Future of Money
An Integral Approach

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European Female Entrepreneur of 2019
Intl. Club of Rome

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2015 Ratification: Paris Accord & Agenda 2030

BUT HOW DO WE IMPLEMENT THEM?

SUSTAINABLE DEVELOPMENT GOALS

1. NO POVERTY
2. ZERO HUNGER
3. GOOD HEALTH AND WELL-BEING
4. QUALITY EDUCATION
5. GENDER EQUALITY
6. CLEAN WATER AND SANITATION
7. AFFORDABLE AND CLEAN ENERGY
8. DECENT WORK AND ECONOMIC GROWTH
9. INDUSTRY, INNOVATION AND INFRASTRUCTURE
10. REDUCED INEQUALITIES
11. SUSTAINABLE CITIES AND COMMUNITIES
12. RESPONSIBLE CONSUMPTION AND PRODUCTION
13. CLIMATE ACTION
14. LIFE BELOW WATER
15. LIFE ON LAND
16. PEACE, JUSTICE AND STRONG INSTITUTIONS
17. PARTNERSHIPS FOR THE GOALS

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There is hope!

Transformation is Feasible
BUT: UN SDG fulfillment is possible ONLY within Planetary Boundaries

Source: Courtesy of Johan Rockström (2018)
BUT: SDG fulfillment is possible ONLY within Planetary Boundaries

Source: Courtesy of Johan Rockström (2018)
The whole world 1980–2015

Source: Courtesy of Johan Rockström (2018)
How far will we get with *Business as Usual*?

Source: Courtesy of Johan Rockström (2018)
Can we do it with *Faster* growth?

Source: Courtesy of Johan Rockström (2018)
Can we do it by working **Harder** on all fronts?

Source: Courtesy of Johan Rockström (2018)
We can do it SMARTER with 5 transformative actions

Source: Courtesy of Johan Rockström (2018)
Five transformational policies that work

1. Accelerated renewable energy growth:
   • halving emissions every decade from 2030 on

2. Accelerated productivity in food chains:
   • +1% p.a. better productivity

3. New development models in developing countries:
   • copying features of S-Korea, Chinese, Ethiopian successes

4. Active inequality reduction:
   • ensuring 10% richest < 40% of income

5. Investment in education, gender equality, family planning, health stabilizing the world population
   • improving well-being but with reduced ecological footprint

The EU Commission is leading the way in finance
A Personal Contribution: Integral Investing

**“FINANCIAL FIRST” IMPACT INVESTING**
Optimize financial returns while maintaining an impact floor

**“IMPACT FIRST” IMPACT INVESTING**
Optimize social environmental impact while maintaining a financial floor

**INTEGRAL INVESTING**
Implementing all UN SDG within Planetary Boundaries

TRADITIONAL INVESTING

Profit Floor

TRADITIONAL PHILANTHROPY

FINANCIAL RETURNS

SOCIAL, ENVIRONMENTAL, ETHICAL, CULTURAL, & HAPPINESS IMPACT

HIGH

LOW
Early Stage Investing: Integral Due Diligence

**STEP 1:**
Financial & Legal DD
- Traditional VC
- Validating the Business Plan
- Uncovering missing pieces
- Defining the Unknown
- Contain and define the financial and legal risk of an investment

**STEP 2:**
UN SDG w/ PB ESG Assessment
- GIIRS/IRIS/Bcorp
- UN SDGs within Planetary Boundaries Assessment
- Environmental, Social Governance (ESG) Assessment (including Moral & Values
- ESG Scoring according to existing standards

**STEP 3:**
Individual Assessment
- Vertical & Horizontal Development
- Individual Assessment of the Core Team i.e. LDMA
- 80% of the investment risk

**STEP 4:**
Team Assessment
- Cultural & Org. Alignment Test
- Org. Development potential assessed within the team context and business objective
- 80% of the investment risk

**STEP 5:**
Gap Analysis & Report
- Theta Model Scoring
- The Theta Model Score is decisive for Go/No go of investment
- Assess the overall Top Rating Potential for business idea, integral company & team

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Consciousness Leadership: Looking for top 6%


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Results of the ongoing Shift to Conscious Capitalism

GOOD TO GREAT COMPANIES ("GGC"s) - 2002
- Nucor; Kimberly-Clark
- Kroger; Walgreens
- Wells Fargo; Gillette

FIRMS OF ENDEARMENT ("FoE"s) - 2007
- Patagonia; Amazon
- Southwest Airlines
- IKEA; BMW; eBay
- Google; Aveda

INTEGRALLY ACTING BUSINESSES
- The Container Store; REI
- Whole Foods; Trader Joe’s; Patagonia; DM
- Stoneyfield Farms

3.0x higher ROI than market average (S&P 500) over 15 years

Sample: 8.0x higher ROI than market average (S&P 500) over 10 years; and -

3.1x higher than GGCs

e.g. Whole Foods: +40%
Higher ROI than FoEs over 10 years
(1800% shareholder value 1995–2006)

Evidence: Investment return in detail*

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<th>15 Year</th>
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<th>10 Year</th>
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<th>5 Year</th>
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<th>3 Year</th>
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<td>Cumulative</td>
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<tr>
<td>FOE Return</td>
<td>1646.1%</td>
<td>21.0%</td>
<td>254.4%</td>
<td>13.5%</td>
<td>56.4%</td>
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<td>GTG Return</td>
<td>177.5%</td>
<td>7.0%</td>
<td>14.0%</td>
<td>1.3%</td>
<td>-35.6%</td>
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<td>-23.2%</td>
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<td>S&amp;P 500 Return</td>
<td>157.0%</td>
<td>6.5%</td>
<td>30.7%</td>
<td>2.7%</td>
<td>15.6%</td>
<td>2.9%</td>
<td>10.3%</td>
<td>3.3%</td>
</tr>
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Note: Company returns are total returns with dividends reinvested and compounded*

FoE: Firms of Endearment
GtG: Good to Great
S&P: Standard and Poor’s index of five hundred U.S. companies