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**BANQUE  
ALTERNATIVE**

# **ABS Presentation 13th november 2009**

- **Agenda of ABS presentation**
  - History / present situation
  - Our guidelines
  - Our activities
  - Our promotion program
  - Our experiences

- **Alternative Bank ABS: Key figures**

4'381 shareholders

22'470 clients

79 employees

846 MCHF balance-sheet total (corresponding approx. MEUR 561)

767 MCHF deposits (MEUR 511)

799 MCHF loans (MEUR 533) / loans 830

3 languages, 5 locations:

head office: Olten, subsidiary: Lausanne, offices: Geneva, Zurich, Bellinzona

- **History**

- Established in 1990: at a time when a lot of bank disappeared in Europe

- Motivation  Positioning

- Beeing different  niche

- **Our guidelines**
  - Ethic principles instead of maximizing profit
  - Our main principles:
    - problem solutions shall be found in solidarity
    - equal rights for men and women
    - satisfaction of human basic needs
    - taking care of the natural world
    - creativity and innovation

- **Our guidelines**
  - The variety of opinions of our shareholders and customers is considered to be part of our being
  - Democratic organisation
  - We do an independent public work
    - critical consciousness of the effect of money
    - we comment on social questions
  - We have our own magazine

- **Our guidelines**
  - Transparency in our business strategies
  - Our customers shall be able to choose in which group of projects and enterprises they want to invest
  - Special promotion of certain projects:
    - i.e. social and ecological construction und living forms /
    - mobility which takes care of human beings and environment /
    - women's projects / Projects with social aims /
    - Production which takes care of human beings and environment

- Our activities

## Credits and loans:

- enterprises
- big buildings (multi-family-houses a.s.o.)
- houses



- Our activities

## Investments:

- accounts
- „Bonds“
- Special bonds for project promotion
- trust „fund“
- Sustainable funds

- Promotion - Program

## How it works for investors:

- Investors can choose in which kind of projects their money shall be invested
- Investors can reduce the interest on their investments or they can even decide „to invest without any interest“

- **Promotion - Program**

**Groups of projects which are promoted:**

- Alternative energy
- Biological agriculture
- Social and ecological enterprises
- Women's projects
- Education & culture
- Development co-operation
- Alternative and social ways of living together
- Social projects
- General promotion group

- Promotion - Program

## **How it works for debtors:**

- If criterias are given, debtors get a special promotion loan with lower interest rate
- Promotion loans must be paid back constantly
- The interest rate is more or less continuous

- Promotion - Program

## **Communication:**

- All credits are published:
  - the new ones in a half year report in our magazine
  - all the credits once a year in a list in our annual report
- Promotion loans and credits are specially marked

- **Promotion - Program**

**Actual credits in the promotion groups:**

• Alternative energy	CHF	15,2 Mio
• Biological agriculture	CHF	17,3 Mio
• Social and ecological enterprises	CHF	15 Mio
• Women's projects	CHF	2,8 Mio
• Education & culture	CHF	8,3 Mio
• Development co-operation	CHF	2,2 Mio
• Alternative and social ways of living together	CHF	1,5 Mio
• Social projects	CHF	2,4 Mio
• General promotion group	CHF	4,4 Mio

- Promotion - Program

## Communication:

- Some of our debtors and their projects are presented in our magazine
- Documentation: shows how promotion works at ABS

- Promotion – Program / Examples

**Promotion group:**      social and ecological projects



**Schützen Rheinfelden**

- Clinic for „psychosomatic“ diseases
- „Self-managed“
- innovativ



- Promotion – Program / Examples

## Promotion group:



social and ecological projects

### Andermatt Biocontrol

biological reduction of parasites in  
agriculture

- Promotion – Program / Examples

## Promotion group:

social and ecological projects



## Casa SoledAria

Alternative tourisme

- Promotion – Program / Examples

## Promotion group:

alternative energy



## Sunseed

- production and selling of renewable energy
- i.e. photovoltaik plants

- **Our Future**

strengthening profil, obtain strong authenticity

constant growth: balance-sheet total, equity capital, innovation

expansion advising-business (investment counselling)

innovative loan-products

E- Banking

- **Our experiences**
  - Investors are eager to invest in the „right“ projects
  - Transparency is appreciated
  - Our ethical promises bring along
    - interesting discussions
    - difficult expectations
    - awareness

- **Our experiences**

Our major task was and will be:

Investing the money in the „right“ projects

- The end

Thank you for your attention

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