Environmental-related risks and opportunities for the financial sector in Sweden.

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Ekobanken and BML Sustainable Business

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1. Background & Experience

- Economist, banking experience at FöreningsSparbanken, SVP Sustainability 1998 – 2004
- Active in the tradeunion and other NGO:s
- Consultant since 2004: Fsb, Volvo, Tetra Pak, SLL, Sveriges Byggindustrier
- Academic & research: lecturing at Stockholm Environment Center
- Board member: Environmental Managers Association, Ekobanken, Elma

Lending to pollutors?

Environmental risks in lending

- Contaminated sites, water incl
- Taxes, fees, new legislation
- Market-opinion
- Demands from customer
- Scandal – accident in production
- CO2 emissions
- Water scarcity/quality

Indirect env impact customers choice

How to save?
Waterfunds

How to lend?

How to meet the bank?

- Bankoffice
- Bank in shops
- Telephonebank
- Internetbank

How to pay?

Profitability - The tangibility of the intangible

	Measurable
• Stronger brand	X
• Enhanced reputation	X
• Minimising risks	X
• Improved quality	X
• Increased productivity	X
• New business opportunities	X
• Customer loyalty and satisfaction	X
• Employee satisfaction	X

What gets measured gets done!
What is not measured is not relevant

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Key elements

- Transparancy – all loans are public
- Co-operative bank
- Instrument for development

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Areas for deposits:

- Ecology - alternative energy, water, farming
- health care
- child- and youth
- culture and education
- fair trade
- social account
- geographical account

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- Water issues are supported through our account for ecology

- Among others we finance biological sewage systems and projects aiming at reducing the leakage of nutritions to the Baltic Sea

Sustainable, development

- Governance
- Business ethics
- Reputation
- Sustainbility
- Social aspects
- Business opportunities
- Risks

What to do?

- Create awareness
- Be business-oriented, focus on profitability (short and long-term)

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Deposits

- with or without interest
- directed savings
- savings concept for groups of people

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Areas for deposits:

- Ecology - alternative energy, water, farming
- health care - alternative therapies
- child- and youth - schools, pre schools
- culture and education - theatre groups
- fair trade - coffee, herb drinks, clothing
- social account - former criminals and addicts
- geographical account for West Sweden

Ekobanken

Co operative „Member Bank"

Founded in 1998

8 employees

10 voluntary representatives

32M USD i total balance

23 M USD in credits

300 Credits