

Abbove

Our culture book

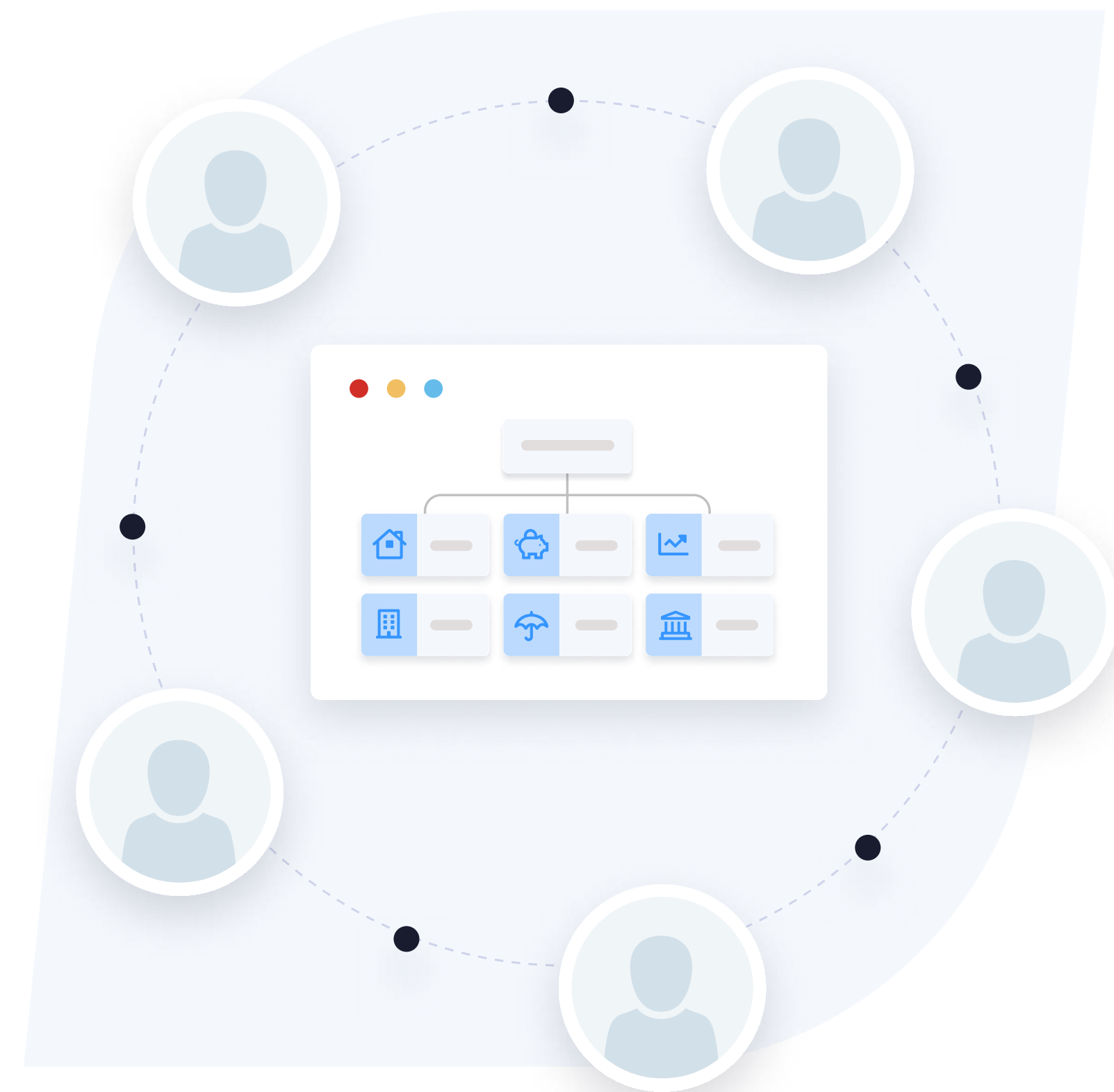
abbove.

