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Editorial

A different kind of Swiss bank..

As an avid shortwave radio listener of Swiss Radio International, I have recently heard some very interesting statistics relating to last year. As expected Swiss Banks have been reporting record profits. But one of these **financial institutions with a difference** made just 90,000 Francs last year. It's an **alternative bank** which believes making money isn't its main priority. (What unexpected news don't you think?) The bank was founded almost 10 years ago and is based in Olten. This alternative bank has had its ups and downs. But over the past 4

years it has been steadily growing particularly in the French speaking part of Switzerland. It sticks out from the crowd in the banking world by its fundamental philosophy. The bank sees its mission in giving credit for mortgages and **to those small companies which have social and ecological principles**. The money people invest must serve **to support a sustainable economy** and not be directed into the financial market, where risks admittedly are fewer. Profit is important but not the be-all and end-all. The profit serves to show a certain credibility. Projects which the alternative bank supports include **housing, farms producing organic products, small companies and enterprises managed by**

women. The emphasis is always on social and ecological responsibility. The bank describes 1999 as a year of transition.

Staff numbers have been increased, 35 structures have been changed and investment has been made in updated information technology. It's a strategy geared to the future. Ten years ago the banking world and financial journalists didn't take the alternative bank very seriously. It's still only a small fish in the banking pond, but the big fish have learned the lesson; that there are **niches with social and ecological products in their own portfolios**.

While profit in the year 99 is down on the previous year, the bank says that this isn't a sign of weakness in the market place. It's rather the expression in figures of the measures taken to control future growth.

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President's Message

Change is a part of life - and this is currently the case at our Embassy. On behalf of the Swiss Society, we are pleased and delighted to be able to warmly welcome our new Ambassador, **Mrs Silvie Matteucci**, to New Zealand. We look forward to the continued cordial and friendly relationship which we have always enjoyed with our Swiss Embassy, and await the opportunity of meeting Mrs Matteucci in the near future.

Sadly, though, it is also a time to say goodbye, or perhaps farewell, to our current Swiss Society Patron and Chargé d'Affaires, **Walter Simmen**, as he moves on to new duties after nearly five years in New Zealand. We have always been very fortunate to be able to enjoy a good rapport with our Embassy, and I'd like to thank you, Walter, for the services and support you personally gave to both our Swiss Society, as well as to the Swiss community in general. But our loss is Houston's gain, so I wish you a prosperous future on your upcoming move to Texas. I'm sure you will be leaving New Zealand with an abundance of happy memories and experiences. Bon Voyage!