



**CHANGE
FINANCE
FORUM #2**

**FINANCE RULES THE WORLD
LET'S CHANGE THE RULES!**

**The International Auditorium
Boulevard Roi Albert II 5
1210 Brussels**

**6&7
DEC 2018**

**PROGRAMME
& SPEAKERS**

A photograph of a large crowd of people at a protest or demonstration, overlaid with a red tint. The crowd is dense, and many people are holding signs. Some visible signs include "WE R ALL WARRIORS", "PRESIDENT", "AD!", and "CAN YOU". The background shows city buildings and a "ONE WAY" sign.



01. PROGRAMME

6 & 7 DECEMBER 2018 @ THE INTERNATIONAL AUDITORIUM
BOULEVARD ROI ALBERT II, 5 - 1210 BRUSSELS

6th DECEMBER

13:15 COFFEE AND BADGES

14:00 CENTRE STAGE

Auditorium

OPENING WORDS

- **Benoît Lallemand** | Finance Watch

#10YEARSON RECAP

- **Shonan Kothari** | Finance Watch
- **David Hillman** | Stamp Out Poverty

THE SYSTEM IS COLLAPSING, AND WE ARE RISING TO REPLACE IT

How can Changing Finance contribute to the bigger picture of system change? What do we mean by collapse? What is rising to replace the current economic and social system? Are we working together? Do we have a plan to build the next system and what is the role of the financial system?

- **Laurie MacFarlane** | openDemocracy
- **Brett Scott** | Journalist, Campaigner, Author
- **Lavinia Steinfort** | Transnational Institute
- **Luce Goutelle** | Unbewitch Finance

15:30 IDEA AND ACTION LABS

NEOLIBERALISM HAS HAD ITS DAY: WHAT COMES NEXT?

Auditorium

The neoliberal stance gradually shifted away from the economic debate, neglecting and abstaining from criticising its underlying rationale. The claim that neoliberalism will prevail because there are no viable alternatives, however, is quite wrong. The ideas are out there; they are widely understood and coherent; there are even good examples of them in action.

- **Laurie MacFarlane** | openDemocracy
- **Maeve Cohen** | Rethinking Economics
- **Carlo D'Ippoliti** | Sapienza University of Rome – Economia Civile
- **Lisa Hough-Stewart** | Wellbeing Economy Alliance
- **Marc Chesney** | University of Zurich

FOSSIL FUELS DIVESTMENT: A CAMPAIGNING WORKSHOP

Room B

Asset managers have now committed to divest more than \$7 trillion from fossil fuel activities but fossil fuel companies are still mainstream investments. How can civil society help to accelerate the shift? In this workshop, we will present some campaign and advocacy ideas that civil society actors could work on in 2019.

- **Clémence Dubois** | 350.org
- **Colin Roche** | Friends of the Earth Europe
- **Carla Santos Skandier** | The Democracy Collaborative
- **Eleni Choidas** | ShareAction
- **Nina Lazic** | Finance Watch
- **Jazmin Burgess** | Mayor of London / Greater London Authority
- **Greg Ford** | Finance Watch (moderator)

THE DEBT MOUNTAIN

Room C

10 years ago we had a global financial crisis caused by too much debt. A decade later, the underlying issues have not been fixed, and we are still trying to borrow our way out of debt. Private debt in Europe has continued to increase, and some nation states owe a huge amount to private banks and finance institutions. This interactive workshop will explore the way the banking and money system results in such high levels of private and public debt, the power of finance in sovereign debt crises, and how we get out from under the debt mountain to build a sustainable economy.

- **Jerome Roos** | ROAR Magazine
 - **Mary Mellor** | Northumbria University
 - **Fran Boait** | Positive Money
 - **Lino Zeddies** | International Movement for Monetary Reform
 - **Irati Tranche** | Irun City Council
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CRACKING THE RIGHT STORIES: WINNING THE CASE FOR A BETTER SYSTEM

Room D

We know how our financial system needs to change, but what are the compelling stories we need to convince the public and decision makers? What tools and skills do we need to get our messages into the media and shift the narrative? How do we instill belief that our alternative system will provide people with greater security and wellbeing? This workshop will explore how we can use the power of the media to create systemic change.

- **Matthew Butcher** | New Economy Organisers Network (NEON)
- **Todd Buell** | MLex Market Insight - Law 360
- **Asha Tharoor** | Media Consultant
- **Rachel Oliver** | Positive Money

BASIC FINANCIAL SERVICES FOR ALL

Room E

This workshop will be organised as a 'world café'. It will collect answers to the following questions: Who is most deprived? What are the missing financial products? What are the most dangerous products and why? What are the major issues consumers have in accessing or using financial services? How do institutional and civil society analyses of this issue compare?

Facilitators

- **Victor Tsiafoutis** | Consumers' Association 'The Quality of Life' (EKPIZO)
- **Christian Poppe** | Consumption Research Norway (SIFO)
- **Martin Schmalzried** | COFACE Families Europe
- **Nadia Szypilow** | Microfinance Centre (MFC)
- **Madeline Muller** | Fondation Crésus
- **Paul Fox** | Finance Watch
- **Olivier Jérusalmy** | Finance Watch

17:00 Break

17:30 CENTRE STAGE

Auditorium

FINANCIALIZATION: THE EPICENTER OF IT ALL?