Ab(b)ove & beyond money

We exist to make families' wealth a lasting source of development.

We envision a world where families are empowered to maximize the impact of their wealth. And we believe collaboration, technology and data together have the power to make that happen.

We aim to achieve this by giving advisors the means to guide their clients through wealth management with confidence. Therefore, we build a collaborative wealth planning platform that simplifies and standardises estate planning processes. This enables advisors to proactively partner with their clients to evaluate, optimise and evolve their evolving estate plan.



What will you discover about Abbove?

01. Why we created this culture book
02. Get to know Abbove
03. What we are and what we want to be
 - Values and beliefs
 - Abbove stories
04. Life at Abbove

01 Why we created this culture book

It was with a very modest team that we founded Abbove, then called PaxFamilia, in 2017. Three friends who were eager for an adventurous entrepreneurial experience and who were overflowing with ambition to turn this project into something meaningful. But how great this may sound, it's not unique. Hundreds of thousands of people have nurtured those same ambitions in the past and another hundreds of thousands will nurture them again in the future. So what is it that made our project catch on and grow to a company that is internationally renowned and run by a team of 25 people today?

Nothing other than the fact that we click. We value the same values, we understand why we behave the way we behave, we prioritise the same priorities. And that without being copies of one another. On the contrary. We are complementary, with each our own talents and qualities. We fit together like pieces of a bigger picture that makes sense.

Since 2017, we grew a lot and our team expanded. Yet we still feel the same values driving our employees, we still understand each other's actions and we still share the same priorities. It's exactly as they say: culture happens. So, why do we feel the need to formalise all of that in a culture book? The first, and most obvious reason, is to help (potential) new joiners understand why we are who we are and to guide them on their way of discovering Abbove.

However, this document is not only a compass to steer newcomers or recruitment processes, but first and foremost it is meant for our existing employees. We put our shared values, beliefs and behaviours into words to foster even more a culture that everyone identifies with and feels good about. Because it is definitely a great culture that makes people give the best of themselves every day.

In short, if our employees are proud and enthusiastic to work at Abbove today, we want to use this document to both explain why that is and make sure it stays that way.



02 Get to know Abbove

We exist to make families' wealth a lasting source of development.

If there's anything you should remember about Abbove it's this: we exist to make families' wealth a lasting source of development. It's the reason we are enthusiastic to go to work in the morning, why we buckle down to our goals and make the impossible possible.

We want to develop a way of wealth management in which money is used to create a better world. This is a way of wealth management that helps people with assets to use them for more than gain more money. It's a way of wealth management that motivates people to help their family members to achieve their life goals, to create or invest in companies, to develop philanthropy, to make ESG investments, and so much more. In short, it's a way of wealth management that encourages people to develop a wealth strategy according to their values as a family member, entrepreneur, civilian, politician, etc.

To achieve this mission, we develop a collaborative wealth planning platform for advisors and the families they serve.

03 What we are and what we aim to be

It's the way in which we strive together every day to achieve our mission that identifies our company culture. We share a set of core values that shape our relationships with each other, define how we behave at work and how we treat our daily tasks.

After workshops, reflections and many conversations with each other, we managed to put words to the three pillars that make up our culture.

Ambition

Care

Trust

Ambition

Abbove was born thanks to three cofounders who shared the same big ambition: to make a difference in the wealth management industry. This ambition has not left the team since and is still the driving force behind our day to day actions. We are determined, as a team, to put Abbove on the map as the reference wealth management software internationally.

Inventive

Entreprising

Committed

Enthusiastic

Inventive

If you would have told us five years ago that today, 27.000 families and 1.000 advisors are using our platform, we might not have believed you. Still, that's exactly what happened. And if this has taught us one thing, it is that nothing is impossible if you are a little inventive.

We are creative when looking for solutions

Innovation is strongly rooted in our DNA. We do not content ourselves by doing what is usually done, but look for ways to achieve 100% of what we want, whether they exist or not. (This is, for example, how we invented a unique technology that helps banks to integrate our solution into their systems in an unprecedented time. By relying on existing integration technologies, we would not have been able to achieve this.)

