

#ChangeFinance Forum

MAKE FINANCE A SERVANT AGAIN

4&5 December 2017

The Square,
Coudenberg 3,
1000 Brussels

Programme and speakers



#ChangeFinance Forum Programme

Arc and Arc Foyer: 3rd floor
Rooms 201b, 202, 204, 206: 2nd floor

4 December

13:15 Coffee and Badges

3rd floor
Arc Foyer

14:00 **CENTRE STAGE**

Arc

How do we successfully #ChangeFinance #10yearsafter?

What have we learned through our various campaigns to reform finance since the crisis? Why do we think we have a chance this time? Who are we targeting? What sort of movement do we need to build? What are we demanding?

- **Benoît Lallemand**, Finance Watch (Opening remarks)
- **Peter Wahl**, WEED & Attac Germany
- **Myriam Vander Stichele**, SOMO
- **Laurie Macfarlane**, Open Democracy

15:30 **IDEA AND ACTION LABS**

2nd floor

#10YearsAfter, is civil society ready to take on big finance?

Room
201b

The global financial crisis exposed civil society's blind spot on finance. Without the capacity or resources to hold the financial sector to account, civil society organisations struggled to make their voices heard. To avoid history repeating itself, how can we strengthen civil society's voice and develop an effective counterweight to the lobbying power of big finance?

- **Laurie Macfarlane**, Open Democracy
- **Christine Berry**, Freelance researcher, writer and consultant
- **Olivier Hoedeman**, Corporate Europe Observatory

Trade Policy and Financial Regulation

202

This workshop is intended for all organisations and citizens active in the fields of trade and financial regulation. It aims to share the analysis developed so far on the challenges raised by EU trade policy on the financial regulation agenda. We will discuss how we can develop further work on these issues.

- **Etienne Lebeau**, Centrale Nationale des Employés (CNE)
- **Myriam Vander Stichele**, SOMO
- **Aline Fares**, Campaigner, Author and Activist
- **Mathilde Dupré**, Veblen Institute

Finance: from driver of inequality to pillar of a human economy

204

The financial sector plays a critical role in society. But in some high income countries, a bloated financial sector benefits only the wealthy – increasing inequality. This workshop will draw from a draft paper by Oxfam and Finance Watch, unveiling the relationship between inequality and finance. It will propose a framing for how the institutions, activities and behaviours that make up the financial sector should be guided in the future.

- **Chiara Mariotti** and **Deborah Hardoon**, Oxfam GB
- **Mireille Martini**, Finance Watch

With the contribution of: **Anna Maria Romano**, CGIL Toscana | **Grégoire Niaudet**, Secours Catholique - Caritas France | **Raymond Dhirani**, WWF UK

How can monetary policy support a better recovery?

206

Despite the European Central Bank injecting 2 trillion euros in the economy through quantitative easing, the eurozone economic recovery remains slow and fragile. Signs of recovery in Germany and other countries are encouraging, but unemployment across Europe is still 9%, wages are stagnating, investment is still very low. How can the ECB policies be more effective in stimulating quality jobs, investments and sustainable growth?

- **Leo Hoffmann-Axthelm**, Transparency International
- **Wojtek Kalinowski**, Veblen Institute
- **Fran Boait** and **Stanislas Jourdan**, Positive Money

17:00 Break

Arc Foyer

17:30 **CENTRE STAGE**

Arc

Lessons from Occupy Wall Street with Micah White

"We Are The 99% who will no longer tolerate the greed and corruption of the 1%." Occupy embodies the outrage at financial capitalism that erupted after the crisis. It is hailed as one of the most successful protests in recent history. Yet it was short-lived. Why?

18:30 Break

19:00 **Networking Evening at the Musée des Instruments de Musique's restaurant**

5 December

8:30 Breakfast Briefing

Arc Foyer

9:30 **IDEA AND ACTION LABS**

The future of sustainable finance: from radical banking reform to green central banking

201b

How can we shift the bank lending system to close the climate finance gap, and provide the productive sectors of our economy with the credit needed to reduce emissions and set us on a path to climate safety? What role should central banks and global regulators of finance play?

