

# Press Kit

## Investing isn't for everyone. Cooler Future is.

Cooler Future is a fintech startup offering impact investment services that are accessible for everybody. Our mission is to create **positive climate impact** by offering sustainable investment funds, selected based on our proprietary impact investing analysis. With Cooler Future's easy-to-use mobile app, anyone can **track the impact** of investments made, while **generating financial returns** at the same time. Investments start from as little as €20.

- Founded in **Helsinki, Finland** in **2019**
- Offices in **Helsinki & Berlin**
- **20 team members** with **8 different nationalities**
- High-level combination of expertise from **investing & impact** to **technology & hyper growth**
- **Currently offering services in Germany.** Other markets to follow.

## Our Purpose

**We're not here to fight capitalism. We're here to change how capitalism works - and use it to fight climate change.**

Many "sustainable" investment funds (often labeled [ESG](#)) are black-boxes where investors have a hard time knowing what their true impact is. In fact, many funds suffer from outright greenwash. Even worse is saving money in a bank account. With that money, the bank can finance for example a coal plant and there's nothing the customer can do about it. This is what we call the **Footprint of your Money**.

Standing at the forefront of the climate finance industry, we're combining our finance, sustainability and technology know-how to create a new way to invest for

climate-conscious people. The key word is transparency: with Cooler Future, the customer knows exactly why we have chosen a specific investment fund, and what the impact is.

## Our Solution

Cooler Future enables anyone to invest in climate-friendly assets, and simultaneously track both the climate impact and the financial returns of their investments. Our offering combines a **proprietary impact model** that is used for screening funds and investment targets, with an **easy-to-use mobile application** that enables anyone to start investing.

## Impact

By adding climate impact calculations to traditional investing metrics such as risk and return, we're bringing forward a unique, **impact-first investment methodology to retail investors**. Through our platform, users can access investment funds that have passed our strict screening criteria.

More about our selection process here: [Blog - How do we select funds?](#)

## App

With our **intuitive mobile app**, we bring investing directly to your cell phone and enable anyone to invest in climate-friendly fund assets with a tap of a button. The app handles the full investment lifecycle from customer onboarding and account opening to investment and reporting.

The Cooler Future App is available for download in Germany.



# Founders, Investors & Partners

## Meet our management team

### **Moaffak Ahmed**, Founder & Chairman of the Board

Serial entrepreneur turned professional investor, Moaffak Ahmed heads the establishment and strategic development of Cooler Future. He founded the company in 2019 together with Matti Rönkkö to address climate change through innovative investment solutions. Moaffak has 25+ years of marketing and business development experience in Europe, North America and Asia, and divides his time between pro bono activities and investing in early stage technology companies (60+ companies currently). Previously, he co-founded Trema (today: ION Trading), the global leader in high-end fintech solutions for financial institutions, central banks and Fortune 500 corporations. Partner at Nordic Makers, he is also on numerous boards, including the tech conference Slush, Nosto and many more.

### **Matti Rönkkö**, Founder & CPO

Matti Rönkkö is a seasoned entrepreneur, executive and company builder, with experience in scaling businesses & teams around the world. In addition, Matti has experience in building and leading hyper growth across B2C and B2B space. At Cooler Future, his main responsibility is the product vision.

Prior to Cooler Future, Matti was CEO of Nosto, a leading ecommerce personalisation solution, which under his leadership successfully expanded across Europe and the US. Previously, he was building global growth at Rocket Internet and their ventures.

### **Sebastian Wikström**, CEO

Sebastian Wikström is an experienced finance professional with a passion for fighting climate change and other environmental problems. At Cooler Future, he is responsible for setting the global strategy, spearheading the vision, and leading the company's overall direction. With 20+ years of experience in the finance industry, Sebastian previously worked for Nordea, Danske Bank, and FIM Bank. An experienced investor and board member, Sebastian has previously designed and launched several successful fintech services. Always eager to learn more, Sebastian is also pursuing a degree in Environmental Sciences from the University of Turku.

### **Julius Friedlaender, COO**

Julius Friedlaender is an experienced Global Operations leader, holding BSc and MSc degrees from London School of Economics. As a COO and Managing Director of Cooler Future's German entity, Julius is overseeing the day-to-day administrative and operational functions of the business. He has gathered previous experience at Nosto, a leading ecommerce personalisation solution, as a Managing Director in Germany and Global Director of Sales Operations & Business Intelligence. Prior to that, Julius worked at Rocket Internet, the largest online incubator in Europe, setting up and managing operations of a variety of different online businesses in Germany and across the globe.

## Our investors

Lifeline Ventures - [LinkedIn](#)

Nordic Makers - [LinkedIn](#)

Gary Lin (Purple Orange Ventures) - [LinkedIn](#)

Illusian - [LinkedIn](#)

Timo Soininen - [LinkedIn](#)

+ A number of family offices. Total funding €3 million.

## Our partners

[Baader Bank AG](#)

[AHP Capital Management GmbH](#)

## Join our community

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## Questions? We're happy to speak with you!

Sebastian Wikström, CEO

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