COMPATIBLE PARTNERSHIPS

Mirabaud is dedicated to offering optimal solutions to clients’ needs. The Group has thus established a network of professionals able to provide comprehensive solutions for all types of inquiries, while taking into account investors’ expectations and specific needs or biases.

CONTACT WITH SPECIALISTS
Benefitting from its network of experts active on the Swiss and international financial centers, part of which are pioneers in the microfinance and impact investing industry, Mirabaud is able to select the most appropriate manager and investment vehicle adapted to the investor’s objectives.

IMPLEMENTING AN ESG PORTFOLIO
Specialists are available to all investors who would like a tailor-made mandate in accordance with their sensitivity, their expectations and their risk constraints.

MIRABAUD IN-HOUSE FUNDS
Mirabaud Asset Management applies the integration strategy to the various ESG funds it manages. These are US and global equity funds, in which underlying stocks are selected on the one hand for their robustness and their valuation standards, on the other hand for their ESG performance. These funds exclude automatically any company that has an activity relating to prohibited military equipment, in conformity with the Swiss Federal law on war material (LFG).

In any case, three dimensions should be considered risk management as defining the investor’s expectations in terms of performance and impact, and most of all his personal convictions in order to set up a portfolio in line with his objectives.

SUSTAINABLE FINANCE GENEVA (SFG)
This association strives to promote Sustainable Finance on the Geneva financial centre and beyond. Mirabaud has established a partnership with this organization and counts several members among its employees.

SWISS SUSTAINABLE FINANCE (SSF)
Like SFG, SSF aims to place Switzerland among the world’s leading Sustainable Financial centres. Mirabaud is one of the founding members of the association.

INTERPEACE
Interpeace is an NGO based in Geneva which strives to resolve armed conflicts through negotiation. The Mirabaud Group has committed to transfer part of the management fees generated on Mirabaud Opportunities Emerging Markets fund of hedge funds to Interpeace.

A SERVICE ADAPTED TO SUSTAINABLE FINANCE

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In any case, three dimensions should be considered risk management as defining the investor’s expectations in terms of performance and impact, and most of all his personal convictions in order to set up a portfolio in line with his objectives.
Combining personal conditions and economic performance, Sustainable finance incorporates environmental, social and governance (ESG) criteria into investment decisions. This additional dimension enhances investors’ values and helps guide reasoning to their investments with a long-term vision based on the continuities of sustainable development.

WHAT ARE THE APPROACHES IN SUSTAINABLE FINANCE?

INTEGRATION
This method integrates ESG criteria into the decision-making process in order to measure the values, opportunities and potential risks for investors.

EXCLUSION
This consists of excluding the investment universe of companies whose activities have a negative impact on society or the environment, such as tobacco, alcohol, or that are in breach of international standards.

BEST IN CLASS
Positive approach that aims to screen companies that have the best ESG practices.

THemes
Selection of companies that are active in sustainable development fields, such as water, renewable energy, sustainable agriculture.

INVESTMENT
Our approach, which is also known as shareholder activism, consists of exercising one’s shareholder voting rights in a company with investment and establishing a direct link in order to improve its social responsibility.

IMPACT INVESTING
Concept of investment in organizations, companies or funds that ensure a mission with a positive social or environmental impact, while still trying to generate a financial performance. The most common form is microfinance. The impact investing market is estimated at more than $316B, with a high growth potential over the next ten years (source: J.P. Morgan).

GREEN/SOCIAL BONDS
Certified bonds for which the financing is exclusively dedicated to projects or enterprises that have a positive social or environmental output. The issuer commits to providing a yearly report during the bond’s lifetime. In 2014, over $389B of green or social bonds were issued worldwide.

OUR SUSTAINABLE COMMITMENT

OUr Mission
Ever since its founding in 1839, Mirabaud has always favored a sustainable philosophy, a long-term vision and a responsible mindset. To be aligned with our clients’ and - more generally - society’s interest is essential. This is notably evident in the exclusion of predatory trading and a cautious and controlled risk approach.

WHAT ARE THE STAKES OF SUSTAINABLE FINANCE?

A RESPONSIBLE APPROACH
The recent financial and environmental crisis have visible impacts and dramatic effects at the cost of global society. The public has gained awareness and realized the need to change. Sustainable finance is an answer that goes beyond merely financial considerations.

A BUSINESS OPPORTUNITY
Sustainable finance has seen unprecedented growth for several decades. Asset under management integrating ESG criteria were estimated at $57,700B in 2018 (source: GFI). Today, many business models are developed around ESG themes, providing promising possibilities.

PROTECTING THE PLANET
Pragmatology Sustainable finance requires not only choosing investment models that support today’s economy but also favoring the creation of opportunities for future generations.

