

Why change money

Each quarter, the European Central Bank creates euros and distributes them to banks. Banks make loans and you repay them by your work. It's the debt currency.

- This system is unequal: inequalities increase in society because banks are mainly ready for businesses and states that already have money.
- This system strengthens a society based on the short-term profit of companies and not on the long-term needs of the people.
- This system can only work with a perpetual growth required by the interests of the loans, except the resources of our planet are finished, as a picture of the earth taken from the space shows so well. We must therefore invent a new economic system based on the intelligent use of the commons and no longer on perpetual material growth. The time of centralized currencies is thus over.

Associations have difficulty financing their projects. You could see it! a specific currency, intended for associations and not for banks, seems to me more interesting. The associations carry projects based on the needs of the population and for the most part, they have a long-term vision of the society in which we want to live and not the demands of profitability in the short term.

Article from prof Jem Bendell in the Guardian: Trading without money? Why a new system can address the economic spiral

<https://www.theguardian.com/sustainable-business/alternative-monetary-systems-address-economic-problems>

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