

- The R E S E A U FINANCEMENT ALTERNATIF maintains and multiplies contacts and co-operation with other organisations sharing its concerns, both at national and European level.



Our Belgian partners

- Action contre la spéculation financière
- Alterfin
- ATTAC
- Banque Triodos
- Crédal
- Ethibel
- Fortis Banque
- Inaise
- La Ligue des droits de l'Homme
- Netwerk Vlaanderen
- Observatoire du crédit et de l'endettement
- Prix Vanthournout
- Réseau de Consommateurs Responsables
- SAW

- Stock at Stake
- Test-Achats

Our international partners

- Association pour le Droit à l'Initiative Economique
- Centre Walras
- Ethys
- Finansol
- Fondation Giordano dell' amore
- French Sif
- Institut Für Finanzdienstleistungen
- New Economics Foundation
- Observatoire de la finance
- Terra Nova
- UK-Social Investment Forum

▪ Who are we ?

The R E S E A U FINANCEMENT ALTERNATIF's aim is to promote ethics and solidarity in dealings with money, in order to contribute to a more just and human society.

- It raises awareness about the responsible use of money
- It reflects and co-operates with representatives of the world of associations, universities, politics and finance on the development of socio-ethical finance
- Thanks to solidarity-based financial products, it finances organisations as well as social and environmental projects.

The R E S E A U FINANCEMENT ALTERNATIF shows that money, ethics and solidarity can be compatible.

RESEAU (Network) – under its banner, there are more than **60** pluralist member organisations active in sectors such as the social economy, the fight against exclusion, the environment, ... It also works in close co-operation with other organisations (Belgian and also European ones) in the area of socio-ethical finance.

FINANCEMENT (Financing) – the R E S E A U helps its member organisations financially thanks to socio-ethical financial products... It carries out research on socio-ethical finance.

ALTERNATIF (Alternative) - it innovates and offers each individual, organisation or institution the option of a "socio-ethical alternative" in the use he/she/it makes of his/her/its money... Its member organisations benefit from an alternative source of financing.

For more information :

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The RESEAU FINANCEMENT ALTERNATIF promotes 4 socio-ethical financial products:

- **CIGALE** savings account
- **DYNAMO** savings account
- **ALTERVISION BALANCE EUROPE** fund
- **TRIODOS VALUES FUND**

Thanks to these products, the RESEAU FINANCEMENT ALTERNATIF strengthens its position as a reinvestor of funds in the social economy.

▪ **Activities: areas of work and achievements**

Information/raising awareness

The RESEAU FINANCEMENT ALTERNATIF develops communication tools on socially responsible investment and organises discussions and debates, seminars, conferences, etc.

Our publications (Interface, Dépêche (dispatch), studies, guides, etc.) are precise and detailed and enable you to form an opinion in the area of socio-ethical finance.

The RESEAU initiates discussion, reflection and innovative ideas in the area of socio-ethical finance. It reaches the institutional public in finance, politics and business through information/discussion sessions on the theme of "the compatibility of money, ethics and solidarity".

The RESEAU is present at exhibitions and trade fairs or private events that are all ideal opportunities for it to meet the public.

Action-Research

The RESEAU FINANCEMENT ALTERNATIF carries out studies on its own specific themes (banking exclusion, pension funds, the creation of a consultancy agency for socio-ethical investments, etc.).

The RESEAU attracts the attention of financial institutions, talks to and establishes a partnership in order to create new socio-ethical financial products and mechanisms.

The RESEAU also carries out research and initiates new ideas for using money ethically and in solidarity. Our current themes are tax incentives, labels, socially responsible investment, ...

This varied work has enabled us to develop solid expertise that is acknowledged in the area of socio-ethical finance.

Solidarity

Solidarity at several different levels. The RESEAU FINANCEMENT ALTERNATIF mobilises the associative sector, offers it new possibilities of action and guarantees it

financial support. It also offers an alternative to both the saver and the investor, whether private or institutional and to financial partners who benefit from a socio-ethical surplus.

The RESEAU FINANCEMENT ALTERNATIF provides the structure for a dynamic associative network that supports a strong and unifying project: the desire to promote ethics and solidarity in dealings with money. Each member organisation, at its own level, contributes with money and resources.

Thus, in addition to the logic of maximum profit or return, these social and economic partners are aiming to promote a society that is more respectful of the human nature and the environment.

At the same time, the RESEAU FINANCEMENT ALTERNATIF finances its members and their projects via the socio-ethical financial products that it develops with financial partners.

▪ **Values**

By showing that money, ethics and solidarity can be compatible; the RESEAU FINANCEMENT ALTERNATIF upholds 8 values:

Ethics – the RESEAU works towards a more just and human society.

Solidarity – the RESEAU helps its organisations financially, thus enabling them to carry out their projects.

Pluralism – the RESEAU is neither denominational nor partisan.

Independence – the RESEAU has complete freedom to choose how it allocates the funds generated.

Lack of profit – the RESEAU is a non-profit-making organisation.

Transparency – the RESEAU regularly informs savers and investors of the use that is made of their money and more generally of the evolution of socio-ethical products. Its accounts are audited annually.

Professionalism – the RESEAU exists since 1987 and has acquired solid experience.

Security – the RESEAU works with banks accredited by the banking and financial commission.