

FUTURE OF THE FINANCE SECTOR

BREXIT AND BEYOND

19 April 2018



@MarloesNicholls

HOW CAN WE BUILD A FINANCIAL SYSTEM THAT SERVES PEOPLE AND PLANET?



LAB FELLOWS

Appointed for potential to make financial services more **responsible**, **democratic** and **fair**, including:



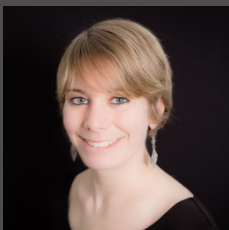
Alasdair Blackwell: Blox

Social network for neighbours, enabling collective saving and bargaining.



Freda Owusu: CredScope

Alternative, bottom-up credit reference agency, enabling more people to become financially included.



Audrey Giroud: Chip In

Money app that makes saving engaging through the use of gamification



Sam Gill: Engaged Tracking

Public ranking of world's largest companies by carbon emission intensity.

DATA REVOLUTION



INFORMATION IS POWER

- New insights
- Tailored design
- Automated systems

INFORMATION IS POWER

- New insights
 - New profits
- Tailored design
 - Increased exclusion and inequality
- Automated systems
 - Entrenched values and interests

A WAY FORWARD

- Public engagement
- Market diversity
- Business governance
- Upgrade policy and regulation
 - Vision and coordination
 - Align incentives
 - Monitor outcomes

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THE
FINANCE
INNOVATION
LAB