

Finance at the service of people and the planet

WELCOME TO THE BANKING ON VALUES MOVEMENT



Global Alliance for
Banking on Values

The role of banking

Finance plays a pivotal role in shaping the economy, our society, and the environment. Banks are not simply intermediaries of money; they are critical agents of change.

How and where they allocate money impacts people's wellbeing and the planet.



Global Financial Crisis 2007-2008

The GABV was created a year after the 2008 Global Financial Crisis, which wreaked economic devastation and resulted in many losing their faith in the banking system.

Starting in the US, but reaching the entire world, the financial crisis was a result of excessive risk-taking by global financial institutions, the so-called Too Big to Fail financial organizations.

The crisis highlighted that the financial system was too large, too complex and too removed from the real economy. Focused on short-term profit maximization, the banking sector does not pay enough attention to social and environmental risks and leaves billions of people without access to adequate or any financial services.

But...

“In the middle
of every crisis,
lies great
opportunity.”

ALBERT EINSTEIN

The Banking on Values movement



The Global Financial Crisis put on the spotlight another way of banking. Worldwide there was a growing number of pioneers and leaders in the financial industry with a values-driven approach to banking.

They put people first and focused on the real economy and their community's needs while caring for the planet.

They want to make a positive change; banking is the tool.

We call them values-based banks, and they form the Global Alliance for Banking on Values (GABV).

We put finance at the service of people and the planet

The Global Alliance for Banking on Values (GABV) is a network of independent banks using finance to deliver sustainable economic, social and environmental development.

Principles of Values-Based Banking

- The GABV's member banks have a shared commitment to finding local solutions to global problems and promoting a positive, viable alternative to the current financial system.
- While our members can differ in terms of their business models, their size, and the markets they operate in, they share the *Principles of Values-Based Banking* which underpin all that they do.



PRINCIPLE

1/6

Social and environmental impact and sustainability are at the heart of the business model

Products and services are designed and developed to meet the needs of people and to safeguard the environment. While generating reasonable profit is recognised as an essential requirement of values-based banking, it is not the main objective. An intentional approach to the triple bottom line – people, planet, and prosperity – means values-based banks do not just avoid doing harm, they actively use finance to do good.

PRINCIPLE

2/6

Grounded in communities,
serving the real economy and
enabling new business models
to meet the needs of both

Values-based banks are grounded in the communities and sectors they serve. They focus on the actual needs of people and businesses in the real economy rather than engaging in the financial economy. In doing so they deliver social, environmental, and financial returns.

PRINCIPLE

3/6

Long-term relationships with clients and a direct understanding of their economic activities and the risks involved

Values-based banks establish long-term and deep relationships with their clients. As a result, they have a better understanding of their client's economic activities and the risk associated with them. They meet them at eye-level and support them in becoming more values-based themselves.

PRINCIPLE

4/6

Long-term, Self-sustaining,
and resilient to outside
disruptions

Values-based banks adopt a long-term perspective to make sure they can maintain their operations and be resilient in the face of external disruptions. At the same time, they recognise that no bank, or its clients, is entirely immune to such disruptions.

PRINCIPLE

5/6

Transparent and inclusive governance

Values-based banks maintain a high degree of transparency in governance and reporting. They actively engage with the broader stakeholder community, taking their views into account in strategic decision making. A diverse stakeholder group is reflected in the composition of a values-based bank's board and its co-workers.

Communication is transparent, clear and easy to understand, making the bank accessible to all.

PRINCIPLE

6/6


All of these principles are embedded in the culture of the financial institution

These principles and values are reflected in the leadership practices, corporate culture and the organisation of the bank. Human resources policies and practices support critical reflection and discussion of values and how they translate into everyday decision making. Training and education are not limited to building financial skills, but also foster an understanding of the bank's mission, values and business model in the broader social and environmental context of the bank. Leadership enables strong staff participation.

GABV OVERVIEW

Our impact & membership


A global movement



The GABV was founded in 2009 by ten pioneer banks that believed in the need for a fairer financial system. Today, it is a growing membership network with 70+ members from 45+ countries across Africa, Latin America, Asia-Pacific, North America and Europe.

Our impact

Collectively we serve 60 million customers, hold over USD 200 billion of combined assets under management, and are supported by 80,000 co-workers.

