

• Matter

Niels Fibæk-Jensen

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While it's early days for the company, they are confident they will be able to provide strong financial and ethical returns for consumers. Indeed, in the second half of 2019, the company produced the highest return of any pension solution.

New ground

Neither Fibæk-Jensen nor co-founder Emil Stigsgaard Fuglsang had worked in a start-up before, so there was a lot of learning to be done for them to make Matter a success. Joining the EIT Climate KIC start-up accelerator was a key part of that; in addition to providing financial support and great networking, the pair were also able to tap into the masterclasses that are available to teach the key skills required to be successful entrepreneurs.

'The quality of the masterclasses was fantastic and we learned a lot of things from those classes,' Fibæk-Jensen says. 'I took classes in sales, communications and talent management, and they were great as I used to negotiate UN agreements so had no entrepreneurial experience.'

The initial funding they received from EIT Climate KIC also helped develop the initial prototype and the partnerships necessary to take the product to market.

'The early funding helped us to take the first step towards finding partners and building out the human capital we needed to take the first steps in our entrepreneurial journey,' Fibæk-Jensen said.

A sustainable future

'We use a mixture of negative and positive criteria,' Niels Fibæk-Jensen, co-founder of Matter, said. 'So certain things, such as fossil fuels and tobacco, are avoided, and then we focus on investments that contribute to the UN Sustainability Goals, such as renewable energy or medical investments.'



Website:
<https://matterpension.dk/>



Twitter:
<https://twitter.com/Matterpension>



Country:
Denmark

The screenshot shows the Matter app's main dashboard under the heading 'Fuld gennemsigtighed' (Full transparency) and 'Fuldt indblik i din impact' (Full insight into your impact). It displays various environmental metrics: CO2 emissions (155 tons), waste produced (537 kg), and green energy produced (177,015 kWh). Below these are sections for savings (Opsparing), insurance (Forsikringer), and investments (Investeringer). On the right, there are two user profiles: Laurent Franco and another user, both showing their respective impact scores (65 tons CO2 avoided) and a summary of their impact across different categories.

It is increasingly common for people to want to work in a way conducive to their values, and so it should perhaps come as no surprise that we wish to make a similarly positive impact on the world with our investments.

The number of ethical investment funds has more than trebled in recent years, and Danish start-up, Matter, are very much riding that wave. The company, launched in 2017, aims to provide a 100% sustainable pension plan, thus providing both individuals and companies with a means of saving for their retirement in a way that doesn't involve supporting industries such as tobacco, fossil fuels or weapons.

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of these goals, there is a strong desire to invest in organisations that are working to support such a sustainable future.

'We're starting to see more and more companies making sustainable choices, and the kind of choices that would have been impossible even five years ago,' Fibæk-Jensen said. 'There is a real appetite for all kinds of sustainable choices and consumption patterns within both consumers and companies.'

The company isn't alone in this journey, but is enthused by the progress made. The entrepreneurial journey is by no means an easy one, but if you fully commit to it, and ensure that you're constantly learning, it's one that Fibæk-Jensen believes can be immensely enjoyable and rewarding.

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The company is in the process of rolling out a new funding round, which will enable it to expand the business and scale-up the successes already achieved. With sustainability such a pressing global issue, it seems an idea whose time has certainly come.