- **Fran Boait** and **Rachel Oliver**, Positive Money
- **Frank Van Lerven**, New Economic Foundation
- **Denis Dupré**, University of Grenoble
- **Mireille Martini**, Finance Watch

How can academics support a "Change Finance" agenda?

202

How can experts, academics, researchers and young scholars engage in the process and move towards a more inclusive and social financial sector? This session's aim is to bring the civil society and academic approaches into closer dialogue, particularly when it comes to quantitative and statistical analysis of the nexus between finance and societal issues, such as the social and environmental dimensions.

- **Duncan Lindo**, Finance Watch

With the contribution of: **Micol Chiesa**, University of Oxford – Smith School of Enterprise and the Environment | **Glen Gostlow**, London School of Economics and Political Sciences – Department of Geography & Environment | **Benjamin Wilhelm**, University of Erfurt – Department of International Relations | **Javier Solana**, University of Glasgow – School of Law | **Christian Resch**, Goethe University Frankfurt | **Deepa Govindarajan Driver**, ICMA Centre, Henley Business School

#ChangeFinance Forum Programme

5 December

How will pioneering “ethical” finance become the norm?

204

This session is about understanding the different models of Social Finance. Changing the actual system is a solution, but the speakers of this session chose to create a new one. They use innovation to re-create an ethical financial system. We will try to explore the different models and question ourselves how to democratise ethical finance, make it the norm and share best practices with the traditional system.

- **Dirk Coekelbergh**, New B
- **Eva Sadoun**, Lita
- **Daniel Sorrosal**, European Federation of Ethical Banks and Alternative Financiers (FEBEA), Crédal

The ethics of Fintech

206

Retail finance is being automated through FinTech innovations, but does the digital format accentuate existing ethical flaws within mainstream finance and introduce new ethical problems? Join Brett Scott to explore the dark sides of digital finance, and to generate ideas for action in response to the new ethical issues being raised.

- **Brett Scott**, Journalist, Campaigner and Author

11:00 Break

Arc Foyer

11:30 **CENTRE STAGE**

Arc

Reimagining Finance – from Master to Servant

Thirty years of liberalisation and deregulation have put the economy and society at the service of financial markets. Can we undo financialisation? What does a financial system serving society look like? What are the key levers that we need to move?

- **Denis Dupré**, University of Grenoble
- **Leo Hoffmann-Axthelm**, Transparency International
- **Aline Fares**, Campaigner, Author and Activist
- **Kavaljit Singh**, Madhyam
- **Mathilde Dupré**, Veblen Institute

13:00 Lunch

Arc Foyer

14:00 **IDEA AND ACTION LABS**

Reclaiming a public banking service: Contemporary movements in Europe

201b

How can public banks serve society? Today in Europe recently rescued banks and older public banks are under pressure, but movements have arisen to oppose privatisation and defend the role of public banks in the necessary social and environmental transition. The workshop explores how movements can best continue and cooperate on this vital task.

- **Nicolas Galepides**, Fédération SUD PTT, France
- **Joan Josep Bosch**, Navarra University, Spain
- **Christine Berry**, Freelance researcher, writer and consultant, UK
- **Frank Vanaerschot**, Fairfin, Belgium
- **Aline Fares**, Campaigner, Author and Activist

Why should global development actors focus on financial regulation?

202

Financial deregulation impacts developing countries in many ways: food prices volatility, debt, capital flows, social and economic consequences of financial crises in advanced economies... Furthermore, almost none of these countries are members of international regulatory bodies. How can we mobilize civil society and politicians from the Global South on financial regulation?

