



ALTIOREM

Change finance for good

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AltioREM acknowledges Aboriginal and Torres Strait Islander peoples as the traditional custodians of Australia and the Torres Strait Islands

We pay our respects to their elders past, present and emerging.

Altiorem is the world's first community built sustainable finance library.

- Est. February 2019, library launched 7 April 2020
- Designed to support advocates in making the case for and implementing sustainable finance strategies
- Wikipedia style model with quality controls, scalable systems and experienced team
- Established relationships with four leading universities
- Altiorem has attracted more than 100 volunteers who have published more than 400 research summaries and organisation profiles. The library is growing daily
- More than 1,500 members of Altiorem

We are currently seeking funding and partnerships to add new functionality and grow our community



FINANCE HAS A PROBLEM



The finance sector is falling short on global challenges

Financing gap to deliver the SDGs in developing countries¹



US\$2.5 – 3 trillion per year to 2030

Energy investment to achieve 1.5°C global warming target²



US\$2.4 trillion per year between 2016 and 2035

Finance industry investment in coal-fired power between 2015 and 2019³



US\$478 billion

Financing of fossil fuels by 35 banks since the Paris agreement⁴



US\$2.7 Trillion

[1] UN https://www.un.org/sustainabledevelopment/wp-content/uploads/2019/07/EXEC_SUM_SG-Roadmap-Financing-SDGs-July-2019.pdf

[2] IPCC https://report.ipcc.ch/sr15/pdf/sr15_spm_final.pdf

[3] Same as [1] Investment between Paris Agreement being signed in Dec 2015 and July 2019

[4] Rainforest Action Network: <https://www.ran.org/bankingonclimatechange2020/>

There is an urgent need to increase the sustainability knowledge and skills of finance professionals globally.

6%

Only 6% of finance job posts mention sustainability related skills, even though demand for sustainability is rated as "very high"

<1%

Of more than 1 million LinkedIn profiles for investment professionals less than 1% disclose sustainability related skills

50%

Less than 50% of over 7,000 respondents to a CFA institute survey say their organisations provide sustainability training

11%

Only 11% of respondents consider themselves proficient in sustainability skills

70%

While 70% of respondents have an interest in sustainability training

Altioirem's mission is to support current and future finance professionals in making the case for sustainable finance and implementing the changes needed to make it a reality.



[1] Systemic barriers include short-termism, remuneration structures, inappropriate use of benchmarks and passive investment.

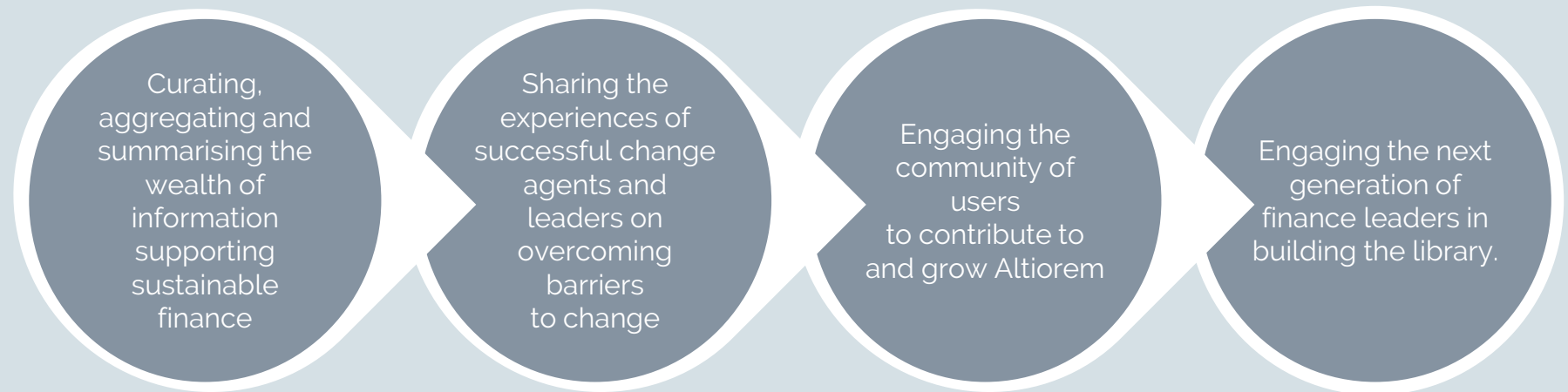
[2] Organisational barriers include skeptical or distracted leadership, weak or misdirected governance arrangements and organisational inertia.

