



We buy organic vegetables, use green energy, are considering purchasing an electric car and always take our cloth bag with us while going shopping. But how sustainable is our money?

With its mobile current account ‘Tomorrow’ aims to combine a positive social and ecological impact with state-of-the-art technology and make the niche topic of “**sustainable finance**” more mainstream.

For Episode 27 of PayTechTalk I had a chat with Bernd Jakob and Michael Schweikart, two of the three Tomorrow founders, about their motivation for founding a sustainable bank.

Sustainable Finance

The issue “sustainable finance” raises a lot of questions: firstly, what exactly do we mean by “sustainable finance” or “sustainable banking”? Can money have a positive impact on society? What distinguishes Tomorrow from other traditional sustainable banks? What is Tomorrow’s target group – and what effort is the team



surrounding the three founders Michael Schweikart, Jakob Berndt and Inas Nureldin making, in order to make the issue “sustainable finances” more attractive? What are Tomorrow’s plans for tomorrow, the day after and beyond?

Is Tomorrow really a bank from a regulatory perspective? And how is Germany dealing with the money laundering law related client identification – known as KYC – compared to our European neighbors? Does the “geographical disadvantage KYC process” exist in Germany?

As you can see from looking at the length of our podcast (almost one hour) the issue of “sustainable finance” is a very exciting one and I am already looking forward to talking to Jacob and Michael again in a few months, in order to find out how Tomorrow has been developing. And which new ideas will be tackled and implemented in the future.

Enjoy [PayTechTalk 27](#)!

Further Information

About Michael Schweikart

Michael Schweikart studied industrial engineering and worked as a consultant in the field of corporate finance and restructuring. After that, he worked as head of finances for InStaff, an online market place for temporary employment, and has amongst others co-developed the successful platform “Jobs4Refugees”, before founding Tomorrow with Jakob and Inas.

Michael on [LinkedIn](#)

About Jakob Berndt

Jakob Berndt is co-founder of Social Business Lemonaid Beverages that has been conquering the European soft drink market since 2009 with its brands Lemonaid and ChariTea. In 2016 he and his team won the “Deutscher Gründerpreis”. Before that, Jakob studied cultural studies at Leuphana University and in Sydney and then went on to work as a strategic planner for Jung von Matt for several years.

Jakob on [LinkedIn](#)

About Inas Nureldin

After studying economics at the Zeppelin University he founded a cloud software company, which today is the



international market leader in global supply chain transparency in the food industry. After selling the company last year, he has been realizing his wish to combine entrepreneurship with a positive ecological and social impact and founded Tomorrow.

Inas on [LinkedIn](#)

About Tomorrow

Tomorrow is the first European player to combine the ideas of “mobile banking” and “sustainable finances”. First off, Tomorrow will provide a mobile current account in late summer 2018. They then plan to develop it further by turning it into a fully functioning financial platform. The account combines a positive social and ecological impact with state-of-the-art technology – and brings sustainable finances away from its niche position and into the zeitgeist. Tomorrow is a brand belonging to the social business company Goodfolio GmbH which was founded in 2017. The founding team of Inas Nureldin, Michael Schweikart and Jakob Berndt has a lot of experience in combining entrepreneurial success with a positive social impact.

Tomorrow on [Web](#), [Instagram](#), [Twitter](#), [Facebook](#)

The original podcast is in German.

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