- **Antonio Gambini**, CNCD - 11.11.11
- **Bodo Ellmers**, Eurodad
- **Gregoire Niaudet**, Secours Catholique Caritas France
- **Kavaljit Singh**, Madhyam

How can academics support a “Change Finance” agenda? (second session)

204

How can experts, academics, researchers and young scholars engage in the process and move towards a more inclusive and social financial sector? This session's aim is to bring the civil society and academic approaches into closer dialogue, particularly when it comes to quantitative and statistical analysis of the nexus between finance and societal issues, such as the social and environmental dimensions.

- **Stefano Battiston**, University of Zurich
- Selected students

Campaigns that work!

206

This interactive session is about turning words into action to change policy in the real world. Presenters will describe campaigns that have cut through, and will share lessons. Our goal: to create concrete next steps towards the transformation of finance so that it serves people and planet rather than the other way round.

- **David Hillman**, Stamp Out Poverty
- **John Christensen**, Tax Justice Network
- **Micah White**, Occupy Wall Street

With the contribution of: **Mathias Balcaen**, Greenpeace

15:30 Break

16:00 CENTRE STAGE

Arc

Towards a joint Change Finance campaign – building the Movement

The forum is meant as a springboard for launching a second big push to Change Finance. How do we go from the forum to the movement? What should the campaign look like? What are the main next steps? How do we build momentum over the coming months?

- **Olivier de Schutter**, UCL
- **Dominique Plihon**, Attac
- **Stefano Battiston**, University of Zurich
- **Fran Boait**, Positive Money
- **Benoît Lallemand**, Finance Watch (Closing remarks)

17:30 See you next time

#ChangeFinance Forum

Speakers



Aline Fares
Campaigner, Author and Activist

Aline Fares is actively engaged in popularising the issue of finance within civil society movements. She worked from 2012 to 2016 at Finance Watch and co-authored the research report "Representation of the public interest in banking." She co-initiated a campaign (belfiusestanous.be), a lab (unbewitchfinance.org) and performs a show on finance (*Chroniques d'une ex-banquière*). She holds a diploma from HEC Paris and she worked for almost ten years at Dexia.



Anna Maria Romano
International Department, Fisac/CGIL Tuscany

Anna Maria is a representative of FISAC/CGIL, an Italian union for the finance and insurance sectors. She was General Secretary of FISAC-CGIL Tuscany from 2009 to 2016, and she was appointed Coordinator of International Policy of CGIL-Tuscany in March 2016. She has been the head of the Ethics and Finance department for nine years. She has had a multiannual commitment in the policy of gender equality - both in trade unions and public institutions.



Antonio Gambini
Development Finance Policy Officer, CNCD - 11.11.11

Antonio Gambini has been working for CNCD-11.11.11 since 2010. It is a coalition of Belgian organizations committed to international solidarity, and his focus area is financing for development and tax justice issues. He has published numerous reports and articles on these issues.



Benoît Lallemand
Secretary General, Finance Watch

Benoît Lallemand is Secretary General of Finance Watch. He initiated the Citizens' Dashboard of Finance, a platform allowing a broad range of stakeholders to engage on a global campaign to change finance. Before joining Finance Watch upon its creation in 2011, Benoît spent over ten years in the financial sector, more specifically in clearing and settlement. Benoît also has roots in the NGO world as a co-founder of ATTAC-Bruxelles.



Bodo Ellmers
Policy and Advocacy Manager, Eurodad

Bodo Ellmers is the Policy and Advocacy Manager for debt and financial sector reform at the European Network on Debt and Development (Eurodad). He has published numerous reports and blogs on finance and development issues. He is coordinating European civil society advocacy at relevant EU organisations and at international institutions such as the UN and the IMF.



Brett Scott
Journalist, campaigner and author

Brett Scott is a journalist, campaigner and the author of *The Heretic's Guide to Global Finance: Hacking the Future of Money* (Pluto Press: 2013). He works on financial reform, alternative finance and economic activism with a wide variety of NGOs, artists and students. He tweets as @suitpossum



Chiara Mariotti
Inequality Policy Manager, Oxfam GB

Chiara Mariotti is a development economist and Inequality Policy Manager at Oxfam GB, where she leads the policy work on solutions to inequality for the Even It Up campaign. Her current areas of work include research and advocacy on the IMF's inequality agenda and alliance-building around alternative economic paradigms.