WHAT IS ALTIOREM AND WHO IS BEHIND IT



Altiorem: (*Latin, acc*) Higher

Altiorem is an online library and resource centre dedicated to facilitating, promoting, and influencing the finance industry towards long-term, sustainable and purposeful allocation of capital, while educating the next generation of finance leaders by:



Altiorem Ltd is an Australian registered charity and company limited by guarantee.
Australian Business Number: 66 631 479 377

Altiorem supports a member community including:



Finance professionals where sustainability is not their “day job”

Whether directly involved in making investment, insurance or financing decisions, or in other supporting roles, Altiorem helps members find credible information and tools to incorporate sustainability issues into their work and to advocate for change.



Sustainable finance professionals

Altiorem provides succinct and reliable resources to assist members in advocating for and implementing sustainable investment and financing approaches.



Media, journalists and finance influencers

Altiorem helps industry influencers bring environmental and social issues to the centre of industry discussion and bust myths on the role of finance in addressing sustainability challenges.



Academics, NGOs and regulators

Altiorem helps these members frame sustainability issues for a finance audience and hold the industry accountable.



Students and the broader community

Altiorem helps those who wish to improve their knowledge and engage with the industry to advocate for and promote sustainable finance and investment.

Altiorem's experienced team provides support to members and partners



Pablo Berrutti is Altiorem's co-founder and managing director.

Pablo is the senior investment specialist for Stewart Investors, Sustainable Funds Group and is the former chair of the Responsible Investment Association of Australasia.



Miranda Evans is Altiorem's community support associate.

Miranda is studying a Bachelor of Science in Geography and Social Policy.



Alexandra Brown is Altiorem's co-founder and head of research

Alexandra is the founder of Invest with Ethics, a business designed to promote and support responsible investing.



Emmalene Wysocki is Altiorem's community support associate.

Emmalene is studying a Bachelor of Psychological Science (Honours) with an ambition to complete a Master of Environmental Psychology.



Mariana Wheatley is Altiorem's co-founder and head of operations

Mariana holds an Honours degree in Social Sciences and a Bachelor of Arts from UNSW with a double major in Philosophy and International Relations awarded with Distinction.



Yen Wong CFA is a director and company secretary for Altiorem.

Yen is the head of credit research at Altius AM, who developed the first sustainable Australian bond fund.



Nick Edgerton is a director and the treasurer for Altiorem.

