

Your money, Your impact. The Tomorrow project is launching.

A green bank for the digital age

Tomorrow is the first European player to combine sustainable finance with a modern, consistently digital financial product. The team, centred around Lemonaid's founder Jakob Berndt, Inas Nureldin and Michael Schweikart, is bringing the topic out of its niche and into the current mainstream. Tomorrow will start offering a mobile current account on 16 November 2018 - and will develop a comprehensive digital platform for finances with a positive impact.

If any proof were needed, the recent CumEx scandal has provided it: the financial system is more than ripe for a fundamental turnaround. However, the market has so far offered hardly any contemporary alternatives, especially not for younger customers. Tomorrow now combines state-of-the-art technology with positive social & environmental impact for the first time. All services are completely transparent and consistently tailored to the mobile age.

Tomorrow - the most important facts

- Tomorrow links smartphone banking with positive impact
- Launch in November 2018 with a mobile current account, incl. Mastercard
- In addition to digital banking features, Tomorrow will in future offer a wide range of opportunities to use finance as a tool for positive change - according to the slogan "Your money. Your Impact."
- Tomorrow uses customer deposits to promote microcredits, organic farming and renewable energies; each use of its Mastercard will finance climate protection projects.
- Banking doesn't have to be a closed book: Tomorrow focuses on full transparency, reveals the complete strategic roadmap and invites users to create along with them.
- The Tomorrow ecosystem unites the green avant-garde - from Armed Angels to Coffee Circle to Emmy, users will enjoy advantages with Germany's leading sustainable brands in the future.
- Technology partner solarisBank as provider of core banking and full banking license

Banking must not cost the world.

The story behind Tomorrow.

What does (our) money actually do?

Money is a major topic. Money rules the world, they say. And yet money also seems to be an underestimated force. Almost all Germans have an account for their everyday financial life. Some save money, some invest actively. But what does the money do the whole time? It works, they say. But what on? 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 your money? If you take a look at the products and balance sheets of the major German banks, you will find almost the whole range of investments in the energy, pharmaceuticals, armaments and automotive sectors. However, customers usually don't even realise that their money is being used to build a new coal-fired power plant, or that a genetically modified food giant is financing its African expansion. People save well-considered for their own future or that of their children - and ignore what their money does with this very future.

A new kind of sustainable bank.

Already, there are banks that have recognised this imbalance. Some of them have been providing information about sustainable investments for decades. They invest in wind power, agriculture, cooperatives - and thus achieve not only ideal, but also demonstrable economic success. But their number of customers is still negligibly small; not even five percent of Germans have a sustainable account. This is despite the fact that people are ready for a revolution in banking.

Maybe the change just has to be made easier for people? With a little less unhelpful finger-wagging and a little more ease of use. The difficult topic of "sustainable finances" needs to be tackled - and made useful for everyone. Tomorrow brings together what belongs together: sustainable finance x mobile banking.

The bank of and for tomorrow - sustainable, transparent, mobile.

Tomorrow creates a contemporary account for all the people who carry a smartphone in their hands and a moral compass at their core.

Your money, Your impact. The Tomorrow sustainability promise.

1. Sustainable storage of all deposits: Tomorrow will not invest a single cent in armaments, coal-fired power or genetic engineering. Tomorrow exclusively finances sustainable projects - starting with a microfinance fund.
2. A card that protects the climate: Every payment with the Tomorrow Mastercard automatically finances climate protection projects.
3. Knowing where the money works: In the Tomorrow Impact Board, customers can see in real time what ecological, social and economic impact they are achieving together with the community.
4. Sustainable consumption made easy: the Tomorrow Ecosystem gives all customers access to an ecosystem of the most important green suppliers - from fashion to mobility to New Work.

Banking as smart as phones. The Tomorrow mobility promise.

1. When did you last visit your bank branch? Exactly. Tomorrow has bundled all relevant services around an account in one app.
2. Open an account, faster than you can change a bike tyre. And easier: in less than 10 minutes you can open an account with Tomorrow with your smartphone. A few questions, a few clicks, done. And guarantees no filthy oil on your fingers.
3. After each payment, you get a push notification, so you always have your costs under control.
4. Among friends with the same account, you can even send each other money in real time. It's the end of "I'll pay you back tomorrow"...

Yes to bank confidentially, no to dirty little secrets.

The Tomorrow transparency promise.

1. "It's not polite to talk about money." Well, we beg to differ. We want to explicitly develop the "bank of tomorrow" together with our stakeholders.
2. Our strategic product roadmap is open to everyone. The public can view, evaluate and comment on all new developments in advance.
3. In our forum, we are in constant exchange with (future) customers about what the "bank of tomorrow" should look like - technically, ethically and organisationally.
4. We have a clearly defined canon of values anchored in our articles of association. In addition, we are currently being certified as a B-Corp in recognition of our ethical practices.

Where is the path heading for the Tomorrow project?

"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're creating the bank of the future," reports co-founder Inas Nureldin. Insurance, pensions, microloans - Team Tomorrow familiarises itself with the entire spectrum of finance, looks into every nook and cranny and taps into sustainable opportunities.

Michael Schweikart makes it clear that the bank of the future should not be designed alone: "We rely on intensive dialogue with the community: where others just see customers, we see co-workers, partners, knowledge. We want to develop the Tomorrow project in close cooperation with our key stakeholders."

Jakob Berndt makes it clear that Tomorrow, while claiming to be at the cutting edge of technology, is primarily concerned with initiating positive change: "We are not just another Fintech. Real change begins where the impact of money is concerned. "

About the founders.

Jakob Berndt is co-founder of the social business Lemonaid Beverages, which has been conquering the European soft drink market since 2009 with the brands Lemonaid and ChariTea. In 2016 he and his team won the "Deutscher Gründerpreis" (German prize for start-ups). Jakob studied Cultural Studies at Leuphana University and in Sydney. He is chairman of the board of the international sea rescue organisation SOS Mediterranean. In 2018 he was honoured with the "Model Award" of the University of Bayreuth for his social-entrepreneurial commitment.

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

Michael Schweikart was most recently CEO of MigrantHire & Jobs 4 refugees, an online platform that facilitates the entry of refugees into the labour market. The industrial engineer previously worked as a Corporate Finance Consultant at Concentro Management AG.

Contact Details

Lilli Staack
lilli@tomorrow.one
0173-4591495

Eifflerstraße 43
22769 Hamburg