Christine Berry
Freelance researcher, writer and consultant

Christine Berry is a PhD student at the Sheffield Political Economy Research Institute, looking at whether a post-neoliberal paradigm is emerging in UK politics. She also is a freelance researcher, writer and consultant. Until February 2017, she was Principal Director of Policy and Government at the New Economics Foundation, where she specialised in banking reform. She was previously Head of Policy and Research at ShareAction. She's also worked as a researcher in the UK parliament.

#ChangeFinance Forum Speakers



Daniel Sorrosal

Policy and Advocacy Manager, European Federation of Ethical Banks and Alternative Financiers (FEBEA) & International Relations Manager, Crédal

Daniel Sorrosal divides its time between FEBEA, European Federation of Ethical and Alternative Banks, where he is responsible of Advocacy and liaising with the European Institutions, and Crédal, the main social financier in Belgium, as International Relations Manager. Daniel lives near Brussels with his family.



David Hillman

Director, Stamp Out Poverty

David campaigned to Ban Landmines and Drop the Debt before working on the Financial Transactions Tax. In 2010, he helped create the Robin Hood Tax campaign, comprising more than 100 UK organisations, sparking Robin Hood campaigns in many countries including across Europe and in the US.



Deborah Hardoon

Deputy Head of Research, Oxfam GB

Deborah Hardoon is the Deputy Head of Research at Oxfam. She leads the organisation's research on inequality and has been the lead author on several publications which explore income and wealth inequality and the implications for Oxfam's mission to fight poverty and social justice.



Denis Dupré

Professor of Ethics, Sustainable Development and Banking Risks, University of Grenoble

Denis Dupré is an engineer with a PhD in Finance from Paris-Dauphine University, and a master in philosophy. He worked in the banking system for 15 years before becoming a professor of finance, ethics and sustainable development at The University of Grenoble. He has taught in China, Switzerland and Brazil. He has written eight books on finance, ecology and democracy.



Dirk Coekelbergh

CEO, New B

Dirk Coekelbergh (1957) studied law, political sciences, cultural management, innovative marketing and peace management. He is the CEO of NewB, and a researcher (with more than 1000 publications in popular or scientific reviews and more than 30 books), father (7), grandfather (5). He's specialized in ethics, alternative finance, ethical investments, cards & insurance, crowdfunding, alternative banking & company forms, stress and burn-out, non-profit fund-raising.



Dominique Plihon

Spokesperson, Attac

Dominique Plihon is Professor Emeritus at the Department of Economics of Paris-Nord University. He is a member of the Centre d'Economie de Paris – Nord, attached to CNRS. He is a scientific committee member and spokesperson of Attac, and member of the network of Economistes Atterrés. His latest books are Par ici la sortie and Toujours plus pour les riches – Pour un impôt juste.



Duncan Lindo

Senior Advisor at Finance Watch & Research Fellow at the University of Leeds

Duncan is a researcher in the political economy of banks and finance. After 12 years of working for a major investment bank, he now combines academic research at the University of Leeds where he is a part-time research fellow with policy and advocacy work for Finance Watch as a senior advisor.



Etienne Lebeau

Expert on European Affairs, Centrale Nationale des Employés (CNE)

Étienne Lebeau is adviser at the research department of the Centrale Nationale des Employés (CNE), a Belgian trade union representing 160.000 white-collar workers in the private sector. His main areas of work are European affairs, in particular trade and investment agreements, economic governance, financial globalisation and financial regulation.



Eva Sadoun
CEO, Lita

Holding a Master's degree from EMLYON Business School in Corporate Finance and from ESSEC in Social Impact Measurement, Eva has worked for the pioneer Indian micro-finance crowdfunding platform (rangde.org), for a Togolese NGO and for BNP Paribas as CSR analyst. After these various experiences, Eva decided to contribute her social finance skills to social entrepreneurs and created LITA.co (ex 1001PACT), the first European impact crowd-investing platform.