What is financialization? How did it come about? What are the main features of a financialized economy? How is this detrimental to people & planet? How do we 'undo' financialization? Are there more fundamental issues with our economic system? What are the most promising opportunities for system change today?

- **Grace Blakeley** | IPPR's Commission on Economic Justice & the New Statesman
- **Oscar Ugarteche** | Instituto de Investigaciones Economicas (UNAM)
- **Benoît Lallemand** | Finance Watch (moderator)

19:30 NETWORKING EVENING @ Comic Strip Centre of Brussels Rue des Sables 20, 1000 Bruxelles (see map on page 17)

8:30 Breakfast Briefing

9:30 IDEA AND ACTION LABS

HOW CAN WE CHALLENGE THE POWER OF THE FINANCIAL LOBBY?

Room B

Finance has been influencing decision-making in the EU since long before the crisis. This panel, a mix of academic and civil society expertise explores this influence, how it has shaped today's Europe and what steps we would need to take to reduce finance's power over EU decision-making.

- **Nina Haertner** | Vrije Universiteit Brussel
- **Reijer Hendrikse** | Vrije Universiteit Brussel
- **Kenneth Haar** | Corporate Europe Observatory

DEVELOPING COUNTRIES: IN THE EYE OF THE STORM

Room C

The global financial system is clearly disadvantaging developing countries and their societies, as the current financial turmoil in emerging markets testifies. Developing countries are largely absent from the international institutions that design financial policies and regulation. The global financial sector is increasingly active in these countries to boost its own profits. This situation needs to change. We need financial policies and investments that finance developing countries' public development policies in a way that allows an ecological and just transition.

- **Myriam Vander Stichele** | Centre for Research on Multinational Corporations (SOMO)
- **Grégoire Niaudet** | Secours Catholique - Caritas France
- **Oscar Ugarteche** | Universidad Nacional Autonoma De Mexico (UNAM)
- **Miriam Brett** | The Bretton Woods Project: Critical voices on the World Bank and IMF

UNLOCKING PUBLIC FINANCE TO FIGHT CLIMATE CHANGE

Room D

The short-termism of private finance keeps us from moving towards a low-carbon economy. While the EU looks to incentivize private finance, this workshop will instead explore how we could unlock the potential of public finance in the fight against climate change. We will especially discuss the role of public banks and central banks.

- **Frank Van Lerven** | New Economics Foundation (NEF)
- **Dominique Plihon** | Attac France - Paris-Nord University
- **Oscar Reyes** | Institute for Policy Studies
- **María José Romero** | Eurodad
- **Christoph Scherrer** | University of Kassel
- **Ludovic Suttor-Sorel** | Finance Watch (moderator)

TOWARDS A 'CALL FOR PROBLEMS' APPROACH: YSI AND NGO-ACADEMIC COLLABORATION

Room E



Organised in synergy with the Young Scholars Initiative - a global research community supported by the Institute for New Economic Thinking (INET) - this session explores the potential for a new format of dialogue: a 'Call for Problems' approach between young scholars/researchers from different disciplinary and methodological perspectives and civil society organisations focusing on finance and social justice issues.

- **Cecilia del Barrio** | University of Trento, School of International Studies - Young Scholars Initiative (INET YSI)
- **Anna Chadwick** | University of Glasgow
- **Alex Maitland** | Oxfam GB
- **Morten Clausen** | UNI Europa
- **Giulia Porino** | Finance Watch (moderator)

11:00 Break

11:30 CENTRE STAGE

Auditorium

THE FINANCIAL SYSTEM WE WANT

What does a financial system serving society look like?

What set of policy measures or other changes will bring us there? (How did the G20 fail to do this?)

What can we learn from pioneers and local initiatives?

- **Marc Chesney** | University of Zurich
- **Aurore Lalucq** | Veblen Institute
- **Marcos Eguiguren** | Global Alliance for Banking on Values
- **Susana Martin Belmonte** | REC Barcelona
- **Duncan Lindo** | Finance Watch (moderator)

13:00 LUNCH

14:00 IDEA AND ACTION LABS

WHAT DO EFFECTIVE CAMPAIGN STRATEGIES LOOK LIKE FOR CHANGING FINANCE?

Room B

Changing Finance is difficult, and as campaigners we need to be able to innovate, move quickly, and seize opportunities. This session will explore together key concepts in a campaigners' toolkit. We will hear from finance campaigners, and work together to develop campaigns in 2019, so be prepared to get stuck in!

This interactive workshop will be facilitated by **Positive Money, Robin Hood Tax, Attac France** and **Transnational Institute**.

TRANSFORMING PUBLIC FINANCE FOR THE 99%: COOPERATIVE SUCCESSES AND PROPOSALS

Room C

At this workshop we will dive into real-world policies and practices that can deepen democracy and provide finance for socially-just and sustainable economic development that benefits the many. Together we will distil lessons and principles provided by the thriving cooperative and public sectors - across Spain, Vietnam and India - to collectively finance the future we want.

