that generate attractive financial returns and become a driver of progress for the economy, society and the environment. The financial markets support this transition through transparent, traceable investments and clear reporting that enables investors to ascertain the sustainability and future viability of their investments.



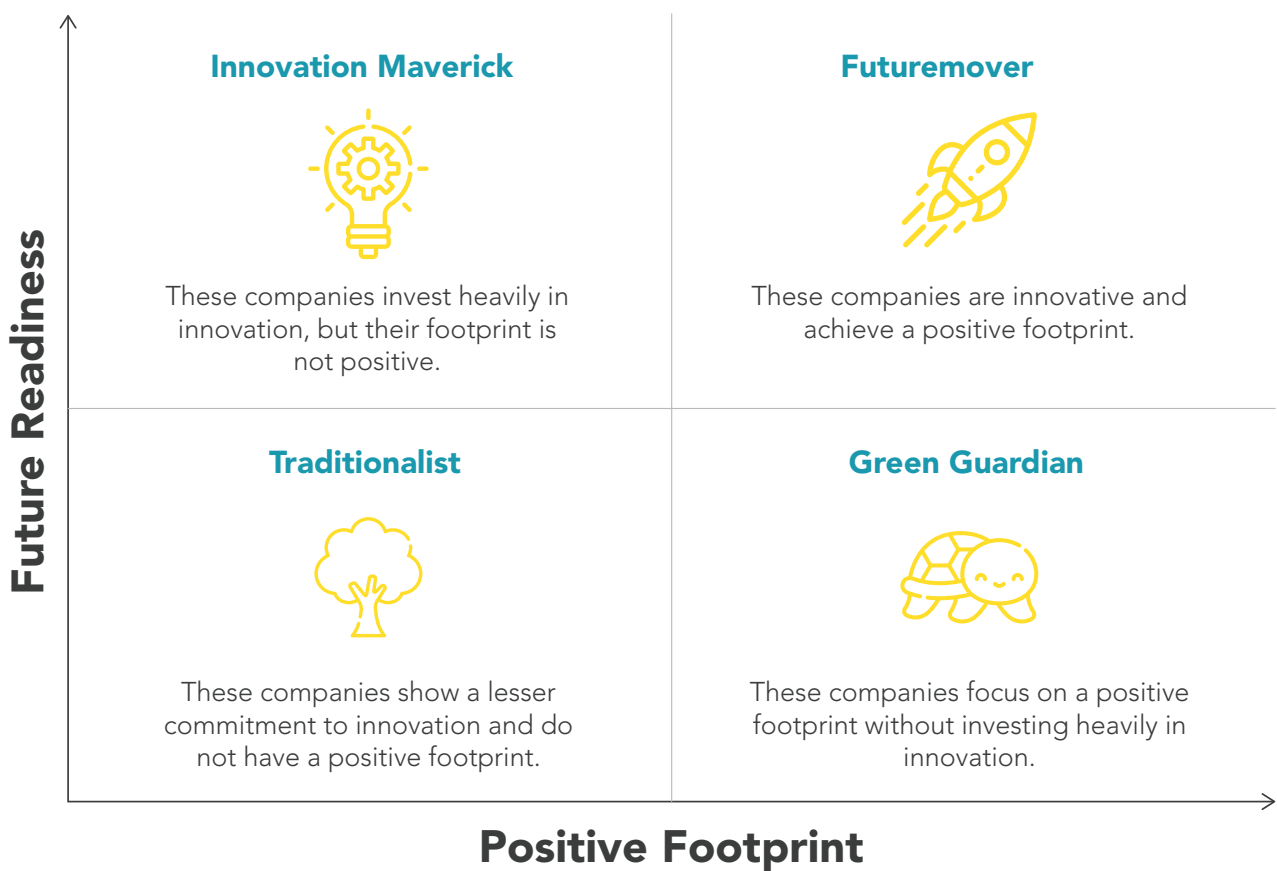
# What Is a “Better Capitalist”:

- 01** **Being an active owner:** is aware of their important role as an owner of assets, utilises their creative options and makes an active contribution
- 02** **Considering overarching goals:** is also guided in their investment decisions by fundamental, overarching social goals, such as e.g. the UN’s sustainability goals
- 03** **Taking the impact on the economy, society and the environment into account:** is interested in the impact of their financial investments on the economy, society and the environment
- 04** **Investing in the future:** supports companies and innovations and invests their assets for the long term, where projects and companies are promoted that are fit for the future and contribute to solving global challenges
- 05** **Stewardship and engagement:** as a shareholder, advocates sustainable business models through voting at and dialogue with companies (stewardship)
- 06** **Choosing financial partners wisely:** chooses advisers and banks carefully and only works with those that consistently implement the rules of responsible investment and operate free from conflicts of interest or short-term incentive schemes
- 07** **Selecting ambitious partners:** requires regular disclosure from banks and invested companies on their ambitions, goals and results
- 08** **Demanding transparency:** demands transparency from banks, pension funds and advisers on all financial investments and their interaction between risk, return and impact on the economy, society and the environment
- 09** **Setting smart framework conditions:** actively supports efforts to create effective frameworks for a sustainable economy in a way that makes harmful behaviour costly and promotes positive performance
- 10** **Partnering with others:** partners with other investors to accelerate the transformation to “better capitalism”



# Globalance Future Mover Matrix

We use the Globalance Future Mover matrix to analyse and assess the future potential of companies that prove to be future movers and which we invest in.



Company examples can be found [here](#).

#### Future Readiness

This metric measures the company's own investments in research and development, the quality of the active patent portfolio and the share of sales achieved in relevant megatrends.

#### Positive Footprint

This metric shows the extent to which companies and their business models contribute to economic, social and ecological sustainability and to what extent they achieve a positive footprint.

# Globalance Bank

Globalance is an owner-managed Swiss private bank that invests in future-oriented themes with a positive footprint.

These are investments and companies that successfully respond to global megatrends and profit from them. With the Globalance Footprint®, Globalance is the first bank worldwide to illustrate the impact of assets on the economy, society and the environment.

In 2020, Globalance launched Globalance World, a digital world first in private banking in the form of a digital and interactive globe to analyse the future viability and sustainability of investments.

Globalance is thus breaking new ground and making investments easier, more personalised and more tangible for investors.

Globalance advises private clients, families, foundations and other banks on how they can invest their assets in a forward-looking way. Independent auditors have repeatedly recognised Globalance for its leading investment expertise: in 2023 by the Bilanz business magazine as the best private bank in Switzerland and by FUCHS | RICHTER Prüfinstanz as the best bank in Switzerland for 2022, 2023 and 2024.



**No. 1**

FUCHS | RICHTER

Best Swiss Private Bank  
2021, 2022, 2023 &  
2024

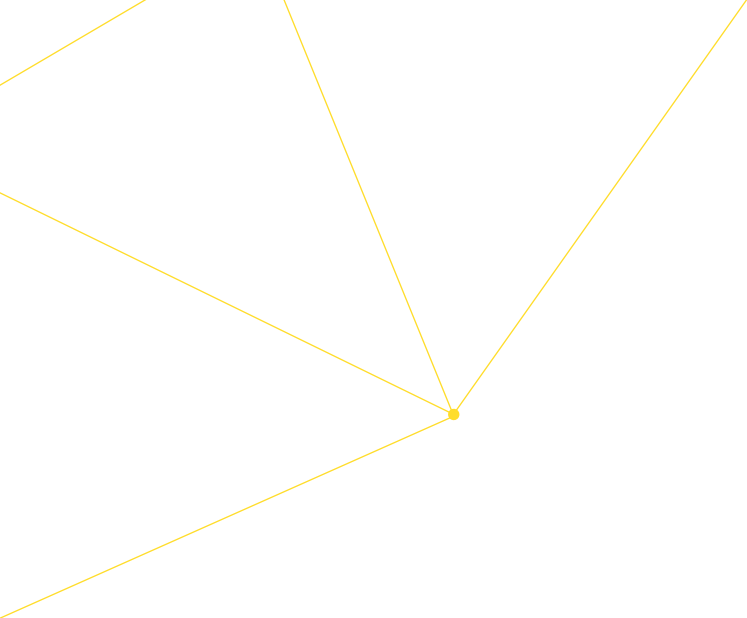


BILANZ

**1.**

PRIVATBANKEN  
Globalance Bank AG

Private-Banking-Rating  
2023



Swiss banking with a mission

**Globalance**

A thick yellow curved line, resembling a smile, positioned below the word "Globalance".