A FEW MISCONCEPTIONS ABOUT SUSTAINABLE FINANCE...

A FEW MISCONCEPTIONS ABOUT SUSTAINABLE FINANCE...

RESPONSIBLE INVESTMENTS AND RISK PROFILES
For all investments, sustainable financial instruments are subject to a complete financial analysis. ESG criteria do not guarantee higher financial returns, however, social and environmental returns are absolutely compatible. Conversely, a company’s poor ESG management can have negative repercussions on its financial performance.

RESPONSIBLE INVESTMENTS AND LIQUIDITY
It is important to distinguish different types of sustainable investments and avoid bundling them together. Sustainable finance offers up to many possibilities; small, medium and large caps, indices, bonds, warrants, micro funds, private equity… Investors will need to define a time horizon and the required liquidity before making a choice.

RESPONSIBLE INVESTMENTS ARE NOT ANYTHING MORE THAN RESPONSIBLE INVESTMENT
Pragmatology reads too fast a charitable posture to support a cause or fund a project. Sustainable Finance relates to the act of investing and the responsibility of its stakeholders, in an approach that evolves ESG elements likely to impact positively or negatively the financial performance of their investments.

WHAT ARE THE BENEFITS FOR INVESTORS?

ASSET DIVERSIFICATION
Sustainable finance enables one to balance a portfolio through a wider opportunity set when development and crisis factors can be different from traditional markets.

MANAGING THE INVESTMENT CHOICE
Investing in Sustainable Finance means having better control over the social and economic risks of over-investments. The ex-ante financial dimension gives further visibility to investors in their choice and contributes to an enhanced finance scenario for global equity.

CONTRIBUTE TO THE REPLENISHMENT OF A SUSTAINABLE ECONOMY
Sustainable finance plays a key role to take part actively in the establishment of a global economy. It enhances the balance between the current and future generations.
COMPATIBLE PARTNERSHIPS

Interpeace is an NGO based in Geneva which strives to resolve armed conflicts through negotiation. The Mirabaud Group has committed to transfer part of the management fees generated on the Mirabaud Opportunities Emerging Markets fund of hedge funds to Interpeace.

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SWISS SUSTAINABLE FINANCE (SSF)

Like SFG, SSF aims to place Switzerland among the world’s leading Sustainable Financial centres. Mirabaud is one of the founding members of the association.
Combining personal conditions and economic performance, Sustainable Finance incorporates environmental, social and governance (ESG) criteria into investment decisions. This additional dimension enhances investors’ values and helps give meaning to their investments with a long-term vision based on the sustainability of development.

**WHICH ARE THE APPROACHES IN SUSTAINABLE FINANCE?**

**INTEGRATION**

The method integrates extra-financial criteria related to ESG issues in the investment process in order to measure the values, opportunities and potential risks for investors.

**EXCLUSION**

This consists of excluding the investment universe of all companies where the lack of a positive impact on society or the environment, such as tobacco, alcohol, or that are in breach of international standards.

**BEST IN CLASS**

This positive approach that aims to remain in companies that have the best ESG practices.

**THINKS**

Selection of companies that are active in sustainable development fields, such as water, renewable energy, sustainable agriculture.

**OUR SUSTAINABLE COMMITMENT**

Over time, it has stood out for being an excellent project in the field of social and environmental actions, in which the company has committed to contributing to the ESG criteria to achieve sustainable development goals.

**WHAT ARE THE STAKES OF SUSTAINABLE FINANCE?**

**A RESPONSIBLE APPROACH**

The recent financial and environmental crisis has increased the importance of ESG (environmental, social, and governance) criteria in investment decisions. These criteria are integrated into the company's strategy, and they are aligned with the United Nations' Sustainable Development Goals (SDGs).

**A BUSINESS OPPORTUNITY**

Sustainable Finance is the practice of investing in activities that have a positive social or environmental impact. This approach is aligned with the United Nations' Sustainable Development Goals (SDGs).

**WHAT ARE THE BENEFITS FOR INVESTORS?**

**ASSET DIVERSIFICATION**

Sustainable Finance enables one to balance a portfolio through a wider opportunity set when development and career factors can be different from traditional markets.

**MANAGING THE INVESTMENT RISK**

Incorporating ESG criteria into investment decisions can provide a benefit through lower correlation with traditional asset classes, which can help to diversify a portfolio and reduce risk.

**CONTRIBUTING TO THE RECOVERY OF A SUSTAINABLE ECONOMY**

Sustainable Finance plays a crucial role in the recovery and movement towards a sustainable and equitable economy. It fosters the transition to a more sustainable and resilient economy by aligning investments with the United Nations' Sustainable Development Goals (SDGs).
Combining personal conditions and economic performance, Sustainable Finance incorporates environmental, social and governance (ESG) criteria into investment decisions. This additional dimension enhances investors’ values and helps give meaning to their investments with a long-term vision based on the considerations of sustainable development.