- **Benny Kuruvilla** | Transnational Institute
- **Milford Bateman** | Juraj Dobrila University at Pula, Croatia & St Mary's University, Halifax, Canada
- **Agnes Gagyi** | University of Gothenburg, Sweden
- **Lavinia Steinfort** | Transnational Institute (moderator)

THE CITIZENS' DASHBOARD OF FINANCE

Room D

The Citizens Dashboard of Finance is intended as a tool for citizens and for civil society organisations (CSOs), to contribute to, to use, and to organise around. We will briefly present an updated set of indicators and explore how the dashboard can help CSOs and how CSOs can help the dashboard.

- **Duncan Lindo** | Finance Watch
- **Ilkka Penttinen** | Transparency International
- **Anna Laycock** | Finance Innovation Lab
- **Sarah McKinley** | The Democracy Collaborative - The Next System Project

INEQUALITY: HOW DO WE FIGHT BACK?

Room E

The excessive concentration of power and wealth in the hands of a few is a major concern for a vast group of civil society actors, communities, activists and experts, looking at this issue from different societal perspectives. This session explores how the global financial system, as it operates now, fuels the growing inequality, looking at practical actions to challenge the status quo.

- **Chiara Mariotti** | Oxfam GB
- **Richard Wilkinson** | The Equality Trust (in video conference)
- **Marcella Corsi** | Sapienza University of Rome - MinervaLab
- **Joel Benjamin** | Research for Action - Carbon Track
- **Giulia Porino** | Finance Watch (moderator)

15:30 Break

16:00 CENTRE STAGE

Auditorium

MAKING AN IMPACT IN 2019

What do we want to achieve in 2019? What are our strengths and weaknesses? What are the opportunities to make our voice heard and push for change? Who are our partners? How do we organize ourselves, what means of action?

- **Fran Boait** | Positive Money
- **Gregoire Niaudet** | Secours Catholique - Caritas France
- **Tom Warren** | Robin Hood Tax
- **Clémence Dubois** | 350.org
- **Jerome Roos** | ROAR Magazine

02. SPEAKERS

6 & 7 DECEMBER 2018 @ THE INTERNATIONAL AUDITORIUM
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Milford Bateman

Professor of Economics/ Development Studies | Juraj Dobrila University at Pula, Croatia & St Mary's University, Halifax, Canada

Milford Bateman's main teaching, research and consulting interests lie in the area of local economic development, particularly the developmental role of the local state, local finance and microfinance, and the developmental role of cooperatives. His publications include 'Why Doesn't Microfinance Work? The Destructive Rise of Local Neoliberalism' published by Zed Books in 2010.



Joel Benjamin

Researcher & Media Officer | Research for Action, and Carbon Tracker Initiative

Joel is a member of the co-operative Research for Action which undertook a citizen debt audit of UK municipalities bank debts & is currently Media Officer at climate change think tank Carbon Tracker. Previously, Joel worked as a campaigner for financial reform with Move Your Money UK & in local & state government in NZ, Australia & the UK



Grace Blakeley

Economic Commentator & Research Fellow | IPPR's Commission on Economic Justice & the New Statesman

Grace is New Statesman's Economic Commentator and a research fellow on the IPPR's Commission on Economic Justice. She is the author of a forthcoming book on the financialization of the British economy entitled 'Stolen: How finance destroyed our economy and corrupted our politics.' She is a columnist for Tribune and writes regularly for the New Statesman, Jacobin, and Novara media.



Fran Boait

Executive Director | Positive Money

Fran has led the UK and international expansion of Positive Money, a non-profit think tank, which campaigns for systemic change of the money and banking system to support a fair, sustainable, and democratic economy. Positive Money Europe launched in 2018, and Positive Money US will launch in 2019. Committed to wider financial reform, she is also a Director of Finance Watch, and a Senior Fellow at the Finance Innovation Lab. Fran was also recognised as one of the most 'Inspirational Women in the City' 2017 by Brummell Magazine. Fran has an MSc and PhD from Cambridge University in Geophysics. Fran has also worked at various international organisations including the UN, Greenpeace, and BP.



Miriam Brett

International Finance Project Manager | The Bretton Woods Project: Critical voices on the World Bank and IMF

Miriam works for the Bretton Woods Project. Prior to this, she worked as the economic advisor to the SNP at the UK parliament, and before that, she worked for Common Weal, a progressive think-tank based in Scotland.



Todd Buell

Senior Correspondent | MLex Market Insight / Law360

Todd is a journalist and writer focusing on tax policy, with previous experience writing on monetary policy and macro topics. His current focus is writing on the European Union in Brussels, and he has previously worked for Market News International and the Wall Street Journal in Frankfurt.



Jazmin Burgess

Principal Policy Officer | Mayor of London/Greater London Authority

Jazmin Burgess is Principal Policy Officer at City Hall in London. She leads the Mayor's international climate change strategy, including divestment and responsible investment. She has previously worked at the UNDP and UNCF, UK government and Amnesty on topics including climate change, child rights, refugee policy and gender.



Matthew Butcher

Head of Communications | New Economy Organisers Network (NEON)

Matthew Butcher is the head of communications at NEON UK. He's been a campaigner, community worker and is involved in local politics. Previously, he has served as a press officer for ShareAction, a member of the European Parliament and the Green Party.