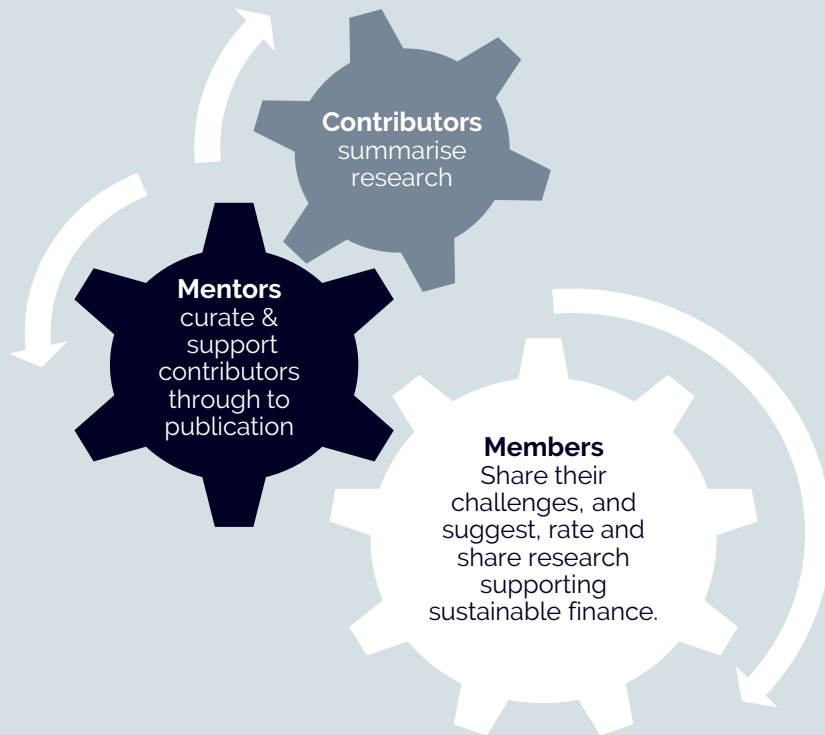
Nick is the portfolio manager for Stewart Investor's Worldwide Sustainability Funds Group.

HOW ALTIOREM WORKS



A Wikipedia-like community built library

The Altiorem eco-system has multiple points of positive impact. Our community of volunteers give and receive while creating a valuable resource for the industry.



Contributors (mostly university students)

- Extend their learning and applied research skills
- Work directly with industry professionals,
- Create social impact, and
- Increase their professional profile

Mentors (issue and industry experts)

- Grow their sustainability knowledge
