

## Your money, Your impact. About the Tomorrow project.

Press release, January 2018 / Hamburg

**Welcome to Tomorrow: a new kind of bank, truly sustainable, transparent and mobile.**

Tomorrow is the first European player to combine the topics of "mobile banking" and „sustainable finance“. Tomorrow will offer a mobile current account, launching in summer 2018 - and will develop a comprehensive digital financial platform from this in the future.

It's high time: around 40 percent of all private investors in Germany find sustainable investment opportunities so attractive that they want to invest their money there. Alone - until now the market has offered products that are hardly up to date. Tomorrow now combines state-of-the-art technology with positive social & ecological impact - and brings sustainable finances out of the margins and bang up to date.

Tomorrow is a brand of the social business company Goodfolio GmbH, founded in 2017. The founder team of Inas Nureldin, Michael Schweikart and Jakob Berndt brings a lot of experience to the table when it comes to combining entrepreneurial success with positive social influence.

Inas is co-founder of the international software company Muddy Boots, Michael Schweikart developed, amongst other projects, the platform jobs4refugees, and Jakob started the award-winning social business Lemonaid & ChariTea. Now they want to combine these experiences - and change the European banking market in the long term..

### Tomorrow - the important facts

- Tomorrow links smartphone banking with positive impact
- Launching in summer 2018 with a mobile current account incl. Mastercard
- In addition to cutting-edge digital features, Tomorrow offers a variety of ways to make finance as a tool for positive change a reality: "Your money, your impact"
- With the customer deposits, Tomorrow promotes organic farming, renewable energies and modern mobility; furthermore Tomorrow offers sustainable savings/investment options, a credit card that plants trees and much more
- The Founding team has plenty of experience in using entrepreneurship for positive social purposes
- Technology partner solarisBank functions as the provider of the core banking system and a full banking license

## Banking must not cost the world. The story behind Tomorrow.



### What does (our) money actually get up to the whole time?

After Inas left Muddy Boots, he began to really start thinking about money. Because he had time and, yes, some spare money too. Money is a big topic. Money rules the world, they say. And yet money also seems to be a to be an underrated force. Almost all Europeans have an account for their everyday financial life. Some save money, some invest actively. But what does the money do all the time? It multiplies, when things go well. But besides that? What's the journey? Who uses it? And what does he/she do with it? Surprisingly few people are concerned with these questions. We are.



### Nowadays, everything is organic. It's only when it comes to money that other standards apply.

More and more people buy organic vegetables, green electricity, are leaning towards electric cars. But how sustainable is their money? Most Germans have had their account with the same bank since childhood (1). And if they do start seriously considering the issue of money, perhaps boring questions about retirement provision - the same three things take priority: security, return, flexibility. But the way the bank does it – well, that falls under the radar.

If you look at the largest equity funds, the Germans' favourite savings product (2), you will find there almost exclusively heavyweights from the industries of energy, pharmaceutical, food, and the automobile industry. That a new coal plant is built with their money or a gene food giant is financing its Africa expansion... people are completely unaware of this. That can't be right, we haben wir uns gedacht. Da sparen die Menschen wohl bedacht für die eigene Zukunft oder die der Kinder – und lassen außer Acht, was ihr Geld mit eben dieser Zukunft macht.

### A new kind of sustainable bank.

For a long time now, there are banks that have recognized this imbalance. For decades, some have been engaging in outreach work around sustainable investment. They Invest in wind energy, farming, cooperatives - and thus aim at not only ideal, but also demonstrable economic success. But still, their customer number is vanishingly small; not even 5% of Germans have a sustainable account (3). This is despite the fact that people are ready for a revolution in banking (4).

Maybe the change just has to be made easier for people? With a little less finger-wagging and a little more convenience. The tricky topic of "sustainable finance" needs to be brought up to date - and into the mainstream.