Anna Chadwick

Research Fellow | University of Glasgow

Anna is a Research Fellow at the University of Glasgow, where she carries out research on food insecurity, commodity derivative markets, and processes of financialization in the global economy. Prior to joining Glasgow, she completed a two-year Max Weber Fellowship at the European University Institute.



Marc Chesney

Professor of Quantitative Finance, Director of the Department of Banking and Finance | University of Zurich

Marc is Professor of Quantitative Finance and Director of the Department of Banking and Finance at the University of Zurich. He was previously Professor and Associate Dean at HEC Paris. He develops a critical analysis of the financial sector and is the author of the book entitled: 'A Permanent Crisis', recently published by Palgrave Macmillan.



Eleni Choidas

Manager - European Policy | ShareAction

Eleni leads ShareAction's EU Policy work in Brussels, focusing on the sustainable finance agenda. She has a background in business and human rights, having worked in this area in the private sector, NGOs, and the European Parliament. She is currently studying Finance and Banking at SOAS.



Morten Clausen

Director - Finance Sector / Financial Regulation | UNI Europa

Morten is the Director of Financial Regulation for UNI Europa, one of the regional offices of UNI Global Union. He represents members of trade unions working in banks and insurance companies across Europe, seeking to ensure fair working conditions and a financial sector that fulfils its role in society as a responsible handler of capital. He holds a Masters in International Business and Politics from Copenhagen Business School and is on the Board of Finance Watch.



Maeve Cohen

Co-Director | Rethinking Economics

Maeve studied politics, philosophy and economics at the University of Manchester where she co-founded the Post-Crash Economics Society. She was inspired to get involved in economic systems change after the 2008 Global Financial Crash had a profound effect on the quality of life of the people around her.



Marcella Corsi

Professor of Economics | Sapienza University of Rome - MinervaLab

Marcella is Professor of Economics at the Sapienza University of Rome. She has worked as consultant for the European Commission, European Parliament and OECD, and for several Italian institutions. She is among the founders of Minerva - Laboratory on Gender Diversity and Gender Inequality.



Carlo D'Ippoliti

Associate Professor of Economics | Sapienza University of Rome – Economia Civile

Carlo is Associate Professor of Economics at Sapienza University of Rome. He is the editor of open access economics journals 'PSL Quarterly Review' and 'Moneta e Credito' (Economia Civile). He is the co-editor of recent publications such as the 'Routledge Handbook of Heterodox Economics' (Routledge, 2017) and 'Classical Economics Today' (Anthem, 2018).



Cecilia del Barrio

PhD Candidate | University of Trento, School of International Studies; Young Scholars Initiative (INET YSI)

Cecilia is a doctoral researcher at the School of International Studies from the University of Trento. Her research lies at the interface of financial regulation, social sciences, and regulatory studies. She coordinates the INET YSI Finance, Law, and Economics Working Group, and is a member of the European Banking Institute's Young Researchers Group.



Clémence Dubois

France Lead Campaigner | 350.org France

Clémence is a campaigner at 350.org in France, who has mobilised powerful campaigns for Rise For Climate, the Fossil Free movements and COP21. She has experience working with the French government and holds an MSc. in Environmental Policy and Regulation from the London School of Economics and Political Science.



Marcos Eguiguren

Executive Director | Global Alliance for Banking on Values (GABV)

Marcos is an economist, PhD, entrepreneur. He has started companies in different industries, and he brings a wealth of experience including banking, consulting, management and research. As Executive Director of the GABV, Marcos is building the values-based banking movement - to influence the banking system to be more transparent, ethical, robust and real-economy focused. Marcos is also a professor of Business Administration at Universitat Politècnica de Catalunya.



Greg Ford

Senior Advisor | Finance Watch

Greg provides strategic and communications advice to Finance Watch, most recently working on sustainable finance and the Change Finance campaign. He was previously Head of Communications for Finance Watch and worked as a financial journalist in London in the years leading up to the financial crisis.



Agnes Gagyi

Researcher | University of Gothenburg, Sweden

Dr. Agnes Gagyi is a social movement researcher from Hungary working at the Department of Sociology and Work Science at University of Gothenburg.



Luce Goutelle

Artist & Independent Researcher | Unbewitch Finance Lab

Luce is an artist and independent researcher. Her work cares for the transformation of the social and economic structures of our societies. She co-founded the Unbewitch Finance Lab, a wild laboratory of experimental research that brings together artists, citizens and activists to question our relationship with global finance and reclaim the economy.



Kenneth Haar

Researcher and campaigner | Corporate Europe Observatory

Kenneth is a researcher and campaigner at Corporate Europe Observatory, a lobby watchdog based in Brussels. His main areas of research are the financial lobby, economic governance and the Economic and Monetary Union, and trade policy.



Nina Haertner

Researcher | Vrije Universiteit Brussel

Nina is a PhD researcher at Vrije Universiteit Brussel who researches the relation between financial actors and policymakers in the EU's current Capital Markets Union project, analysing how it shapes and transforms the financial integration and geography of the EU. Her background is in cultural anthropology and sociology.