 **70+** members

 **45+** countries

 **12** supporting & ecosystem partners

 **80k** employees

 **\$200B** annual revenue assets

 **60M+** customers

Our membership

- Members include microfinance banks in emerging markets, credit unions, community banks, mutual banks and sustainable banks financing social, environmental and cultural activities.
- **CEOs are the backbone of the network.** They are the first ones committed to the movement. The GABV provides them with a unique forum of peer leaders to discuss common challenges and opportunities.
- The network has **five Regional Chapters** where CEOs and senior colleagues convene to discuss topics that matter most to them. The regional representatives support Africa, Asia-Pacific, Europe, North America and Latin America Chapters.



The GABV Community

CEOs, experts and co-workers from our member banks are invited to discuss new ideas and share projects with their peers through global and regional meetings and our Communities of Practice (CoP). In this way, the GABV fosters collaboration and inspiration for values-based leaders.



Supporting partners

Thanks to our supporting partners, we can increase the positive impact of the Banking on Values movement across the world. They give us support in:

- Sourcing of new members
- Regional Chapter development
- Providing expert speakers for GABV events
- Offering research and advice on relevant issues
- Crossed collaboration to scale impact
- Promoting our advocacy agenda
- Providing financial resources for activities



Aga Khan Agency
for Microfinance



What we do

What we do

TRANSFORMING FINANCE FOR A SUSTAINABLE FUTURE

 <p>Setting the standard</p>	 <p>Leadership development</p>	 <p>Supporting climate action</p>
 <p>Research & Resources</p>	 <p>Advocating for change</p>	 <p>Fostering collaboration</p>

The GABV expands and strengthens the practice of values-based banking, bringing a voice and visibility to the movement.

As a movement, we take a leading role in the debate about how to transition toward a sustainable financial future, building on our practical experience as values-based banks.

Through our activities and programmes, we create visibility for our members, support them to advance the practice of values-based banking and work together to transform finance.

Setting the Standard

THE GABV SCORECARD



- The GABV Scorecard sets the standard for, and monitors and communicates the progress of, values-based banks.
- The GABV Scorecard emphasizes the two most distinctive factors common to values-based banks: serving the **real economy** and **putting social and environmental impact** at the heart of their business model.
- The GABV Scorecard can be used by any bank.

Research & Resources

A LIBRARY OF VALUES-BASED BANKING KNOWLEDGE

- The GABV researches selected topics relevant to values-based banking and where it can contribute with its rich experience and practical examples. On many occasions, we collaborate with academic institutions and like-minded institutions.
- Our annual research report **“Real Economy, Real Returns”** looks at the relationship between financial resilience and the values driving banking decisions. We also publish case studies and reports to reinforce and explore the business case for the growing values-based banking practice.
- We produce articles, stories and position papers that showcase how values-based banks use finance to deliver social and environmental positive impact. Most of this content is public on our website, while exclusive members-only content can be found in our community space.



GO TO GABV LIBRARY: www.gabv.org/resources



Leadership Development

SUPPORTING THE LEADERS OF VALUES-BASED BANKS

Leaders of values-based organizations require special skills, insights and levels of determination. The GABV offers support to advance individual and collective leadership at different levels.



CEO and C-Level executives:

We organise events and webinars specially focused on the highest representatives from our member banks to create a forum of learning, inspiration and peer support.

Communities of Practices:

Our Communities of Practice (CoP) in Metrics, Human Development and Marketing & Communications harness the knowledge of experts and develop unique opportunities for collaboration.

GABV Leadership Academy:

It is a transformative learning experience which provides mid to senior-level managers at values-based banks with tools to lead and innovate during periods of disruption and high complexity. The programme is also open to non-GABV members.

Governance Academy:

The Governance Academy is a new leadership development programme for non-executive directors to support and strengthen the boards of values-based banks. The programme is also open to other institutions.

Leadership Development

THE GABV ANNUAL MEETING

The GABV Annual Meeting is the reference contact moment in the year for the Banking on Values movement. Hosted by a member bank, it is a genuinely unique opportunity for exchange, inspiration and revitalization.



Climate Action

THE TRANSITION TO A LOW CARBON ECONOMY

- The GABV wants to commit and influence the industry and its stakeholders to act further, go faster and be coherent in addressing climate change. We provide resources and know-how to members in their journey, and advocate for rules and regulations that are enabling and not hindering change.
- In 2019, we announced our **Climate Change Commitment (3C)** initiative. Signatories voluntarily commit to measure and report the greenhouse gas footprint of their loans and investment portfolios by using the methodology of the Partnership for Carbon Accounting Financials (PCAF).
- The GABV is an important partner in PCAF and sits on its global Steering Committee. We helped to internationalise the initiative in its early years and expand its reach and impact ever since.