We work with what we have

If we set a goal, we go for it. As a scale-up we don't have lots of experts in every field, but we do have people who are motivated to gain new expertises. Each team member has a clear specialisation, but has also tentacles in many other areas of our business. Thanks to this, we get where we want to go every single time.

We are not afraid to question ourselves or our approaches

We did not arrive this far by always finding the right way and the right solution from the first time. We did so by recognizing when we are stuck and not being afraid to question our existing approaches and to look for new solutions.

Entreprising

Nothing ever good came from comfort zones. That's why we keep pushing our boundaries and exploring new areas. Until mid 2022, our platform was not available for private banks internationally and was only used by medium-sized advisory firms. In less than three month's time, we managed to conclude partnerships with two big financial institutions. Being relatively new to the field doesn't hold us back or limit our speed, if anything it encourages us even more to take on the challenge and go for it.

'No' is not in our vocabulary

We make a point of answering requests of our colleagues with 'yes'. Even when we are asked something we are not familiar with, don't have time for or are not the right person for, we won't just say 'no'. We look into it, make time for it or help searching for the right person.

We go out of line

In a positive way, of course. We like to take our work beyond what's being asked of us. We do not blindly follow every instruction, but think critically, gain knowledge and maintain our focus. Thanks to this, we often end up with surprising results, not only for the others, but also for ourselves.

We don't sit back

Sitting back and waiting for others to do the work or to get back to us is not how we roll. If we have finished our projects, we start new ones. If we have margin in our schedule, we fill it by helping others. If we ourselves need the help of others, we seek it. We manage our time efficiently and drive productivity to its maximum!

Committed

Abbove exists to make families' wealth a lasting source of development. Each and every one of us is devoted to reach this goal, but we also commit to helping and assisting our team members in the best possible way, to make our product the best on the market and ensure that our growth only goes upwards. Because we all share this feeling of commitment, we are able to move forward as one big team.

We all row in the same direction

Every single member of Abbove has their own specialities and qualities, and thus their own goals. Yet we are all working towards the same thing: to deliver a platform that innovates the wealth management industry. We each have our own paddle with which we all row in the same direction.

There is no ambiguity about our goals

We think it's important that everyone understands at all times the direction we are taking. That's why we communicate figures transparently with the team on a regular basis and give annual strategic presentations. But we also value communication on a smaller level: during our weekly Monday Meeting, each team presents its goals for the week and shares key points from the past week.

We have a strong group feeling

The collective agenda usually prioritises our individual ones. When unexpected things come up that are crucial to the company, such as contracts that have to be delivered, bugs that have to be fixed, and so on, we voluntarily give up our planned tasks for the day to focus on this one that is more important to the business at that moment.

Enthusiastic

We wouldn't have succeeded in what we have been doing over the past few years if we didn't have tremendous fun at work. You can say Abbove consists of a bunch of talented people, but even more, it consists of enthusiasts who enjoy what we do and are highly motivated to make the best out of work every day.

When life gives us lemons...

There is no denying it: positivity is everywhere at Abbove. When we encounter setbacks, we don't take this as a failure. Rather, we take lessons from it, we try to discover where it went wrong and how we can avoid it in the future. And when in the midst of a tough project, we will not fail to encourage each other. Convinced that "we're always in this together", we make the best out of every experience!

Who dares, wins!

We highly value initiative. Every spontaneous proposition our colleagues make to improve our company, product, or organisation is appreciated and seriously taken into account. And this, by the way, does not only apply to work-related matters. Proposals for team buildings, afterworks or dinner parties are also highly appreciated :)

Care

We value personal relationships more than anything. Caring for the other is not only a value we want to transmit with our platform, it's also one we incarnate ourselves within our team. This caring nature is perhaps one of Above's most distinctive values. Our small team resembles a family, where everyone is welcome, feels good and can reach their full potential.

