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AS WORLD ECONOMIES CONVERGE



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Rishi Sunak, Chancellor of the Exchequer:

RECOVERY

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OECD: VISION FOR LATIN AMERICA // INTERVIEW WITH WORLD BANK VICE PRESIDENT FOR EUROPE AND CENTRAL ASIA
ASIAN DEVELOPMENT BANK: URBAN TRANSPORT // HARVARD BUSINESS SCHOOL: HUMILITY AND PROSPERITY

ANNOUNCING

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AWARDS 2020

SUMMER HIGHLIGHTS

Once again CFI.co brings you reports of individuals and organisations that our readers and the judging panel consider worthy of special recognition. We hope you find our short profiles interesting and informative.

All the winners announced below were nominated by CFI.co audiences and

then shortlisted for further consideration by the panel. Our research team gathered additional information to help reach a final decision. In many cases, senior members of nominee management teams provided the judges with a personal view of what sets their companies and institutions apart from the competition.

As world economies converge we are coming across many inspirational individuals and organisations from developing as well as developed markets - and everyone can learn something from them. If you have been particularly impressed by an individual or organisation's performance please visit our award pages at www.cfi.co and nominate.

> **NANOPOOL: BEST GREEN ALTERNATIVE INNOVATION EUROPE 2020**

Nanopool GmbH, established in 2002, is an innovative nano-technology company working in the field of ultra-thin layers and specialised surface coatings. Consider the possibilities of spraying almost anything with a coating so fine that it is impermeable, and nothing can stick to it. NP Liquid Glass coatings are suitable for hard and soft surfaces without any alteration of their look or feel. Applications include protective barriers against germs, dirt and viruses. Solutions can be delivered on-site and Nanopool's low-cost technology means that it can operate in almost all economic regions. NP Liquid Glass represents a revolutionary breakthrough for the packaging industry as governments worldwide begin to adopt more stringent plastic bans. And it doesn't get much greener than a plan for treating plants with protective layers that add to their wellbeing and allow growers to dispense with harmful pesticides. These silicon dioxide-based coatings represent

an invisible protective coating that is 500 times thinner than a human hair. Nanopool has been cooperating with academia and institutions – including the NHS – since its inception and is bringing to market interesting, cost-effective and efficient solutions. Nanopool is resolutely a family business that shows commendable responsibility to its customers, employees and partners. The company joined the UN Global Compact Network last year and champions the SDGs. In 2009, Nanopool created the NP Academy to teach ways of working with nano-technology products. The company currently operates in the Americas, Asia, Australia and Europe and expects to be visible in Africa soon. The CFI.co judging panel commends Nanopool and expects further promising developments to unfold. Without hesitation, the company is named 2020 winner of the award Best Green Alternative Innovation (Europe).



NANOPOOL

> **EURO EXIM BANK: BEST GLOBAL TRADE SERVICES BANK 2020**

Euro Exim Bank gives businesses a leg-up in the global trade game with a suite of services backed by blockchain. It was launched in 2015 and is a trusted partner of import and export businesses. Euro Exim has a Class-A international banking licence that allows it to support enterprises around the world, regardless of industry. The licence is granted by the Financial Services Regulatory Authority of St Lucia, where Euro Exim has its headquarters. The bank has a representative office in London, and plans to expand the global network with branches in Singapore, Chennai and Dubai within the next 12 months. Its service offering covers corporate bank accounts, pre-paid credit cards, letters of credit, trade credit lines, wire transfers, bank

guarantees — everything needed for truly global operations. Euro Exim became the first regulated bank in the world to officially partner with Ripple, the tech company responsible for the XRP cryptocurrency, ODL (on-demand liquidity) and xCurrent solutions. Through this partnership, Euro Exim clients enjoy rapid, frictionless cross-border transactions in 80 countries, with low cost and high auditability. The bank expects peers to follow its lead in using blockchain to unburden global trade from the paper-based system and its inherent problems of bureaucracy and fraud. The CFI.co judging panel agrees on the benefits of blockchain, and presents repeat winner Euro Exim Bank with the 2020 award for Best Global Trade Services Bank.



> **C2FO: BEST SME WORKING CAPITAL INNOVATOR UK 2020**

C2FO, the world's first working capital marketplace, was established to counter hinderances to the economic stability and business continuity that a healthy supply chain provides. Money spent at retailers and other large enterprises takes a while to trickle down into the pockets of the suppliers, often SMEs, that drive the global supply chain. C2FO, founded in 2008, has developed a win-win solution that enables suppliers to ask for early payment of their payable invoices at a small discount of their choice, if they want to. Large companies usually have the liquidity to promptly settle invoices, but suppliers nonetheless often have to wait up to 90 days for payment. But with C2FO, suppliers typically see payments made and bank accounts credited by the next business day. C2FO estimates the balance of outstanding invoices worldwide stands at \$40tn. Delayed

