

# Zugerberg Finanz:

## An Interview with CEO Timo Dainese



ZIWC recently interviewed Timo Dainese, CEO and Founder of Zugerberg Finanz, after attending ‘How Fit is Your Pension?’ event in May. We learn more about the origin of his company, his motivations, and what drives his success.

### **Timo, can you share the origin story of Zugerberg Finanz?**

Originally from Kanton Aargau, my journey into financial services began after my business studies and work at a private bank. I noticed a gap in the market: independent asset management was tailored to high-net-worth (HNW) investors, leaving few options for smaller amount investments. This didn't align with my values, so I envisioned a more financially inclusive solution. By 22, I was determined to offer asset management to a broader audience, and by 24, Zugerberg Finanz was founded in 2000.

### **What do you believe is the essence of your success over the last 24 years?**

There's no magic formula, but my family taught me that if you do something, do it right. Since 2014, we are FINMA regulated. Our growth was slow at first—it took 17 years to reach 1 billion CHF under management, and another seven years to reach 4 billion CHF.

### **Can you identify key milestones that contributed to your current success?**

Success isn't just about milestones; it's like building a mosaic, placing one tile at a time. One significant achievement was being recognized by the Swiss business magazine ‘Bilanz’ as the best asset manager in Switzerland in 2018—a title we then also won in 2019, 2020 and 2024. But overall, it's been a long journey filled with team effort, spirit, relationship-building, and gaining local trust. I didn't focus on size initially; I just wanted to grow the business model.

### **Tell us about your recent efforts to expand your customer base into Zug's expat community.**

We've always been aware of the expat community. Initially, our multilingual efforts focused on Suisse Romande, and for the first 20 years, we provided our materials in German and French. About four years ago, we sponsored the Zugerberg Finanz Trophy, which brought us into contact with English speakers in the area. Two years later, we started reaching out to the English-speaking community, offering alternative financial solutions and English research when other players were struggling. In 2023, ZIWC Member Tania Mobayed joined as Brand Ambassador to raise awareness among Zug's international community.

I prefer to have a long-term goal and grow organically. Our first event in German back in 2011 had almost no sign-ups, but at our latest event in June, we had 1,200 registrations in the KKL and Theatre Casino Zug ‘Wirtschafts- & Börsenausblick’. It's about taking one step at a time, doing the best you can, and giving it time.

### **What makes Zugerberg Finanz stand out from other local competitors?**

I was struck by the lack of equality in investment options for smaller investor clients. Larger clients could invest directly in equities and bonds, others often had to buy bank-owned funds. Although our track record has earned us a reputation serving affluent HNWI and especially institutional investors, in 2017, we introduced ‘REVO’, our small revolution, the concept of fractional shares, allowing investors to benefit from professional management with lower investments or monthly deposits.

REVO has been a game-changer, offering transparency and efficiency, supported by our user-friendly digital app. Zugerberg Finanz is the only asset manager in Switzerland to offer this service. Being a family-run business, we all personally know and invest 1:1 with each client. We commit to focusing on assets in Swiss Francs within Switzerland, to back strong, stable businesses we know well.

### **How does Zugerberg Finanz engage with the local community?**

We take our social responsibility seriously. We sponsor the Zugerberg Finanz Trophy and other sports initiatives in the Canton, donate to Winterhilf Zug, support the annual Zuger Seefest, and offer sports and educational workshops for children.

### **What advice do you have for women looking to invest?**

Zugerberg Finanz highly values women's participation in finance—60% of our 70 employees are women. Women often manage household finances, and are crucial to address investment. With inflation averaging 1.5%, leaving money in low-interest accounts isn't a good option. This money must be invested with a trustworthy partner and asset manager.

For more information, join our Swiss German or English events, you can reach Tania at [mobayed@zugerberg-finanz.ch](mailto:mobayed@zugerberg-finanz.ch) or sign up for our newsletter here [www.zugerberg-finanz.ch/en/newsletter-signup/](http://www.zugerberg-finanz.ch/en/newsletter-signup/).