Considerate

Empathetic

Humble

Humane

Considerate

It is often said that life is all about the little things. And so is a great company culture. Small gestures and small talks make a big difference to make people feel at home. At Abbove, those caring habits are firmly ingrained in our culture.

We start the day with “how are you doing?”

We check-in with each other, by making eye contact, sending a message or giving a call. When entering the office or sending the first Slack message of the day, we often ask how the other is doing. It's not only a nice way to start the day, it's also a conversation starter to learn something more about the lives of our colleagues.

We are interested in each other

We are interested in what the others are doing, not only on a professional level, but also in their personal lives. We like to meet each other at the office at least twice a week to have lunch together, share a coffee and have an informal talk in between work.

We organise frequent feedback moments

We frequently take the temperature with our team members by organising formal feedback rounds several times a year. But even outside these formal feedback moments, we make it felt that we are open to feedback. We find it important to know what our team members are satisfied with and less satisfied with so that we can get to action quickly if needed and ensure 100% satisfaction!

Empathetic

Apple's CEO Tim Cook once said to graduates "People will try to convince you that you should keep empathy out of your career. Don't accept this false premise." And boy, is he right. To achieve great things, you often need a great team. And for a great team, you need a great team spirit. That's one thing we understand all too well at Abbove.

We listen, not just hear

When the other is talking, we don't just hear, we actively listen and take note of what he or she is saying. Afterwards, we don't just forget about it. We bring up the subject again, ask a question about it or show that we took care of it.

We offer help proactively

If we sense that others in the team are having a very busy schedule, we are happy to proactively offer them our help. We ourselves are happy to feel burdens fall of our shoulders when we have a busy time, so why not take care of that for someone else?

Honesty is the best policy

We don't talk behind each other's backs. When we don't appreciate a statement or behaviour from one of our colleagues, we address them about it directly. No room for simmering tensions at Abbove!

We keep an open mind and attitude

We are all different people from different backgrounds and speaking different languages. We love learning from each other and switch to English when we are talking to people who do not all speak all the same language.

Humble

Even though we are growing and developing quickly, we are and always will be humble. We consider our achievements as those of a team to which we have all contributed together. We don't regard our individual work or time as more important than anyone else's as we are all working towards the same goal.

Getting a second opinion matters

That's why we often ask our colleagues to take a look at our work, even if they do not have more knowledge about the subject. We care what our team members think and are interested in receiving their feedback from their own background and knowledge.

We show our vulnerability

We are not afraid to say when we are stuck and need help to get going again or when we made a mistake. We are honest about it when we feel something is over our heads. As everyone finds themselves in that position from time to time, we are more than willing to help the other move forward again or solve the problem.

We say thank you

We don't take it for granted when someone helps us, takes the time to explain something or deliver a piece of work. We always express our thankfulness!

We don't hold back to give (a lot of) compliments!

How nice it is to see a great result after putting a lot of time and effort into something. And even more so when others see and say the same. So we compliment our colleagues, all the time!

Humane

We are all employees of Abbove, but we are also all individuals with a professional and personal life. A culture where people feel at home every day, is one where all aspects of their lives are respected. That's why we adopt a human attitude at all times.

We are flexible

We create a flexible working environment where everyone can work from home or come to the office when they prefer. What matters in the end, is that our work is finished when needed. When we do it does not matter, as long as we respect our colleagues' work schedules.

We understand a year is full of good and less good days

We understand that people's personal lives can have an impact on how they feel at work. When someone is going through a difficult period, we are understanding and offer support wherever possible.

A challenging job, tailored to each individual's personal situation

Some team members have children, some don't. Some team members work in Belgium, some work abroad. Some team members have a fulltime job at Abbove, some a parttime one. Whatever the case, we together design a job together in which our team members are sufficiently challenged while respecting their lives outside Abbove.

