

Positive Money Mission

Mission

Positive Money is a movement to democratise money and banking so that it works for society and not against it.

What problem are we trying to solve?

Right now the money and banking system causes house price bubbles, high levels of debt, and rising inequality. It lays the foundations for financial crises. It harms our environment. And there is a large democratic deficit in the way the money system works and policies are decided.

What is our vision?

To deal with the big social, economic and environmental challenges we're facing today, we need to transform our money and banking system. **Positive Money's goal is a money and banking system that serves a fair, democratic, and sustainable economy:**

- An economy that isn't reliant on housing bubbles, stock markets booms and unsustainable levels of inequality and debt to keep it growing.
- An economy that's stable, with more secure jobs, less household and government debt, which does not automatically increase inequality and that will give us a solid footing to tackle the environmental crisis.
- Where the Bank of England works with the Government in a democratic way to implement economic policies to shift the UK economy to one that is fairer and more sustainable.
- Where implicit subsidies for banks are removed, and a diverse ecosystem of banks serve the needs of society.

How do we pursue change?

We research the problems with the money and banking system, to develop our proposals for reforming it and to win the support of economists.

We build a growing, skilled, and diverse network which works together to campaign for change.

We influence key decision makers and influencers in the UK.

We lead and support an international movement advocating reform around the world.

Positive Money local groups are at the heart of the Positive Money network and campaign – bringing people together in communities all around the UK to raise awareness of the need for a reformed money and banking system. Local groups and the activities they pursue are proof for policy-makers, the media and economists that there is a critical mass of people calling for reform of the money system and that this is an issue with mainstream support.

Positive Money Local Groups Objectives

Positive Money is a supporter driven organisation. Via grass-root links at the local level, we are working to raise awareness about the connections between the way money is created and contemporary social, economic, and environmental issues. These grass-root links are embodied in our local groups, which are an essential part of the campaign. Every Positive Money local group is different in character, makeup and activity. However, there are shared objectives that all Positive Money local groups should be working towards:

Awareness Raising

'change will come when public opinion and expert opinion coincide'

Awareness raising should be the bedrock activity of all Positive Money groups. It is important to remember that money and finance can be off-putting topics for a lot of people. Raising awareness of these issues needs to be done in a respectful, fun and accessible way. Most politicians don't understand where money comes from - so it is not a surprise that the general public don't have a clear idea! There are a variety of different ways to raise awareness including having a stall, organising an event or a film screening. We are happy to help and we have lots of resources that could come in handy. Email info@positivemoney.org if you need support.

Lobbying

The results of a Dodds monitoring poll conducted in 2017 showed that only 15 in 100 MPs have an accurate understanding of where money comes from. Following the successful backbench debate in November 2014 on 'Money Creation and Society', the debate on monetary policy in November 2016, and our two packed-out events at the Conservative and Labour Party Conferences in 2016 and 2017, together we need to keep money creation and its impacts on the agenda in Parliament and with local decision makers.

Here are some ways our local groups lobby influential people:

- Visit MPs surgeries individually or as a group
- Organise a big event (+35 people) on a topical issue and ask all the political candidates in your area to attend, as well as the local media
- Go to a local election hustings and ask a question

Please see our website for materials and support to help you influence people in your local area: www.positivemoney.org/lobby-your-mp/ or www.positivemoney.org/resources/organise-an-event/ And if you have any questions, email info@positivemoney.org

Content and Understanding

We are well aware that this subject is complicated and that to have confidence speaking about it in public and to politicians you need to understand the basics. Local groups are the perfect place to create a supportive space to encourage each other to keep learning.

Your group might want to read chapters of *Modernising Money*, watch our popular *Banking 101* video series, or have an informal discussion on a different topic each month, to keep deepening the groups understanding. Ensure that people in your group take it in turns to 'host' the discussion, so that the person doing background reading changes from month to month.