payments represent a huge challenge for smaller businesses - or can even cause their downfall. Of the UK's million-plus suppliers, 93 percent are SMEs, and 70 percent of those are micro-enterprises. C2FO convinced big-name buyers to support supply chains - while getting better returns on their cash than from the bank. Feedback has been overwhelmingly positive, and the client list has grown to include big-hitters such as Amazon, Costco, Siemens, Air France, Philips, Hewlett-Packard, Danone, Ford and Walmart. Since its launch, C2FO has generated more than \$130bn in working capital flow volume, and accelerated payments by a collective 1.1bn days. For a company that has brought control to cash flows, the CFI.co judging panel presents C2FO with the 2020 award for Best SME Working Capital Innovator (UK).





> Nanopool

NP Liquid Glass Coating: A Game Changer

DIETER SCHWINDT: COATINGS THAT HELP HUMANITY

The world is filled with wonder. However, it often lacks people who recognise the potential hidden in ordinary phenomena that to most observers seem rather unremarkable. When such a crucial event meets the eye of a visionary, a big story may develop.

This is what happened in 2001 when Dieter Schwindt noted how water droplets rolled over

porous stone without penetrating its surface – and started wondering. Mr Schwindt not only asked the right question; he also realised that the answer held the key to great opportunity.

Pondering the question and turning to research for the answer, Mr Schwindt's observation provided the foundation for a company that has gained global recognition for its ultra-thin coatings. Based on silicon dioxide (SiO₂) extracted from

quartz sands, these surface finishing products are environmentally friendly and repel both dirt and microorganisms such as bacteria, viruses, and algae, amongst others.

To this day, Nanopool, the company founded by Dieter Schwindt, is run as an independent family business. The second generation now in charge adheres to the founder's philosophy: quality above all.

Managing Director Sascha Schwindt brims with energy as he explains that the company seeks to do its bit – and more – towards tackling contemporary societal challenges such as reducing greenhouse gas emissions, saving scarce water, and helping protect against viruses – and pandemics. “The lines of communication between management and employees are short as can be expected in a family setting. This allows us to respond quickly, flexibly, and decisively to any demand or change in market dynamics.”

Sascha Schwindt adds that speed and flexibility do not detract from quality. The Schwindt family has invested considerably in interdisciplinary research, and initiated numerous clinical studies, to ensure the safety of the company's products. After twenty years in the business, founder Dieter Schwindt still gets excited when given a chance to explain his personal drive: “For us, the focus is on people and the environment. This is what inspires the Nanopool team to come up with innovations.”

Dieter Schwindt is particularly vexed about the wastage of fresh water: “Just look what happens each and every day when we fill buckets with precious drinking water and then proceed to add detergents, instantly transforming the content into wastewater. Considering what some people in some places need to do in order to access drinking water, our treatment of it constitutes no less than an absurdity.”

Dieter Schwindt has a most remarkable solution: Nanopool's SiO_2 coating which then leads to a state where a damp cloth is enough to clean the surface.

Innovative coatings can also help reduce the accumulation of plastic waste. The company developed a cheap and environmentally harmless coating that gives paper and cardboard strong repellent properties, allowing for a much more widespread use of these biodegradable packaging materials.

To prove his point, Mr Schwindt points to an egg carton coated with the protective NP Liquid Glass his company developed. The ultra-thin layer, invisible to the naked eye, prevents the material from absorbing liquids and odours. Nevertheless, the carton remains fully biodegradable. “Our coating is based on sand which is simply returned to its natural cycle. Now, isn't that a fantastic innovation?” Dieter Schwindt is, however, quick to attribute Nanopool's remarkable breakthroughs to the passion and visionary thinking that permeates the family business and its interdisciplinary team of professionals and scientists.

WHY ARE SOME INNOVATIONS MORE RELEVANT THAN OTHERS?

In 2007, at the launch of the first iPhone, Steve Jobs unveiled more than just a new mobile phone: He confronted the industry with a paradigm shift in technology. Until then, the standard of mobile hardware had been miniscule keyboards and tiny mechanical buttons that controlled the functionality of the device's applications.

The arrival of the touchscreen revolutionised the business. Suddenly, the hardware was unshackled and could now be easily adapted to every conceivable need. Users quickly discovered that their mobile device could help overcome almost any problem, meet any challenge, and answer any question – whatever the issue: There's an app for that.

Thus, hardware and software became seamlessly integrated to offer users precise functions tailored to their individual requirements, even as those needs change over time – or overnight.

Applying the same technological – and philosophical – flexibility outside the digital realm was long considered a (pipe) dream. But even those dreams sometimes come true as was proved in 2001 by a German family-owned company which developed ‘NP Liquid Glass’, an ultra-thin protective coating that prevents dirt and microorganisms from adhering to a treated surface.