Fran Boait
Executive Director, Positive Money

Fran is Positive Money's Executive Director and a Director of the Board of Finance Watch. Fran studied Natural Sciences at the University of Cambridge and went on to complete a PhD researching carbon dioxide storage. Fran has worked at various global organisations including the United Nations, Greenpeace and BP.



Frank Van Lerven
Economist, New Economic Foundation

Frank is currently leading NEF's work on greening central banks and monetary policy. Frank specialises in issues related to money, finance, and banking, and joins NEF from Positive Money, where he was the senior researcher. His background is in development economics and political economy..



Frank Vanaerschot
Researcher, Fairfin Belgium

Frank Vanaerschot is a political scientist. He has been working at FairFin since 2010 as a campaigner and researcher on the ecological and social impact of investments and financial regulation. He was one of the initiators of the platform 'Belfius is ours' which aims to organise civil society to defend public and democratic control of Belfius.



Grégoire Niaudet
International Advocacy Officer, Secours Catholique-Caritas France

Grégoire Niaudet is a specialist in financial matters, particularly in North/South relations. Since 2010, he is in charge of these issues for the international advocacy services of Secours Catholique - Caritas France.



Joan Josep Bosch
Economist, Navarra University, Spain

Joan Josep Bosch Gonzalez is a member of ATTAC Spain and ATTAC Navarra-Nafarroa. He is an economist, with a degree in Economics & Business Management from the Univ. Autònoma de Barcelona, as an Enterprise Specialist, as well as a Masters in Tax Affairs. He actively participated in lawsuits against the Spanish banking sector. His experience also comes from audit and finance departments in global companies.



John Christensen
Chair of the Board, Tax Justice Network

John has spent his career investigating the role of tax havens in the globalised economy and raising public awareness about the harms they cause. He is a founder of the Tax Justice Network and is currently co-producing a series of film documentaries about tax havens and the Finance Curse.



Kavaljit Singh
Director, Madhyam

Kavaljit Singh is an economist and Director of Madhyam, a public policy think-tank in New Delhi. His specializations include international trade and finance, foreign investments, regulatory affairs and global governance. He is the author of widely published books, and his recent book is 'Fixing Global Finance: A Developing Country Perspective on Global Financial Reforms.' He contributes to Indian and international newspapers, including The Hindu, Bangkok Post and Financial Times.



Laurie Macfarlane
Economics Editor, Open Democracy

Laurie Macfarlane is Economics Editor at openDemocracy and an Associate Fellow at the Institute for Innovation and Public Purpose at University College London. Prior to this, he was Senior Economist at the New Economics Foundation. He is the co-author of the critically acclaimed book 'Rethinking the Economics of Land and Housing.'

#ChangeFinance Forum Speakers



Leo Hoffmann-Axthelm

Research & Advocacy Co-ordinator - Eurozone Governance, Transparency International

Leo Hoffmann-Axthelm joined Transparency International EU in 2015 to coordinate their programme on the transparency and democratic accountability of EU economic governance institutions.



Mathilde Dupré

Trade Programme Officer, Veblen Institute

Mathilde Dupré has been advocacy officer in CCFD -Terre Solidaire on tax justice, business and human rights. She has coordinated several civil society networks on those issues. Since 2015, she is in charge of the Trade programme in the Veblen Institute, a think tank dedicated to the promotion of a fair and sustainable economy.



Micah White

Co-creator of the Occupy Wall Street movement

Micah White is a lifelong activist who co-created Occupy Wall Street, a global social movement that spread to 82 countries, while an editor of Adbusters magazine. A sought-after global speaker, he has delivered numerous lectures at prestigious universities, cultural festivals and private events in Australia, Brazil, Canada, Denmark, Italy, Indonesia and the United States. Micah is the author of *The End of Protest: A New Playbook for Revolution*. Learn more at micahmwhite.com



Mireille Martini

Senior research and advocacy officer for financial systems for sustainability, Finance Watch

Mireille is a former investment banker focusing on private equity and infrastructure. She moved into climate finance with the COP21, working with the Canfin-Grandjean Commission on Mobilising Climate Finance and the Stern-Stiglitz Commission on Carbon Pricing. She holds an MBA in International Finance from the French Business School ESSEC.



