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Cassa Rurale di Bolzano Soc. Cooperativa



Our history dates back to 1897

"We do together what we are too small to do alone" Friedrich Wilhelm Raiffeisen

The principles of Friedrich Wilhelm Raiffeisen of i) cooperative self-help, ii) self-governance and iii) self-responsibility lie at the heart of the Raiffeisenkasse Bozen.

Raiffeisen conceived the idea of cooperative self-help during his tenure as mayor of a small town in Germany. He was inspired by observing the suffering of rural people, who were often subject to exploitative loan shark practices and so decided to something in order to change such a situation. Motivated by his official duties and his Christian beliefs, Raiffeisen founded the first cooperative lending bank in 1864, actually the first rural credit union, with the main aim of supporting small farmers to improve their social and economic conditions. Raiffeisen's idea of credit cooperative catches on also among the population of Tirol (Austria). One of the distinguishing features of such cooperative was that local savings were only used to meet the local need for credit. In contrast to private profit-oriented banks, the credit cooperative avoids capital speculation. The symbol of the two crossed horse heads, that was used to be attached to the roof gable of houses and was supposed to protect its inhabitants against all outside dangers, has become the *Raiffeisenbank's logo*.

Our bank, which was established as the „*Spar- und Darlehenskassen-Verein für Zwölfmalgreier*“ in Rentsch – a district of Bozen- in 1897, has become the third largest Raiffeisenbank of Südtirol. As a strong, efficient and innovative financial partner, we play a crucial role for Bozen and Jenesian, a town near Bozen. We are fully committed to create long-term positive values for our members as well as for our customers and the local community.

The spirit of Raiffeisen is still alive today!

The increasing number of satisfied members and customers confirms the importance of our model. We **invest** our resources in the **communities** of Bozen and Jenesian, especially in **organizations** that help to **improve** the lives of **individuals, families, and companies**.

Trustfully saving and investing

Since 2000 Ethical Banking has become a crucial part of the Raiffeisenkasse Bozen. Since that, other 27 cooperative credit banks (23 Raiffeisenkassen of Südtirol and 4 Italian cooperative credit banks) have joined us in the development of this ambitious project. Our mission is based on the values of solidarity, self-responsibility and self-help. Ethical Banking means investing money in a responsible, transparent and conscious manner, which creates values for all participants. Customers choose the sector, where to invest their money, as for example biological agriculture, fair trade, local handicraft, renewable energy, as well as, the amount of the interest rate. This has a direct impact on the amount of the interest rate of borrowers. Lower interest rates on savings mean lower interest rates on loans, too. In such a model, the bank just covers its costs. The resources collected are only used to support projects which meet ecological, social and ethical standards that are checked by Raiffeisenkasse Bozen and its partner organizations.

Last year's numbers:

Number of employees: 94

Number of clients: 30.000

Number of shareholders: 2.600

Total balance sheet: 770.392.219 Euro

Members

- [APS Bank](#)
- [Banca Etica](#)
- [BAS - Banque Alternative Suisse](#)
- [BBK Solidarioa](#)
- [Caixa Pollenca](#)
- [Cassa Centrale De Cassa Rurale](#)
- [Cassa Padana](#)
- [Cassa Rurale di Bolzano Soc. Cooperativa](#)
- [Cooperative Bank of Karditsa Coop.L.L.](#)
- [Cooperative for ethical finance - Ebanka](#)
- [CREDAL](#)
- [Crédit Coopératif](#)
- [CS du Nord-Pas-de-Calais](#)
- [CULTURA BANK](#)
- [Ekobanken](#)
- [Etimos](#)
- [Femu Qui](#)
- [Fiare](#)
- [Hefboom](#)
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- [Merkur Cooperative Bank](#)
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