



Cultura
Bank

Cultura sparebank

ETHICAL GREEN IMPACT INVESTMENT
OSLO BUSINESS SCHOOL
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Ecological footprint

- The planet's bio capacity = 1,7 gha per capita
- UK, Finland, Denmark
GDP/footprint = 40-50/5-8
- Indonesia, Egypt, Tanzania
GDP/footprint = 1-4/1,5-1,7
- Consumption = 1,6 planets
- The planet is running a serious deficit



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Culturas mission statement

1. Sustainability as impact
2. Profitability

People – Planet - Prosperity



The Cultura working method

- A project is bankable if:
 1. The impact of the project most likely will be sustainability
 2. The project will most likely make a profit
 3. The principle of transparency is fulfilled

Sustainability vs. Profit

- To day there is a conflict between sustainability and profit - moderation is a necessity in high and middle income countries
- In the future sustainability will be prerequisite to profit