Advocate for change

PUTTING VALUES-BASED BANKING IN THE SPOTLIGHT

The Global Alliance for Banking on Values influences the financial sector so that it serves people and the environment through specific actions and agreements. How we engage:

ADVOCACY

We contribute to the discussion of the role and responsibility of the financial sector based on the policies and practices of our member banks.

For example, the VALoRE Project is a high-impact initiative to influence European regulation on sustainable finance positively.

AWARENESS

We create visibility for our members and share their best practices. We also communicate our position on key issues.

#BankingonValues Day is our annual global campaign to promote a more sustainable financial system and create visibility for our movement.

PARTNERSHIPS

We collaborate with large organisations, networks and academic and expert groups to promote a more sustainable financial system.

We also partner on an ad-hoc basis with a number of like-minded organisations committed to building a just transition.

Fostering collaboration

CROSS-COLLABORATION EXAMPLES IN THE NETWORK



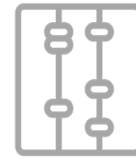
Cross-participations



Co-development
of product offering



Advocate for change



Co-Financing and
loan syndication



Fund distribution



Shareholder
Engagement



Sourcing of
Board members

The GABV provides a unique space of collaboration for leaders and practitioners in values-based banking to learn from each other, deliver targeted initiatives, and advocate effectively for social and sustainable banking practices worldwide.

Mutual collaboration allows our members to accelerate economic transformation and increase their impact, helping to build resilient banks that serve people and the environment.

GABV OVERVIEW

Governance & Structure



Global Alliance for
Banking on Values

GABV Board



David Reiling

CEO, SUNRISE BANKS (USA), CHAIR



Selim Hussain

CEO, BRAC BANK (BANGLADESH),
ASIA-PACIFIC REGION



Maria Flock Åhlander

CEO, EKOBANKEN (SWEDEN)
EUROPE REGION



Beltran Macchi

MANAGING DIRECTOR, VISIÓN BANCO
(PARAGUAY), LATIN AMERICA REGION



Darrin L. Williams

CEO, SOUTHERN BANCORP, INC (USA),
NORTH AMERICA REGION



Fabian Kasi

MANAGING DIRECTOR, CENTENARY
BANK (UGANDA), AFRICA REGION



Mirela Pekmezi

CEO, FINCA DRC (DEMOCRATIC
REPUBLIC OF CONGO), AT LARGE

GABV Secretariat – Core team



Martin Rohner

EXECUTIVE DIRECTOR
OF THE GABV



James Niven

CHIEF OPERATIONS &
PROGRAMME OFFICER



Dr Adriana Kocornik-Mina

METRICS & RESEARCH
SENIOR MANAGER



Alice Khounta

KNOWLEDGE &
NETWORK MANAGER



Karla Pastor

OPERATIONS & LOGISTICS
SUPPORT OFFICER



Sonia Felipe

HEAD OF COMMUNICATIONS &
MARKETING



Jesica Cooray

COMMUNICATIONS SUPPORT
OFFICER

GABV Secretariat

Regional Representatives and collaborators



Ugo Biggeri

REGIONAL REPRESENTATIVE
FOR EUROPE



Jean Pogge

REGIONAL REPRESENTATIVE
FOR NORTH AMERICA



Upendra Poudyal

REGIONAL REPRESENTATIVE
FOR ASIA-PACIFIC



Martha Lucía Rojas H.

REGIONAL REPRESENTATIVE
FOR LATAM



Tom Cummings

SENIOR ADVISOR TO
THE EXECUTIVE DIRECTOR



Sonia Reinhardt

HUMAN DEVELOPMENT
PROGRAMME SENIOR ADVISOR



Katrin Käufer

GABV LEADERSHIP ACADEMY
DIRECTOR

European Regional Chapter



North American Regional Chapter



Latin American Regional Chapter



Asia-Pacific Regional Chapter



African Regional Chapter



...our bank



Join the Banking on Values movement

There are many ways to promote the Banking on Values movement and engage with us.

BECOME A MEMBER

- Does your organisation meet the six Principles of Values-Based Banking?
- Does your organisation accomplish our basic requirements?
- Contact us to start the GABV Scorecard Assessment.

PARTNER WITH US

We collaborate with like-minded, mission-driven organisations for specific events, programmes, research projects or campaigns.

Our supporting partners help us to increase the positive impact of values-based banking across the world.

SPREAD THE WORD

- Visit our website for more info and stories: www.gabv.org
- Subscribe to [our ezine](#)
- Join our public events
- Follow us on Social Media
- Enroll in #BankingOnValues Day

Want to know more?

CONTACT US

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