Reijer Hendrikse
 Researcher | Vrije Universiteit Brussel

Reijer is a postdoctoral researcher based at the Vrije Universiteit Brussel, Belgium. His research interests are broadly centered on the dynamic interfaces between corporations, business services and states, with a focus on finance, law-making and technology. His present research focuses on business services' geographies in Brussels; state financialization, with a focus on offshore finance; Fintech, and the rise of neo-illiberalism.



David Hillman
 Director | Stamp Out Poverty

David campaigned to Ban Landmines and Drop the Debt before helping to create the Robin Hood Tax campaign in 2010, comprising more than 100 UK organisations, sparking Robin Hood campaigns across Europe and in the US. In 2018, he played a prominent role in the 10 Years On campaign.



Lisa Hough-Stewart
 Communications and Mobilisation lead | Wellbeing Economy Alliance (WEAll)

Lisa joined the newly formed WEAll in summer 2018 from Oxfam Scotland where she was Campaigns and Communications Manager. Lisa holds a BA in Journalism and an MA in Human Rights, and prior to working at Oxfam she worked on ESG policies and sustainability reporting at RBS.



Shonan Kothari
 Campaigns and Communications Officer | Finance Watch

Shonan co-created Change Finance and built the 10 Years On campaign together with civil society activists and other stakeholders. She develops and coordinates the Change Finance coalition, and helps create campaigns that encourage dialogue and build community. Previously, she has built policy communications platforms at the United Nations Development Programme (UNDP).



Benny Kuruvilla
 Researcher | Transnational Institute

Benny Kuruvilla is a researcher with the Transnational Institute where he works on trade policy, corporate power and new politics. He is based in Bengaluru, India.



Benoît Lallemand
 Secretary General | Finance Watch

Benoît is Secretary General of Finance Watch. He initiated Change Finance & the Citizens' Dashboard of Finance, platforms 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 more than 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-Bruelles.



Aurore Lalucq
 Co-Director | Veblen Institute

Aurore is an economist and a co-founder of the Veblen Institute. She is a co-author of 'Faut-il donner un prix à la nature?' (Is it worth giving a price to nature?), 'Produire plus, polluer moins : l'impossible découplage' (Produce more, pollute less: the Impossible Decoupling) and 'Transition écologique mode d'emploi' (Ecological Transition Users Manual). Aurore is also a collection director at Éditions Les Petits Matins and has a column in the magazine Alternatives économiques. She is in charge of the seminar "The economic stakes of the ecological transition" supported by the CDC Institute.



Anna Laycock
 Executive Director | Finance Innovation Lab

Anna leads the Lab's work for a financial system that serves people and planet. She is a Director of the Just Finance Foundation, an Associate of the Institute for Social Banking, and a Fellow of the RSA.



Nina Lazic
Research and Advocacy Officer | Finance Watch

Nina is a Research and Advocacy Officer at Finance Watch, where she focuses on financial systems for sustainability. She previously worked on cost benefit analyses of EU environmental legislation. Nina holds post-graduate qualifications in economics, European studies and econometrics from universities in Modena, Parma and the Université catholique de Louvain-La-Neuve.



Duncan Lindo
Senior Advisor | Finance Watch

Duncan mostly works on the Change Finance Campaign including the Citizen's Dashboard of Finance, and helps Finance Watch network with academics, and in Switzerland. He will soon start a part-time post-doc position at VUB researching politics and finance in Europe.



Laurie MacFarlane
Economics Editor | openDemocracy

Laurie 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.'



Alex Maitland
Private Sector Policy Adviser | Oxfam GB

Alex leads Oxfam GB's Future of Business Initiative. The programme challenges shareholder primacy and promotes equitable business models as a viable alternative. He works with policy makers, business leaders and investors to identify how the barriers to inclusive business can be overcome.



Chiara Mariotti
Inequality Policy Manager | Oxfam GB

Chiara, a development economist, is policy advisor for Oxfam GB's Even It Up (inequality) campaign. Her main areas of work include advocacy with IMF, support to partner countries in conducting country-level inequality analysis, and developing alliances and collaborations to carry forward Oxfam's research and campaigning on solutions to inequality. She holds a PhD, has previously worked with the Overseas Development Institute and taught economics and research methods at SOAS and Bath University.



Susana Martin Belmonte
Economist | REC Barcelona

Susana is an economist, researcher, author and activist. While devoting most of her professional career to e-business, Susana is committed to the field of monetary reform, monetary and financial innovation, and complementary and alternative currencies. She works for the Barcelona citizen currency project in the B-MINCOME EU project, led by Barcelona city council where she is responsible for the monetary model, the legal viability and the technology of the system.



Sarah McKinley
Manager / European Representative | The Democracy Collaborative / The Next System Project

Sarah is manager of Community Development Programs for The Democracy Collaborative and the European Representative for the Next System Project. She has managed the Learning/Action Lab for Community Wealth Building and has co-authored numerous reports including on "The Anchor Dashboard: Aligning Institutional Practice to Meet Low-Income Community Needs". She has a background in community development.



Mary Mellor
Emeritus Professor | Northumbria University

Mary is Emeritus Professor at Northumbria University, UK. She has published extensively on the democratisation of money as a public resource, sustainability and social justice, ecofeminism and social economy. Her most recent books are The Future of Money (2010) Debt or Democracy (2015) and The Magic of Money (2019).