- Support the next generation of finance leaders,
- Create social impact, and
- Increase their professional profile

Members (library users)

- Grow their sustainability knowledge and are supported in developing sustainable finance strategies
- Become more effective advocates
- Save time through organised and summarised research
- Support others through ratings and suggestions

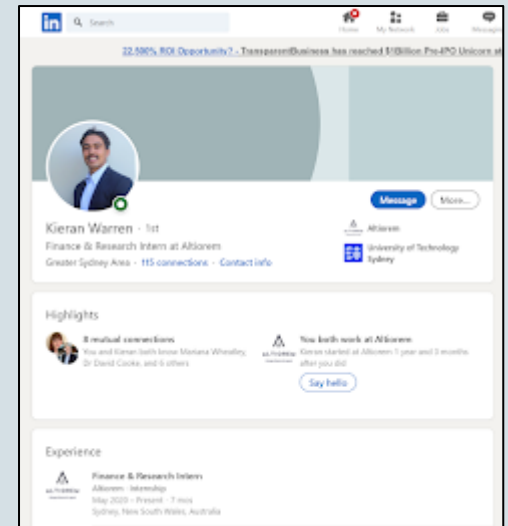
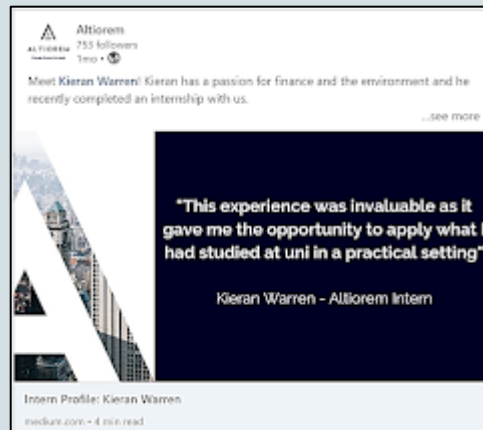
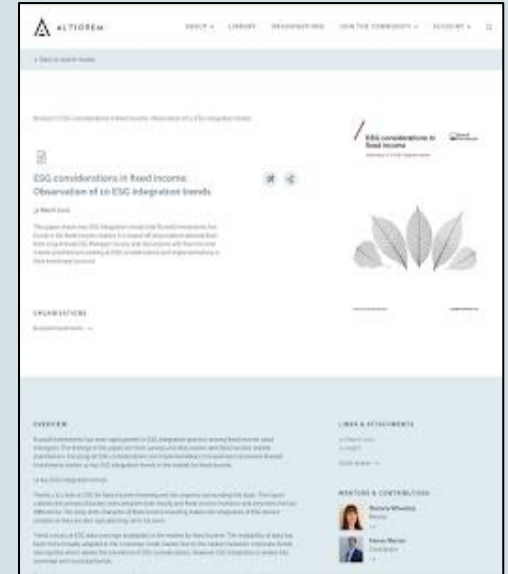
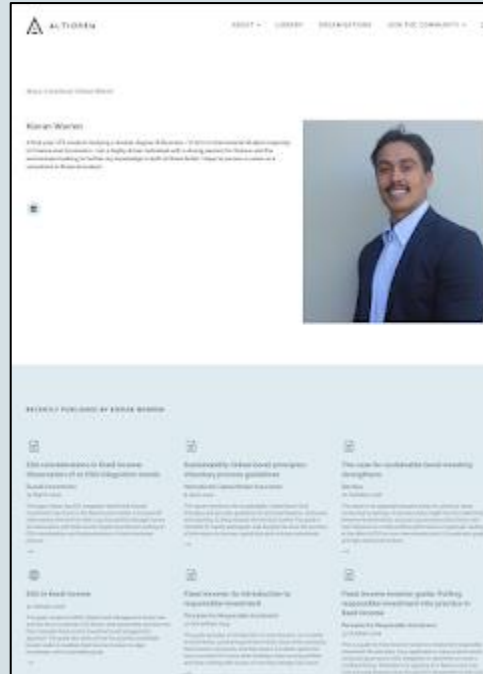
Contributors and mentors are recognised for their work and given opportunities to build their skills and profiles

