'SUBJECTS OF MEMORY FINANCIAL RESPONSIBLE AND SUSTAINABLE FINANCE'

'Introduction' is translated to 'Introducción'.

Ethical finance is a subject that is increasingly addressed in economic and political fields. Indeed, ecological responsibility affects all sectors, including the financial sector. The stakes are becoming more and more important over the years, and above all, the ecological field interests more and more actors, whether they are individuals or professionals.

Subject 1: The evaluation of the performance of SRI since its appearance and the main differences and similarities with classical finance

The question is whether the performance of socially responsible investment are the same or better than those of traditional investments and how these performances evolve over time.

How is it necessary that SRI investments deliver the same performance as traditional funds to attract interest from a maximum of consumers, both individuals and professionals?

In a first part, give the characteristics of the SRI, the definition, as well as the issues and differences with traditional funds.

Define the notion of performance and its link with investment in general, giving all types of investments that can exist. How to evaluate the performance of SRI and what are its developments over time? Finally, in a last part, talk about the different actors who are present on the market, the interest paid to SRI as much by individuals as by professionals. Analyze the report of individuals to ecological transition, and speak of the future of SRI. How will it be perceived in the coming years? What are the main trends and prospects?

Subject 2: Sustainable financing and green bonds as a new financial tool

For some time, green bonds have been tools that are mainly used in the world of finance to fight against all kinds of ecological drifts.

How do green bonds represent a more appropriate financial tool for sustainable financing, and what are the implications this has in the long term for the world of finance?

1) Define the notions of green bonds and sustainable financing in the first place. Talk about the various environmental obligations put in place by the government and the main objectives and challenges that result from them. Then analyze the interest of companies, investors, and all actors present on this market. Study ecological phenomena and man's responsibility for global warming among others, as well as pollution or biodiversity protection. Finally, in terms of figures, give the developments of sustainable financing since the introduction of green bonds in 2007. Also deal with the differences between a green bond and a traditional obligation, not forgetting the various regulations in force.

Subject 3: The different devices of support to the ethical finance and their links with the general performances

In order to encourage more people to invest in responsible finance, devices are put in place, the question being how far these devices improve investment performance and whether they are as efficient as traditional funds.

How do the devices put in place to promote ethical finance are an effective way of strengthening its overall performance?

In a first part, state the issues of these devices on the world of finance and more particularly ethical finance. What are these devices, their effectiveness, their relevance to reality and the demands of investors, individuals as professionals? Talk about investments, performance of each and how investors really perceive ethical finance. Finally, talk about prospects and trends in this type of investment, why they are better suited to be kept in the future?

Subject 4: Sustainable Finance and the Fight against Global Warming

In this subject, it is a question of defining means to fight against the plagues which devastate the planet in more or less long term, like the climatic warming especially.

How ethical finance is a relevant way to fight against global warming?

In a first part, define the notions, those of sustainable finance and all the ecological questions that are regularly raised by the various governments. What link is it possible to establish between ethical finance and global warming? What means have been put in place by States to fight more effectively against global warming?

1) Highlighting the notion of financial risks as well as that of climate policy. Also talking about authorities, regulations and actions taken by the Bank of France regarding financial stability, monetary policy or more responsible investments.

Subject 5: The impact of responsible finance on banks and the increase in their climate-friendly actions

The goal is to better understand how banks are partly responsible for climate change and to define the need to take action to reduce these impacts.

How can banks have a negative impact on the environment and how can sustainable investment help reduce this impact?

After defining the notions, make the link between the banking world and the negative impact on the entire planet. What is the impact of banks on climate? Give specific examples. Also talk about bank pollution, analyze the importance of banks in the French and international economy. What are the emissions from banks, financing projects that generate greenhouse gas emissions. Analyze the dependence of banks on a majority of polluting industries, which depend heavily on fossil fuels. How to implement a series of actions aimed at reducing these emissions and analyzing the main challenges. How do customers perceive banks and the banking world today and lack of consumer control over where their money is placed.

'Conclusion' is translated as 'Conclusión'.

The ethical finance market is attracting more and more people in 2023 and will certainly continue to do so in the years to come. In recent years, ecology has become increasingly important, both in the business world and in the minds of individuals, who are increasingly looking to invest their money in more sustainable investments that offer performance equal to those found in traditional funds. Better informed, consumers have understood the need to pay increased attention to the environment and are now better informed about the negative impact banks have on the planet. In the current context, ethical finance is a more relevant way to fight climate change and pollution among other things.

REFERENCES

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