Grégoire Niaudet

Responsible for international advocacy | Secours Catholique- Caritas France

Grégoire is a specialist in financial matters, particularly in North/South relations. Since 2010, he oversees these issues for the international advocacy services of Secours Catholique - Caritas France. He co-authored their report 'Finance to citizens: making finance serve the general interest' and has also been a Board Director of Finance Watch since 2016.



Rachel Oliver

Head of Campaigns and Organising | 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, keeps the network updated with the campaign, and works to build relationships and leadership within the Positive Money community.



Ilkka Penttinen

Project Assistant & Researcher | Transparency International

Ilkka is a project assistant and researcher at Transparency International. His latest project is the Corporate Tax Tracker, an online platform to examine publicly available key financial data of the 20 largest European banks, and he's written about visualising and digitalising advocacy. His background is in sociology and social studies.



Dominique Plihon

Professor Emeritus at the Department of Economics | Paris-Nord University; Attac France

Dominique is Professor Emeritus at the Department of Economics of Paris-Nord University. He worked at the Banque de France (1974 - 1983) and at the Commissariat du Plan (1983 - 1988). He was a member of the Council of Economic Analysis attached to the Prime Minister (2001 - 2004). He is member of the board of Attac France, and he has published research in the fields of banking, international finance and European economics.



Giulia Porino

Network Coordination & Development Officer | Finance Watch

Giulia is co-responsible for developing and coordinating Finance Watch's activities with members and a broader group of organisations across Europe and beyond. She holds an MA and BA in economics and business and specialised at Solvay Brussels School Economics & Management. She is a candidate at the Euro PhD in Socio-Economic and Statistical Studies, with an interdisciplinary research on diversity in finance. Previously, she worked in microfinance in Italy and Central America.



Oscar Reyes

Associate Fellow, Climate Policy Program | Institute for Policy Studies

Oscar is an Associate Fellow of the Institute for Policy Studies (www.ips-dc.org). As a freelance consultant, he has offered research and advice to many organisations on climate finance, the Green Climate Fund and carbon markets. He is author of a forthcoming report on Financial System Change, Not Climate Change.



Colin Roche

Extractive Industries Campaigner | Friends of the Earth Europe

Colin currently works to deliver Friends of the Earth's Fossil Free Europe campaign working on issues including fossil fuel phase out, public financing of fossil fuels, and corporate accountability of the fossil fuel sector. He has worked for more than 20 years in the environment and development sectors.



María José Romero

Policy and Advocacy Officer | Eurodad

María José is a Policy and Advocacy Officer working on private finance and Development Finance Institutions. Before joining Eurodad, she worked at the Latin American Network on Debt, Development and Rights, based in Peru, on tax justice and development finance. She has also worked as Coordinator of the IFIs Latin American Monitor project at the Third World Institute (ITeM), based in Uruguay.



Jerome Roos
 Editor | ROAR Magazine

Jerome is a Fellow in International Political Economy at the London School of Economics, and founding editor of ROAR Magazine. His first book 'Why Not Default? The Political Economy of Sovereign Debt' is forthcoming from Princeton University Press in February 2019.



Carla Santos Skandier
 Senior Research Associate | The Democracy Collaborative

Carla is a Brazilian attorney, who holds an LLM in energy law from Vermont Law School. She has experience in environmental protection enforcement and community renewable projects. In 2015, Carla joined The Democracy Collaborative's Next System Project, where she focuses on mitigating climate change through systemic solutions.



Christoph Scherrer
 Professor | University of Kassel

Christoph is a German economist and political scientist. He is a professor of globalization and politics and Executive Director of the International Center for Development and Decent Work at the University of Kassel. Recently, he edited the book 'Public Banks in the Age of Financialization' which asks the important question of whether public banks are a better alternative to profit-seeking private banks.



Brett Scott
 Journalist, Campaigner, Author

Brett 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



Lavinia Steinfort
 Researcher | Transnational Institute

Lavinia is a researcher at the Transnational Institute where she works on public alternatives such as (re)municipalisation of public services, a just transition towards energy democracy and transforming finance for the 99%.



Ludovic Suttor-Sorel
 Research & Campaign Officer | Finance Watch

Before joining Finance Watch, Ludovic worked for Positive Money Europe on the potential role of central banks in scaling up green finance (i.e. green asset purchases, green macroprudential policy, green collateral framework). As a researcher in Applied Economics at the ULB, Ludovic worked on environmental policy and public incentives. He developed a keen interest in financial and banking regulation when working on the Belgian bank sector reform for a Belgian senator. Ludovic was also a political advisor.



Asha Tharoor
 Media specialist to progressive economic campaigns

Asha's background is in international development leading news teams at the ONE Campaign and ActionAid where she gained widespread media coverage on campaigns from global health to financial transparency and tax justice. As a communications consultant, Asha now focuses on social and economic inequality helping progressives build and communicate compelling narratives.



Irati Tranche
 Economist | Irun City Council

Irati is an economist at the Irun City Council. She is an advisor on matters such as public procurement, taxes, tariffs etc.. She evaluates the sustainability of services provided and the management of public grants. She holds an MSc. in the Political Economy of Development from the School of Oriental and African Studies, London.