Myriam Vander Stichele

Senior Researcher, SOMO

Myriam Vander Stichele is Senior Researcher at SOMO (Centre for Research on Multinational Corporations) in Amsterdam and member of the EC's High Level Expert Group on Sustainable Finance (2017). She has researched and been active from a civil society perspective on different aspects of the financial industry, including the EU's financial reforms and trade agreements.



Nicolas Galepides

General Secretary, Fédération SUD PTT, France

Nicolas Galepides; 58, postman since 1981, affiliated to SUD PTT union since 1990. He has been on the administration board of the La Poste group from 2000 to 2010. He has organised and participated in campaigns about banking issues, sparing booklet (livret A) struggle against postal public sector privatisation. Today, he is federal secretary of SUD PTT and is connected with the Postal Bank.



Olivier de Schutter

Professor at UCL; Co-Chair, International Panel of Experts on Sustainable Food Systems (IPES-Food); Member of the UN Committee on Economic, Social and Cultural Rights

Olivier De Schutter (LL.M., Harvard University ; Ph.D., University of Louvain (UCL)), the UN Special Rapporteur on the right to food since May 2008, is a Professor at the University of Louvain. He is also a Member of the Global Law School Faculty at New York University and is Visiting Professor at Columbia University. His publications are for international human rights and fundamental rights in the EU, with an emphasis on economic and social rights and on the relationship between human rights and governance.



Olivier Hoedeman

Research and Campaign Coordinator, Corporate Europe Observatory

Olivier Hoedeman (Dutch/Danish, MA Political Science), is the research and campaign co-ordinator at Corporate Europe Observatory (CEO), a Brussels-based civil society group targeting the threats to democracy, equity, social justice and the environment posed by the economic and political power of corporations and their lobby groups.



Peter Wahl

Executive Member at World Economy, Ecology & Development (WEED); Co-founder of ATTAC Germany

Peter Wahl is an Executive Member of WEED - World Economy, Ecology & Development Association, Berlin. He is the co-founder of Attac Germany, and its spokesperson from 2000-2008. His work focusses on the regulation of financial markets and related civil society strategies. He is the author of numerous books and publications.



Rachel Oliver

Lead Organiser, Positive Money

Rachel works to grow, strengthen and mobilise Positive Money's network of supporters around the UK. She helps supporters to take action together online and in local groups, and she keeps the network updated with the campaign. Rachel previously worked for Stop Aids and Crisis Action, and campaigned for a few years at 38 Degrees, before joining Positive Money.



Raymond Dhirani

Head of Sustainable Finance & Extractives, WWF UK

Ray Dhirani leads the sustainable finance and extractives work at WWF-UK, where he has spent the last six years. Previously, he spent eight years working in the markets division at Merrill Lynch. He has a BSc. in Economics from Wharton and an MSc. in Environment & Development from the LSE. Ray's areas of focus include climate-credible investing, biodiversity risk, as well as policy and regulatory work across global sustainable finance.



Stanislas Jourdan

Head of Positive Money Europe

Stan Jourdan is leading Positive Money's work in the EU. He coordinates the campaign "Quantitative easing for People" in the Eurozone and works on issues related to the ECB's monetary policy and governance.



Stefano Battiston

Professor of Banking, University of Zurich

Stefano Battiston is a Professor at the Department of Banking and Finance of the University of Zurich. From 2015 he also coordinates the FET project DOLFINS that investigates how to better channel finance towards sustainability in a networked economy. Within the Financial Stability Program directed by the Nobel laureate Joseph Stiglitz and funded by the Institute of New Economic Thinking, Stefano Battiston coordinates the Working Group on Financial Networks.