Trust

At Abbove, we trust. We trust our employees, we trust our colleagues, we trust new recruits, whether they're experienced or not. We have confidence everyone gives the best of themselves. Although we move forward as a team, being able to work autonomously and demonstrate professionalism at all times are indispensable requirements in a smaller team advancing at a speed like ours.

Autonomous

Adaptive

Professional

Autonomous

Abbove is characterised by a flat corporate structure, and this is not only because we are a smaller company, but also because we consider participation and autonomy of all team members important. A flat structure enables interactions, allows for the whole team to be involved in important reflections, but, in the first place, favours to take leadership on projects and goals.

We lead our own projects

For people to give their best, they must be given the space to do so. After a thorough onboarding, all team members get to take the lead in their own field. Every single one of us has our own projects that we're responsible for from beginning to end. This does not mean we are alone in them, but it does give us all the possibility to take up a piece of leadership and thus to grow, discover new things, develop ourselves and leave our personal mark on Abbove.

We are master of our own time

There is no micromanagement at Abbove. We are all masters of our own time and largely set our own agenda. When deadlines need to be met, we assume everyone respects them and does their share of the work on time.

Adaptive

We believe that a healthy company for employees is one where they can do 100% what they love to do. Because what people love to do is very often also what they excel at and what they can reach their full potential at. That is why we create a company that adapts to its employees, instead of the other way around.

Everyone creates their own job

At Abbove, we don't look for people to fill in jobs, we create jobs for people. From the very beginning, we work on this: we are flexible in our job postings and give new recruits the space to make changes to their job description according to their own talents and professional goals.

Room for new turns

But we also guide our existing employees through their journey in a flexible way. We are aware people evolve and that their interests and qualities change. Therefore, we are open for employees to change directions in their career path and try on new challenges within Abbove. A developer who wants to try marketing or a customer employee who wants to join the product team: why not?

We let room to grow

Our own CTO was active in the finance sector before he obtained a degree in coding and developed our whole platform. In the same way, we've had developers who were cook or linguist in the past. We do not shy away from hiring people who do not have many years of experience in a certain field. What matters is that they are motivated to grow, and we, in turn, are very happy to provide the space for that.

Professional

We are a young, dynamic, playful and good-humoured team. But when it comes down to it, we demonstrate a high level of professionalism in everything we do. So, don't let appearances be deceiving: jokes don't scare us, but neither does hard work.

We don't do half a job

When we go for something, we go for it all the way. We don't deliver work that's halfway done, but rather deliver work that's even more thorough than was asked. We take pleasure in challenging ourselves and surprising our colleagues with a satisfactory result.

We respect deadlines

If we have committed to a deadline, we will do everything we can to meet it, whether it is a deadline for clients or fixed internally. We see it as a sign of respect for each other to stick to agreed dates. That's why we constantly fine-tune our project management to make that happen.

03 Stories of Above



Getting things done

During a few team meetings to review advancement on projects I regularly mentioned an idea. Something I considered important, but not urgent. Then, conscious of the workload on the team, I stopped mentioning the idea.

To my great surprise, the person I had been sharing my idea with, sent me an unexpected invite some time later, to present the advancement on the work she had performed.

Not only what she presented was already an excellent starting point, but she had managed her time, despite the considerable workload, to deliver something that was important for me.

I felt energised and motivated. And was thankful and impressed by the ability of my colleague to find time to deliver something that allow us as a team to better do our work.

Life outside work

Abbove had an important RFP and we had to meet a tight deadline in order to provide all the information requested by the potential client.

We had been working hard and we had not finished. It was the beginning of a Wednesday afternoon, usually a moment I dedicate to my children. The person I was working with unexpectedly told me “it’s time for you to look after your children, you go and we will continue afterwards”.

This attention made me feel my private life was respected and it gave me the energy and motivation to do the extra mile after the break.

Trust

Short after I joined the organisation as an internship, I was assigned a rather complex task that pushed me out of my comfort zone.

I felt proud and motivated by the challenge and by the support I was given by the rest of the team.

It was difficult and required me to expose but was a great opportunity for learning.