WHICH ARE THE APPROACHES IN SUSTAINABLE FINANCE?

INTEGRATION
This method integrates extra-financial criteria (based on ESG (Issues) in the investment process in order to measure the values, opportunities and potential risks for investors.

ISOLATION
This consists of excluding from the investment universe all companies whose activities have a negative impact on society or the environment, such as tobacco, alcohol, or that are in breach of international standards.

BEST IN CLASS
Positive approach that aims to screen companies that have the best ESG practices.

THEMES
Selection of companies that are active in sustainable development fields, such as water, renewable energy, sustainable agriculture.

OUR SUSTAINABLE COMMITMENT

MANAGEMENT
This approach, which is also known as shareholder activism, consists of exercising one’s shareholder voting rights at a company with investment and establishing a direct line in order to improve its social responsibility.

IMPACT INVESTING
Concepts of investment in organizations, companies or funds that invest with a positive social or environmental impact, while still trying to generate a financial performance. The most common form is microfinance. The impact investing market is estimated at more than $316 billion, with a high growth potential over the next ten years (source: J.P. Morgan).

GREEN/SOCIAL BONDS
Green or social bonds for which the fundraising is exclusively dedicated to projects or initiatives that have a positive social or environmental output. The issuer commits to providing a report every year (covering the bonds’ lifetime). In 2014, over $38bn of green or social bonds were issued worldwide.

WHAT ARE THE STAKES OF SUSTAINABLE FINANCE?

A RESPONSIBLE APPROACH
The recent financial and environmental crises have generated a new demand for accountability at the level of global society. The public has gained awareness and realized the need to change. Sustainable Finance is an answer to the demand that goes beyond merely financial considerations.

A BUSINESS OPPORTUNITY
Sustainable Finance has been underperformed growth for several decades. Asset under management incorporating ESG criteria were estimated at $37 trillion in 2014 (source GFI). Today, many business models are developed around ESG themes, providing promising possibilities.

PROFILING THE MISTAKES

WHAT ARE THE BENEFITS FOR INVESTORS?

ASSET DIVERSIFICATION
Sustainable Finance enables one to balance a portfolio through a wider opportunity set when development and risk factors can be different from traditional markets.

MANAGING THE INVESTMENT CYCLE
Involving in Sustainable Finance means having better control over the social and economic risks of one’s investments. The ex-ante financial dimension gives a stronger visibility to investors on their choice and contributes to the social and environmental benefits of their investments.

CONTRIBUTING TO THE DEVELOPMENT OF A SUSTAINABLE ECONOMY
Sustainable Finance makes investors the opportunity to take part actively in the establishment of a global economy. It enhances the balance between the current and future generations.

A FEW MISCONCEPTIONS ABOUT SUSTAINABLE FINANCE...

RESPONSIBLE INVESTMENTS AND NOT PROFITABLE!
As for all investments, sustainable financial instruments are subject to a complete financial analysis (ESG criteria do not guarantee higher financial returns, however, social and environmental impacts are absolutely compatible. Conversely, a company’s poor ESG management can have negative repercussions on its financial performance.

RESPONSIBLE INVESTMENTS AND NOT LIQUID!
It is important to distinguish different types of sustainable investments and avoid bunching them all together. Sustainable Finance opens up to many possibilities: large, mid and small caps, stocks, bonds, trackers, microlots, private equity... Investors will need to define a time horizon and the required liquidity before making a choice.

RESPONSIBLE INVESTMENTS AND NOTHING MORE THAN RESCUEFUL MILITARIANISM?
Microlotizing finds its root in a charismatic posture to support a cause or fund a project. Sustainable Finance relates to the act of investing and the responsibility of its stakeholders in an approach that includes ESG elements likely to impact positively on the financial performance of their investments.
COMPATIBLE PARTNERSHIPS

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CONTACT WITH SPECIALISTS
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IMPLEMENTING AN ESG PORTFOLIO
Specialists are available to all investors who would like to develop a responsible mandate in accordance with their sensibility, their expectations and their fiscal constraints.

MIRABAUD IN-HOUSE FUNDS
Mirabaud Asset Management applies the integration strategy to its various ESG funds or manager. These US and global equity funds, of which underlying stocks are selected on the one hand for their robustness and their valuation standards, on the other hand for their ESG performance. These funds exclude automatically any company that has an activity relating to prohibited military equipment, in conformity with the Swiss federal law on war material (LFMG).

In any case, three dimensions should be considered risk management as defining the manager’s expectations in terms of performance and impact, and most of all to his personal convictions in order to set up a portfolio in line with his objectives.

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