

NewB

NewB
Dirk Coeckelbergh, CEO

Foundation 3.0 Round Table 04.07.2014

NEW.B

Context

*Give us « our bank » back
Our own bank for a better world*

- Crisis affect major Belgian banks
- Ethical products downward
- Only 1 ethical bank (Triodos), limitations
- Only 1 cooperative bank (CPH), very small

Who are we?

- Shareholders A: 120 NGOs (454 000 €)
- Shareholders B: 47,000 (878 000 €)
- Shareholders C: ... x 200,000 €, ongoing contacts with investors

Need

- Today: living on capital
 - 1,1 million € start up loss
 - No long term/bank debt
 - Partially subsidised
- Objective 2016:
 - Approval NBB bank file
 - 100,000 customers
 - Need: 60 million € capital

Our bank tomorrow (2016)

- Democratic, true cooperative principles
- Real Belgian economy
- Lean and mean
- Transparent, simple products
- Sustainable:
 - red-green-orange fields in credits,
 - ethical-sustainable-green funds and insurances,
 - new product and service range for poor people, marginalised groups
- Professional: 25% liquidity, 15% solvency, professional services

Our bank tomorrow (2026)

- Impact measuring
- Democratic:
 - activate faith in Belgian banking sector with 1 million cooperants – market penetration and their avaluation of NewB
- Real belgian economy:
 - 75 % balance sheet finance of ngo's, households, SME, governmental bodies, 0 % trading, 0 % consumer financing ...
- Lean and mean
- Transparant and simple products, all complaints in SLA-norms
- Sustainable:
 - 0 % in red- 75 % in green/orange fields in credits,
 - 100 % ethical-sustainable-green investment funds and insurances,
 - 10 innovations in new products/recognised service range for poor people, marginalised groups, cooperants

Our bank tomorrow (2026)

- Impact measuring: examples at lower level – example social housing : n and m and first or alternative solution lender in financing of:
 - Community Land Trusts
 - Social Housing
 - Co-Housing
 - Thomas-Housing
 - Kangourou-Housing
 - Cooperative Housing Groups
 - Green or low energy or zero energy houses
 -
- and
 - Collaboration with and/or creation of CF-platforms in this field (satisfaction measured)
 - Collaboration with A-ngorganisations in this field (satisfaction measured)

Thanks

Interested? Contact

Dirk Coeckelbergh, CEO NEWB

+32 475 52 63 21 - +32 2 225 44 74

E-mail d.coeckelbergh@newb.coop

Kruidtuinstraat 75

B-1210 Brussel

NEW.B