Oscar Ugarteche
 Senior Researcher | Instituto de Investigaciones Economicas UNAM, Mexico

Oscar holds a BSc and MSc in Finance, and a PhD in Philosophy and History. He works on international financial architecture, international debt and other related issues. His most recent book is 'Arquitectura financiera internacional. Una genealogía de 1850 -2015.'



Frank Van Lerven
Economist | New Economics 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.



Myriam Vander Stichele
Senior Researcher | SOMO

Myriam Vander Stichele is Senior Researcher at SOMO (Centre for Research on Multinational Corporations) in Amsterdam and Associate Fellow of Transnational Institute. 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.



Tom Warren
Campaign Coordinator | Robin Hood Tax

Tom has coordinated the Robin Hood Tax Campaign since 2013, overseeing network coordination and our public-facing campaigning and mobilisation efforts. Prior to Stamp Out Poverty, Tom worked within digital campaigning, communications and mobilisation for a number of UK NGOs including StopAIDS and Amnesty International UK.



Richard Wilkinson
Emeritus professor of social epidemiology | The Equality Trust (in video conference)

Richard is Professor Emeritus of Social Epidemiology at the University of Nottingham Medical School, Honorary Professor at University College London and Visiting Professor at the University of York. His research drew attention on the social determinants of health and on the societal effects of income inequality, exploring the tendency for societies with bigger income differences between rich and poor to have a higher prevalence of a wide range of health and social problems.



Lino Zeddies
Executive Director | International Movement for Monetary Reform

Lino holds a BA and MA in economics. He is a former board member of the German Network for Pluralist Economics, a current board member of the German sovereign money reform organisation Monetative. Lino is the Executive Director of the International Movement for Monetary Reform. Besides money reform, he is also engaged with organisational consulting for self-organization, effective participation and purposeful collaboration.

Facilitators for the workshop: Basic Financial Services For All

- **Paul Fox** - Research and Advocacy Officer | Finance Watch
- **Olivier Jérusalmy** - Research and Advocacy Officer | Finance Watch
- **Madeline Muller** - Legal Intern | Fondation Crésus
- **Martin Schmalzried** - Policy and Advocacy Manager | COFACE Families Europe
- **Christian Poppe** - Researcher | Consumption Research Norway (SIFO)
- **Nadia Szpylow** - Communication Manager | Microfinance Centre
- **Victor Tsiafoutis** - Legal Advisor | Consumers' Association 'The Quality of Life' (EKPIZO), Greece

Civil Financial Regulation Office (CFRO)

Here is a 'Pop-Up Call Centre' that makes spontaneous calls to financial regulators, asks them questions on behalf of citizens, and documents the responses received. You are welcome to explore this citizens' initiative founded to challenge the imbalance in power and knowledge between the financial world and the public. Based in Greece and run by researchers from all over Europe, the CFRO is visiting the Change Finance Forum, and it invites you to make a phone call!

A REFORMED FINANCIAL SYSTEM

After the first Change Finance forum, more than 60 organisations came together to try and reimagine a reformed financial system. A lot of ideas were generated! Here are some of the main ideas collected so far.

THE FINANCIAL SYSTEM WE WANT WOULD BE:

SERVING PEOPLE AND PLANET

- **SERVANT NOT MASTER.** Society can actively shape the financial system to serve its needs. The size, scope and structure of the financial sector is not left to market forces alone or oligarchic elites. The reformed financial system is designed to create and allocate credit and capital in line with society's needs.
- **LESS FINANCIALISATION.** Society is less dependent on the private financial sector to access basic needs such as housing, health, education etc., and the role and size of private finance is reduced more generally.
- **INVESTING NOT BETTING.** There is more useful investment for socially and ecologically sustainable activities; and far less 'casino' financing for short-term, unproductive and speculative activities. There is more relationship-based finance.
- **FIGHTING INEQUALITY.** Financial services are designed and regulated to reduce their contribution to discrimination and inequality. Tax avoidance and secrecy havens are closed, and debt relief offered to overindebted countries. A fair taxation system redistributes wealth from the 1% to middle and working classes and from large corporations to the public purse.
- **SAVING OUR PLANET.** A massive divestment/investment shift allows our societies to live once again within planetary boundaries, starting with avoiding catastrophic climate change. Central banks play an active role by aligning their policies with society's long-term needs.
- **GOOD FINANCIAL SERVICES.** Everyone has access to basic, low-cost, transparent and un-exploitative financial services. Financial workers are free to act in the best interests of customers.

DEMOCRATICALLY GOVERNED

- **EFFECTIVE REGULATION.** Financial policymakers (legislators/regulators, supervisors, international bodies and central banks) are fully representative and politically accountable for making finance serve people and planet.
- **LESS LOBBYING.** The financial industry's influence is limited by preventing excessive lobbying and revolving doors. Civil society has more influence and representation in financial policy making.
- **ACCOUNTABLE FIRMS.** Financial firms are accountable to all their stakeholders, from customers and employees to local citizens: asset managers engage with savers; banks have more stakeholders on their boards; there are more public banks and stakeholder institutions.
- **TRANSPARENCY.** Citizens can easily access information and data about the financial sector and its evolution including the actual impact of regulation. Financial firms disclose what they are financing and how much they are charging.

