

50 shades of green or: How we invest shapes the world we will live in.

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Money is and has energy - and money is neither good nor bad. However, it depends on how we use it and what we do with it, like a knife with which we can cut carrots or deliberately hurt someone. Money does not change our character; it simply shapes it more strongly. A pleasant contemporary will generally achieve even more positive things with more money.

At first glance, money and nature have nothing to do with each other directly. But if we take a closer look, we realise that nature can exist very well without money, but money cannot exist without nature. And yet we are currently destroying it at record speed. In order to turn the corner with our spaceship Earth we need smart investments in companies and projects that lead us towards a regenerative economy.

The book MEIN GELD, DEIN GELD, UNSERE WELT highlights the megatrends of our time, what they mean for us and how we can invest our money in line with our values. Some of these trends will bring about major changes that will create new growth areas on the one hand and render existing economic sectors obsolete on the other. The use of our money is an important means of helping to change the way today's economy deals with the basis of our existence, namely our planet. In these exciting times, we are witnessing how our awareness of the various challenges is being heightened and what they mean for our quality of life.



Many publications and articles focus on the problems but offer only a few or rather theoretical solutions. This book describes how, for the first time, we now really have the opportunity to steer our investments so that they work for us and not against us. In doing so, the return on investment as an end in itself must be questioned and supplemented by the most holistic approach possible. When I talk about return, I am referring to a principle of life that is based on nature. This means a sensible and intelligent use of available resources and the inclusion of other factors. In doing so, we can and should actively participate in the transition to a regenerative economy - for the benefit of people, our planet, and the economy. And when I hear the objection: "As an individual, I can't do anything", I am inevitably reminded of one of my favourite sentences, which comes from Ilya Prigogine, a Nobel Prize winner in chemistry: "When a complex system is far from its equilibrium, small islands of coherence in a sea of chaos have the ability to bring the entire system into a higher order".

At the time of the industrial revolution, companies did not have to pay attention to the sustainable use of our natural resources, as

they were abundant and cheap. Therefore, a careless approach developed. Today all the indicators clearly show that we are living far beyond our means and are still drawing on our planet's reserves today, as if we still had a spare one in our pantry. At present, the individual citizens of Germany, Austria and Switzerland have a footprint four and a half to six times larger than would be sustainable. So, we are living off the substance. It is crystal clear to us that this cannot work in the long term, but most people don't really know what a viable solution could look like.

Of course, we can fly less; use public transportation; insulate our homes and install

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solar hot water collectors or solar cells on the roofs; buy organic food; separate and recycle paper, cardboard, plastic, aluminum, and glass; buy high-quality clothing that we wash with environmentally friendly detergents and wear again and again for many years. At the same time, we know that this is necessary, but not enough.

One of the most important topics is missing from this list: Money and how we personally invest it. At first glance, this seems to be a very complex topic and some people even think that they can't do anything about it because they have "no money" anyway. But that is too short-sighted these days. On the one hand, we all have money in our pension foundations and pension funds and should therefore ask them whether and how they are investing it in a sustainable way in the truest sense of the word. Nowadays the inclusion of social and ecological parameters in the investment process is largely established. But this is only a first step, especially as we must be aware that even in the financial sector, not everything which is painted green is really sustainable. In the book *MEIN GELD, DEIN GELD, UNSERE WELT*, you will discover the "50 shades of green" and their respective impact.

By investing directly and therefore effectively in young, sustainable companies (although this is associated with potential financial risk), we can efficiently influence your, my and our world in a positive way and potentially earn "good" money ourselves.

NOWADAYS THE INCLUSION OF SOCIAL AND ECOLOGICAL PARAMETERS IN THE INVESTMENT PROCESS IS LARGELY ESTABLISHED, BUT THIS IS ONLY A FIRST STEP.



Just as Benjamin Franklin (1706-1790), one of the founding fathers of the USA, aptly said:

"Do well by doing good!"

About the Author

Martin Brenner (or: the author) has been working in the financial industry in trading and assets management for more than 40 years and has received a MBA from Duke University.

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