Wojtek Kalinowski

Director, Veblen Institute

Wojtek Kalinowski is co-director of the Veblen Institute. He writes and speaks regularly about ecological economics, money and finance.

Academics

- **Micol Chiesa**, University of Oxford - Smith School of Enterprise and the Environment
Presenting the research proposal: The Surge of Impact Borrowing: A Study of Magnitude and Determinants of the Green Bond Supply and its Heterogeneity across Markets
- **Glen Gostlow**, London School of Economics and Political Sciences - Department of Geography & Environment
Presenting the research proposal: Common Environmental Risk Factors and the Cross-Section of Returns
- **Benjamin Wilhelm**, University of Erfurt - Department of International Relations
Presenting the research proposal: Limits of critique: Civil society politicising financial regulation
- **Javier Solana**, University of Glasgow - School of Law
Presenting the research proposal: Financing Sustainability: Does Law Matter?
- **Christian Resch**, Goethe University, Frankfurt
Presenting the research proposal: A New Infrastructure for the Market: Central Counterparties, Supervisory Arbitrage and the Quest for Resilient Market-based Finance
- **Deepa Govindarajan Driver**, ICMA Centre, Henley Business School
Presenting the research proposal: New approach to conduct regulation

#ChangeFinance Forum

Making finance a servant again : how do we get there?

#10YearsAfter the crisis, the G20 failed to deliver on its agenda of financial stability. For a good reason: it failed to perform a proper diagnosis in the first place. The crisis was not the consequence of reckless behaviour on the part of a few “rotten apples”. It is the natural outcome of a process of financialisation of the global economy – through the dismantling of the Bretton Woods system, liberalisation and financial deregulation.

The bad news is: this process not only led to financial instability, it also brought the economy, society and the planet on their knees to deliver short-term financial returns.

This is good news for those who work on **#ChangeFinance**: if we get the diagnosis and related cure right this time, it will create the conditions to solve major societal issues – climate change and ecosystems depletion, rising inequalities, mass unemployment, access to water, food, health, education, North/South justice, and more.

YOUR INPUT NEEDED

 **So how do we “undo” financialization? The list of ideas below is meant to open a discussion between us with the aim of reaching consensus on a crisp and robust “toolbox” before the launch of our campaign.**

- Call a “Bretton Woods 2” conference to re-think the monetary and financial system and align it with the Sustainable Development Goals
- Shift taxes from labour to capital, reduce options for tax optimization, put an end to tax evasion
- Reclaim democratic sovereignty over the creation and allocation (direction) of credit and capital
- Make the offer of public and mission-oriented finance great again
- Reduce systemic risk, interconnectedness, pro-cyclicality
 - Separate banking activities (commercial vs. Investment banking)
 - Impose a cap on leverage
 - Make the payment system a public utility
- Decrease the level of speculative activity on financial markets
 - Implement an ambitious financial transaction tax
- Make financial institutions disclose their activities in detail and hold them legally accountable to any harm to society (in a personal capacity for top management and Board)
- Restore a fair balance of societal interests in financial regulation policy: improve civil society’s access to decision-making and reduce financial firms’ lobbying power.
- Give retail and small corporations’ end-users access to fair and simple basic financial services that are easy to understand.
- Empower financial sector employees to deliver suitable, unbiased advice based on the real needs of retail and small corporations’ end-users and advice, taking into account broader impacts on society and the environment
- ...

Let’s work together to build a global movement to #ChangeFinance!

WIFI

Login: 10YearsAfter

Password: changefinance

SSID (Network Name): square-guest

How to access to our Wi-Fi network:

- 1) Enable your Wi-Fi
- 2) Join the SSID (Network Name) : "square-guest"
- 3) If not automatically asked by your computer, open a web browser
- 4) Try to connect to any website and then you'll be automatically redirected to the authentication page.
- 5) Enter the login & password
- 6) Tick the box near the disclaimer to accept it and click on the locker icon.
- 7) You are connected to Internet

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