STABLE

- **LESS PRIVATE DEBT.** Society is less dependent on the creation of private debt and money. Credit regulation aims to prevent over-indebtedness and credit-fuelled speculative bubbles.
- **DIVERSE ECOSYSTEM.** The financial sector is diverse and includes more stakeholder, public, mutual, cooperative and other types of institution. It is no longer dominated by very large firms with similar business models.
- **SAFE FOR SOCIETY.** The financial sector is less interconnected and its firms are able to absorb their own losses. No private firm is too-big-too-fail.
- **NO LOOPHOLES.** Simple, effective regulation covers all financial activities, including transactions "over the counter" or "in the shadows."

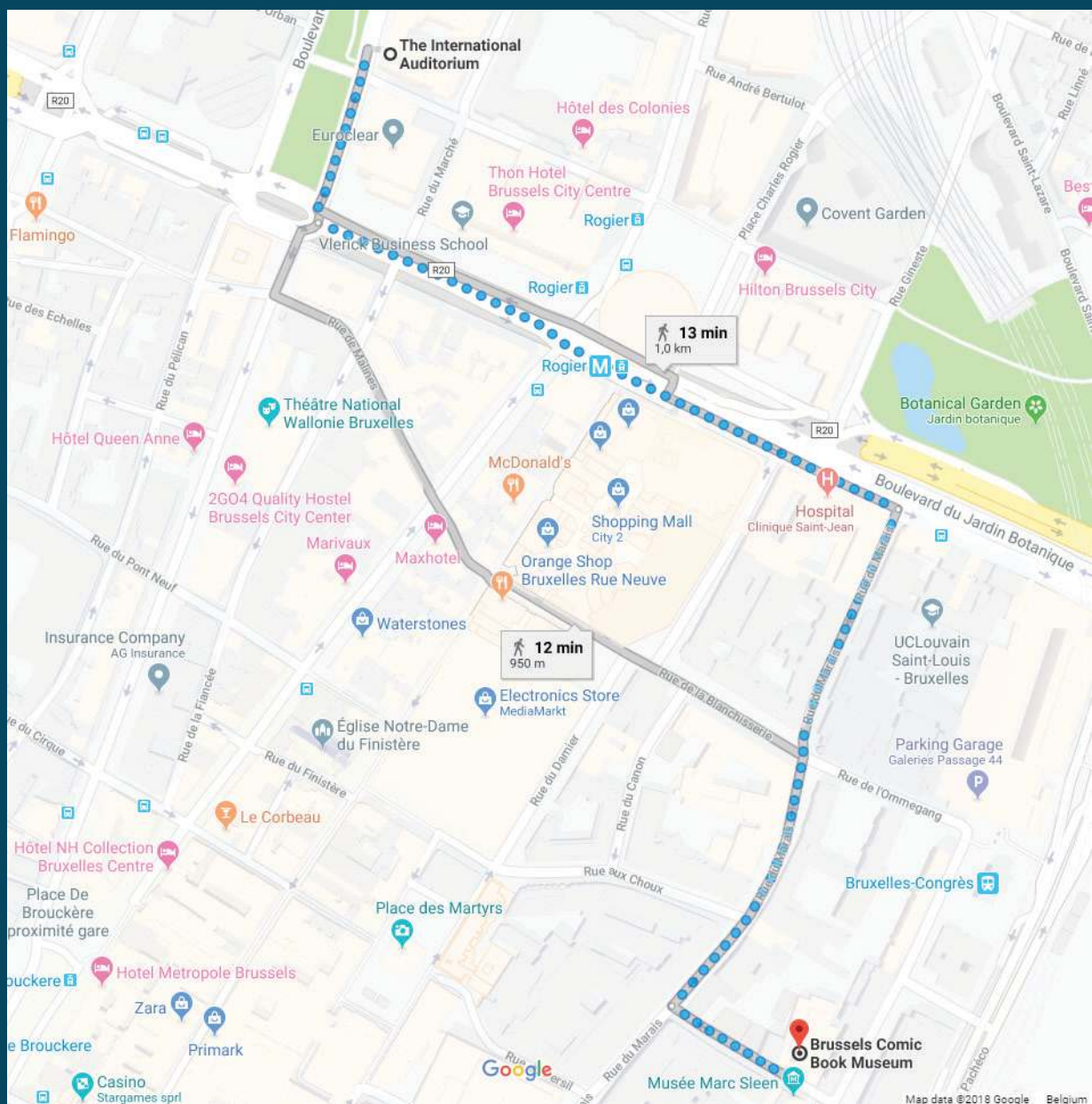
For more details on these, including steps to get started, visit

WWW.CHANGEFINANCE.ORG

NETWORKING EVENING

You are invited to the Belgian Comic Strip Centre for a networking evening (with food and drinks) on Thursday, 6th December 2018 (starting at 19:30)

Please follow the directions below to get there (Rue des Sables 20, 1000 Brussels)



YOUR IDEAS & NOTES

WIFI

Wifi network: internationalauditorium
Password: brussels
(all small letters)

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