The technology pioneered by this company is based on silicon dioxide SiO_2 , found in quartz sand. Silicon dioxide-based coatings are not only cost-effective, they are also completely harmless to humans, animals, and the environment.

So, what does all of this have to do with smartphones?

Nanopool Managing Director Sascha Schwindt explains: “Our basic product, or product matrix, is comparable to a smartphone which can, in its default factory state, perform many basic functions such as placing calls, sending text messages, taking pictures, and surf the internet. It is no different with our product matrix which imparts repellent properties to a wide variety of surfaces and protects them naturally against the adhesion of undesirable substances and organisms. This protective layer is 500 times thinner than a single human hair. It may be applied to both organic and inorganic surfaces and does not change their appearance, feel, or breathability.”

Mr Schwindt emphasises that just this basic product matrix can solve an ‘unbelievable’ number of problems with contamination by dirt or microorganisms. To return to the

Photo: Raphael Maas

"Decentralised and with low manufacturing costs, any bespoke solution can be easily implemented to meet any of mankind's challenges."

original smartphone analogy: Nanopool's Liquid Glass can be customised to meet the specific requirements of any industry or sector just as easily as an app can change the functionality of a mobile device. "The possibilities are almost infinite. Decentralised and with low manufacturing costs, any bespoke solution can be easily implemented to meet any of mankind's challenges," says Sascha Schwindt.

To combat drug-resistant germs, NP Liquid Glass offers simple and effective protection, even without add-on ingredients. Both the UK's National Health Service (NHS) and the German 'Land of Ideas' initiative have recognised Nanopool's Liquid Glass as a valuable tool to prevent hospital-acquired infections. Given the acute shortage of antibiotics, the effective prevention of infections has become a top priority for healthcare professionals.

Likewise, NP Liquid Glass offers protection against airborne viruses. Sprayed on surfaces of daily use, like clothing, facemasks, or hands, the solution significantly lowers the adherence of viruses such as the novel coronavirus. With the addition of an active virus-fighting agent – an 'antiviral app' – NP Liquid Glass has an even more targeted effect. Inexpensive, easy to apply, and effective, such a coating offers a solution when and where personal protective equipment and disinfectants are unavailable in the quantities required. As such, NP Liquid Glass can easily and cheaply upgrade casual garments to protective clothing.

In places where resources are scarce, the advantages of NP Liquid Glass are high and plentiful. The product may be used to protect crops in an environmentally friendly way. Even without additional active ingredients, the product is already being used to shield crops such as potatoes, tomatoes, cereals, hemp, and grapes. An ultra-thin NP Liquid Glass coating repels fungi, mould, and pests such as mites and lice so that the plant may concentrate all its energy on growing.

By embedding active 'apps' such as UV-protection, specific regional challenges may easily be addressed. "The natural protection offered by NP Liquid Glass means that the environment and people benefit equally from improved yields and bountiful harvests." Sascha Schwindt explains that even larger pests such as termites lose their appetite as was demonstrated during a field experiment in India.

Two pieces of wood, identical in size, were buried near a termite colony in an area southeast of Mumbai. After nine months, a period that included a drought and a monsoon, the pieces were recovered. The one coated with NP Liquid Glass had been completely ignored by the termites and emerged in pristine condition, whilst the untreated piece of wood had been three-quarters devoured. Without employing toxic

compounds or altering its natural characteristics, NP Liquid Glass was able to preserve the wood, offering a long-awaited, and highly effective, solution to every region plagued by termites. Just in the United States, termites cause well over \$5 billion in property damage annually. Worldwide, the economic losses attributed to termites exceed \$40 billion per year.

NP LIQUID GLASS: TOO GOOD TO BE TRUE?

A resounding 'no' is Sascha Schwindt's answer: "It is true that we sometimes find it hard to believe the amazing properties of our innovative coatings. However, any and all doubts are dispelled in all the studies, reports, and tests that were conducted. These unfailingly confirm both the effectiveness of the product and its harmless nature."

Nanopool's innovative product matrix is not only eco-friendly, it actually helps protect the environment as well: "That's a bit like the cherry

on the cake. Wherever dirt, microorganisms, and pests are kept at bay without the use of toxic substances, potentially harmful chemicals need not be employed. There is no more need to use cleaners at all: after coating the surface, a damp cloth is enough to keep it clean. Our coatings are highly repellent so that tiny particles merely sit on treated surfaces, without adhering to them. Thus, they may be swept away almost effortlessly," concludes Sascha Schwindt.

Nanopool's future plans include reaching out to yet more people and communities that may not be able – or willing – to implement other complex, toxic, and/or expensive solutions. Mr Schwindt is pleased that a number of entities have already recognised the value of innovative NP Liquid Glass as a driver of sustainability. He is particularly delighted of securing a win for Nanopool in this year's CFI.co Sustainability Awards Programme. The company is the recipient of the 2020 Best Green Alternative Innovation Europe Award. ✨

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