Each contributor and mentor has:

- a dedicated profile page including all their Altiorem work
- By-lines on each published article

Regular contributors and mentors are:

- Interviewed and profiled on social media
- Co-author pieces in external publications like the Australian Shareholder's Association monthly magazine
- Provided training opportunities to further develop their skills



ALTIOREM USER EXPERIENCE



Altiorem has been built by award winning digital agency Canvas Group.

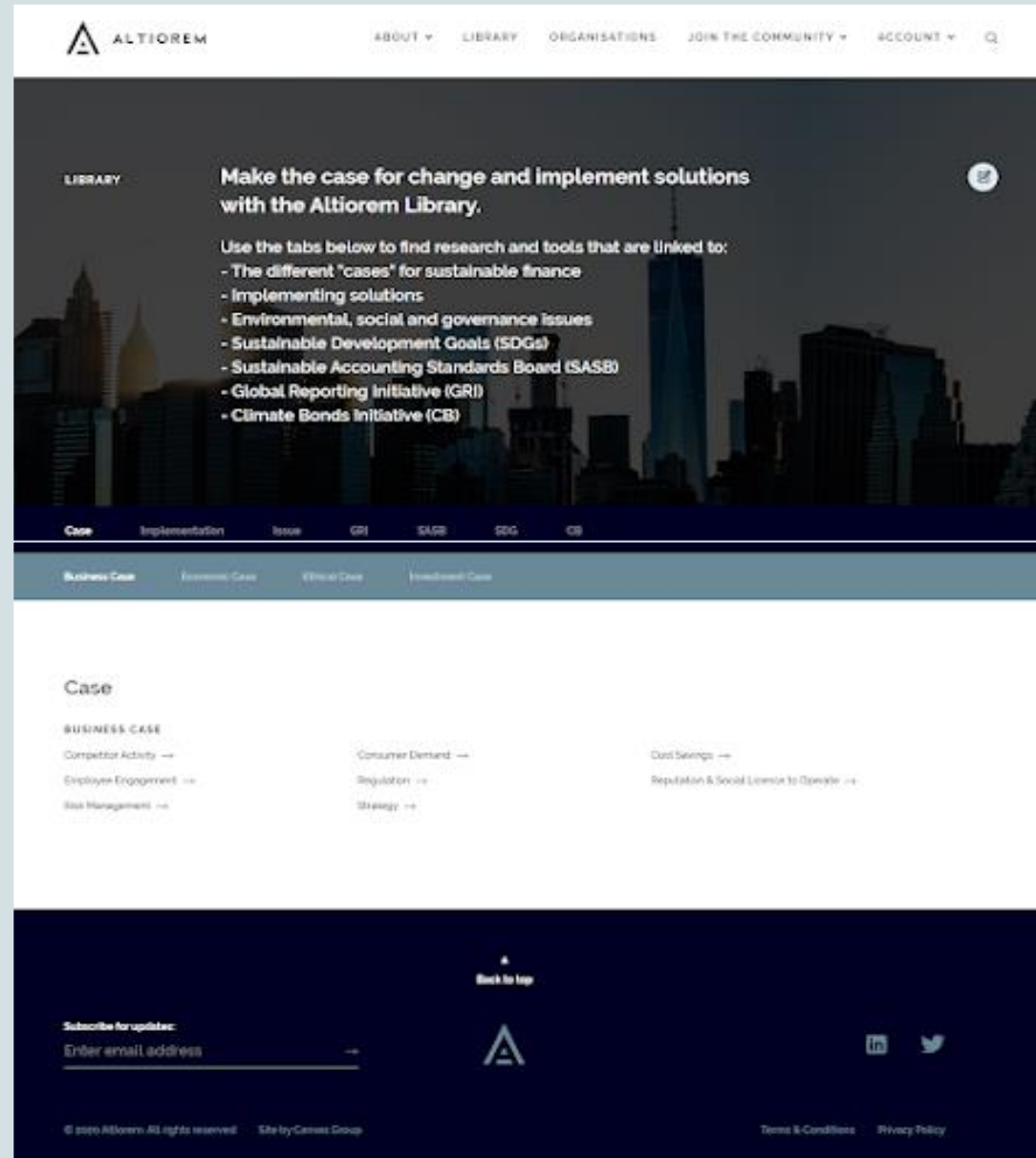
Through a clean and intuitive interface, Altiorem summarises and connects research, organisations and tools on environmental, social and governance issues to the case for sustainable finance.

Altiorem's development was informed by:

- User workshops
- Beta-site testing and feedback
- Member surveys; and
- Interviews

Further development will:

- Improve the user journey with expert playlists, chart and quote banks and other enhancements
- Introduce content ratings and article saves



Altiorem is action orientated and organised by:



Cases

Altiorem's cases are the ethical, business, investment and economic arguments for sustainability. These are further broken down into drivers e.g. consumer demand driving the business case.



Implementation

Implementations are the functions and outcomes the research supports e.g. updating an investment process or improved reporting.



Issues

Altiorem has developed an issues taxonomy covering everything from climate change to executive remuneration.



Sustainability standards

Altiorem also organises research by leading standards including the Global Reporting Initiative, Sustainable Accounting Standards Board, Climate Bonds Initiative and Sustainable Development Goals.

Altiorem members can:

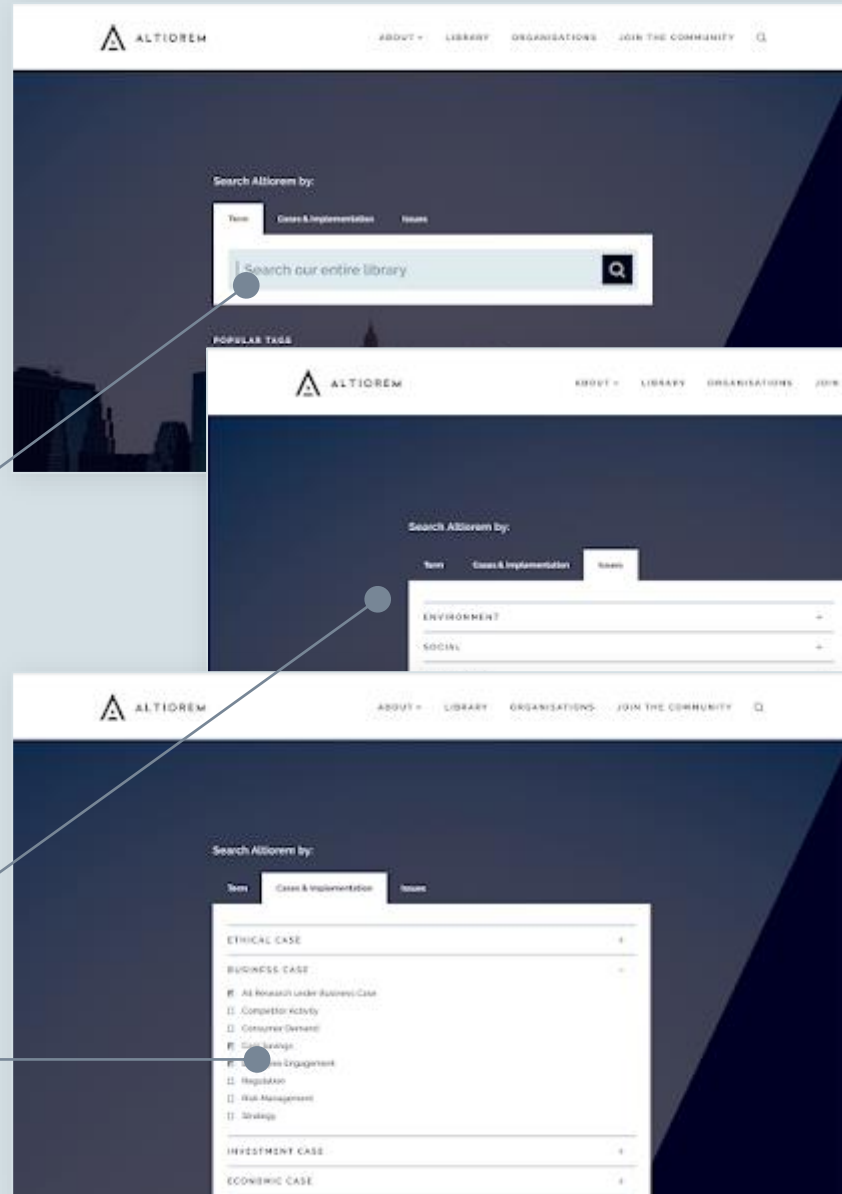


Find the right information

Free access to a curated library of research and tools which links content to the case and means for change.

Search by term, case, implementation, or issue.

Case, implementation and issue searches use expandable lists and allow multiple selections



Altiorem members can:



Build the case for change

In addition to content organised by action, in the future tools including a chart and quote bank and “playlists” from experts will help members advocate more effectively.



Contribute to Altiorem

The community suggests new content and promotes Altiorem to others to join, grow and improve the library. In the future members will also be able to “like” content to help other members and improve the relevance of the library.



Chart and quote bank.

Suggest and share opportunities across the site.

Altiorem members can:

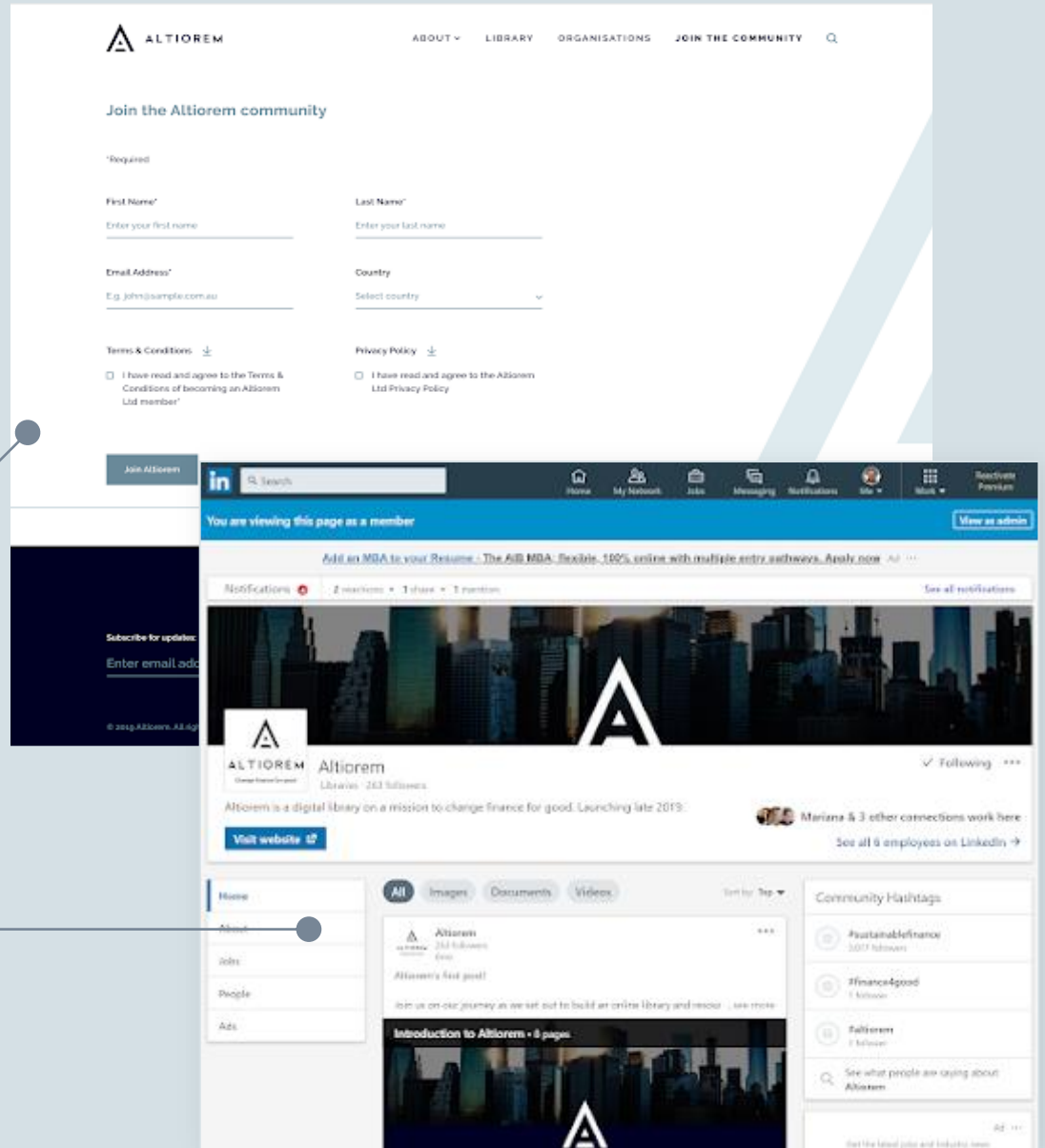


Connect with the community

Email updates, alerts and groups on established social networks allow the community to stay connected and informed.

In the future Altiorem users will be able to save and subscribe from a dedicated user area.

Altiorem leverages existing social networks to connect and engage users.



JOIN THE ALTIOREM COMMUNITY





Donating

Altiorem needs to raise philanthropic and sponsorship funding to grow Altiorem's community and deliver the next phase of development.



Partnerships

We need to partner with aligned organisations and individuals who can connect and promote Altiorem to their networks.



Volunteering

Altiorem is volunteer led and built. Altiorem could not exist without our community of contributors, mentors and business support.



Ideas & Feedback

We are learning as we go, please tell us how you think we can improve.

We'd love to hear from you!

For further information please contact:

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Altioem is grateful to:

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support

Canvas Group for discounted web development

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The many volunteers and advisors who have contributed
to Altioem to date.



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