1 According to a Comdirect study / 2015, only 21% of Germans had ever changed their main bank.

2 Equity funds are the most important form of investment in the area of funds in German private investors. This category has 319 billion euros in assets under management in public funds, according to the statistics of the BVI Association / 2015.

3 Survey of the market research institute GfK on behalf of the Institute for sustainable investments (NKI), 2017 3

4 As many as 40 percent of all private investors in Germany find sustainable investments so attractive that they would invest their money there, according to survey by the market research institute GfK on behalf of the Institute for sustainable investments (NKI), 2017.

Bringing together what belongs together:

## Sustainable Finance and Mobile Banking.

Tomorrow has created a contemporary account for all those people who have a smartphone in their hands and a moral compass on the inside. We provide all our services with a positive, sustainable footprint, we are committed to full transparency and have extended our range of services in a carefully-considered way, tailored to the mobile age.

## Your money, Your impact. Our Sustainability Promise.

1. Saving meaningfully: the best and most sensible investments around renewable energies, electric mobility and organic agriculture
2. Impact card - the credit card that plants trees: with each payment, a contribution is made to a collective reforestation project
3. Sustainable custody of deposits: not one cent is invested in armaments, coal-fired power, or genetic engineering. Ever. Promise!
4. Start-up aid for the companies of tomorrow: in our crowd investing portal you will find eco-social startups - and can directly invest in them.
5. Impact Board: we show what ecological, social and economic impact customers' money has made
6. Sustainable consumption made easy: with the Premium account, Tomorrow customers receive access to an ecosystem of the major new green players- from fashion via mobility to New Work

## Banking as smart as phones. Our promise of mobility.

1. When were you last in your bank branch? Well, exactly. We have all of the relevant services related to an account bundled in one app.
2. Open an account faster than you can change a bike tyre. It's easier, too: in only 10 minutes you can open a mobile account with us, from home or on the go. A few questions, a few clicks, done – and your hands stay clean, no dirty oil.
3. After each payment, you get a push message, so you always have your spending under control.
4. Among friends with the same account, you can even send yourself money in real time. Finally, an end to "I'll pay you back tomorrow..."

## Some deal with trusts, we deal with trust.

We founded the Tomorrow project because we believe in the power of social entrepreneurship. We believe that the banking market is ready for change. Above all with regard to its environmental and social impact. We believe that money can be part of the solution, and indeed, that it must. A lot has to happen for that.

"FinTech" sounds great, and some of the technical innovations on the market are really impressive - but are not inherently valuable. We want to be a bank that really makes a difference. If there's going to be disruption, it should be going in the right direction. We are committed to sustainable change, to an ecological turnaround and more social justice.

## Where the Tomorrow project is heading.

Today, we are a small but entrepreneurially experienced crew with a big idea. Tomorrow will we offer a sustainable mobile account. The day after tomorrow, we will shape the bank of the future: Insurance, pensions, micro credits - we are getting familiar with the entire spectrum of financial services, look in any hidden corner and scour it for sustainable possibilities. We are building the bank of the future, but not alone. We rely on intensive dialogue with the crowd: Where others see customers, we see co-workers, business partners, knowledge. We want to develop the project Tomorrow in close cooperation with our key stakeholders.

## About the founders.

Inas Nureldin left the Muddy Boots software company he founded in 2016, where he had spent 10 years examining value creation chains in the food industry. Inas completed his studies at Zeppelin and Leuphana Universities with an Executive MBA in Sustainability Management.

Michael Schweikart was most recently CEO at MigrantHire & Jobs 4 refugees, which helped those forced to flee to find enter the job market through an online platform. Before that, the industrial engineer worked as Corporate Finance Consultant at Concentro Management AG.

Jakob Berndt is co-founder of the social business Lemonaid Beverages, which has been working with the Lemonaid and ChariTea brands to conquer the European soft drink market. In 2016 he won the the "German Founder Award" along with his team. Jakob studied Cultural Studies at the Leuphana University and in Sydney.

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