

POSITIVE MONEY EUROPE

# Strategic Plan 2025– 2030

posi+ivemoney

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In the last two decades, Positive Money has been at the forefront of a growing movement to redesign our economic system for the benefit of all people and the environment that they live in.

Our goal is simple yet profound: to ensure everyone has the essentials to live well—clean air, good jobs, and affordable homes. Since our founding, we have championed reforms that ensure the European economic system serves this purpose, and not just the interests of the wealthy elite.

Today, this movement is growing strong, but it faces significant resistance. The dominant narrative, driven by powerful corporations, institutions, and politicians, continues to prioritise profit over sustainability, short-term gains over social equity, and centralised power over democratic accountability. Recent political developments reveal both an appetite for change but also a risk of regression, as some leaders threaten to undo progress made over the past two decades.

At Positive Money Europe, we believe a radical transformation is not only necessary but possible. We envision a European economy where policies

align with planetary resources, reduce inequality, and empower people to hold financial institutions accountable.

Through rigorous research, impactful advocacy, and coalition-building, we work to reshape how decisions about Europe's economy are made. By engaging policymakers at the EU and national levels, informing the public, and collaborating with civil society organisations, we strive to create systemic change. From promoting financial policies that would contribute towards more energy security for households and Europe as a whole, to pushing for greater transparency and diversity within key decision making bodies, our work is driven by a vision of an economy that works for everyone.

This strategy outlines our roadmap for 2025–2030. It reflects the urgency of reforming Europe's economic system while embracing current opportunities to drive progress. By addressing structural inequalities, challenging dominant narratives, and fostering public engagement, we aim to build a European economy that prioritises the well-being of all people.





## Our vision

To be an impactful organisation that intervenes strategically to create change, our vision lies at the heart of everything we do.

At Positive Money Europe, we will only hang up our boots once we have achieved a European economic system that ensures that all people can live well, including by living in a safe and healthy environment.



## Our mission



We will work tirelessly to reach this vision by working towards two core missions:

1

**Redesign our economic system to tackle inequality and protect the environment that people live in.**

Give our central banks, governments and international finance institutions a mandate, and the tools, to ensure that people are economically secure and that they can live in a safe and healthy environment.



2

**Shift power from big corporations and banks to people.**

Create an economic system that redirects power and money away from rich elites and towards people.





## Our values

At Positive Money Europe, our values and principles are the foundation of everything we do. They are not just abstract ideas but a living framework that ensures the integrity and effectiveness of our work.

These values guide how we approach challenges, engage with stakeholders, make decisions and treat each other. By embedding our principles into our strategy and daily actions, we maintain the trust of our partners, the people we serve, and the broader movement for economic systems change.

Our values remind us that the way we work is as important as the outcomes we seek to achieve, and they keep us aligned with our vision of an economic system that ensures that all people can live well.

## Organisational values

### Democracy

The oversized and lightly regulated financial sector wields huge influence. Not only over our economies but also our democracies. Rather than society serving the financial system, we can make sure the financial system serves society.



### Environment

To preserve the environment that we live in we need to redesign our economic system. We need our governments, central banks and financial regulators to work together to rethink our financial systems so that they support a safe and healthy future.



### Justice and Equity

Our financial and monetary system is not neutral or isolated from racism, sexism and other structural inequities. We must put justice and equity at the heart of economic policy.





## Team values

### **Integrity, trust, and accountability**

We honour each other as individuals and treat one another with kindness and respect, assuming that everyone is doing their best work. Through open communication and clear expectations, we hold ourselves and each other accountable while fostering a safe and supportive environment.

### **Creativity, open-mindedness, and adaptability**

We embrace complexity and treat every challenge as an opportunity to learn and grow. By staying curious, experimenting, and remaining flexible, we continuously develop our expertise and evolve as a team. Differences of opinion and constructive criticism drive us forward, helping us find new solutions and seize opportunities.

### **Dismantling discrimination and fostering equity**

We actively challenge discriminatory structures, seek diverse perspectives, and create an inclusive environment where everyone feels valued and empowered. This commitment requires ongoing learning, reflection, and action, and we integrate these principles into everything we do, from our strategies to our day-to-day work.



## The current reality

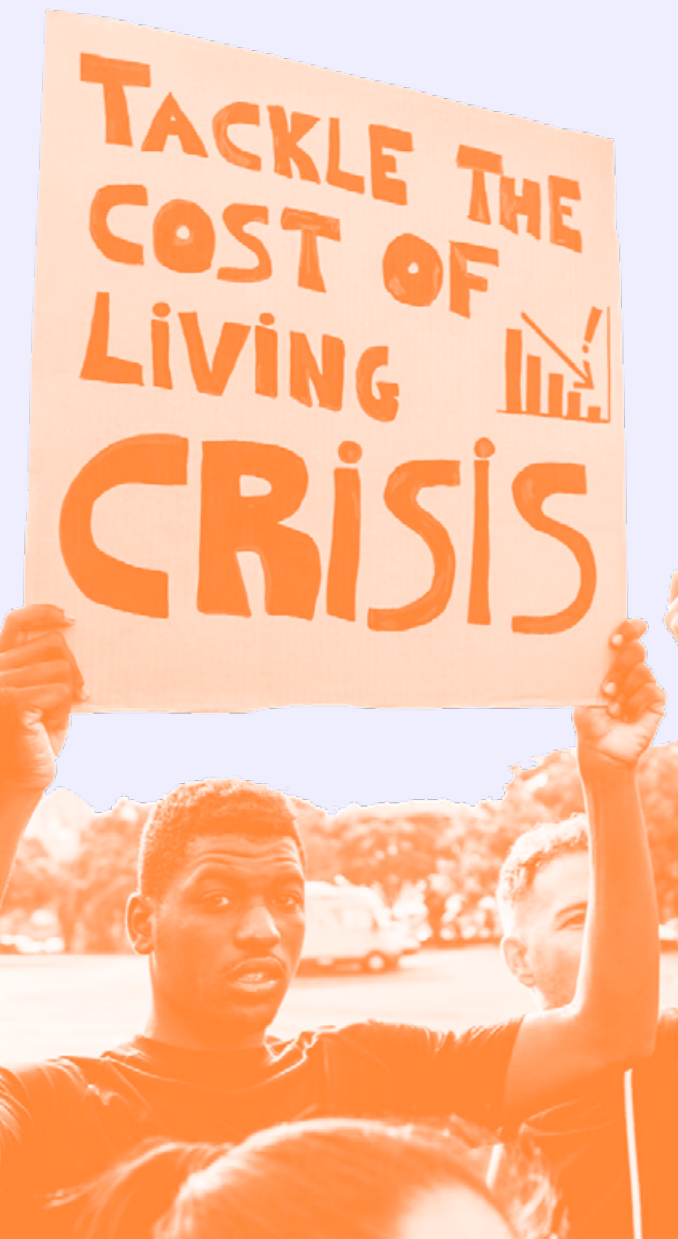
Europe is navigating significant social, environmental, and political challenges. Many people feel disillusioned with an economic system that appears rigged in favor of elites—whether corporate, financial, or political—and with leaders who seem unable or unwilling to address their struggles.

Rising costs of living, declining purchasing power, and widening inequality are fueling frustration, while high energy prices, housing shortages, and inflation strain household and business budgets and undermine economic stability.

At the same time, resource constraints, such as Europe's dependency on energy imports and the rising costs of essential materials for food and infrastructure, are exposing the vulnerabilities of existing systems. Prolonged droughts, floods, and other climate-related disruptions are straining agriculture and supply chains, further destabilising food systems and creating ripple effects across the economy.

Together, these pressures highlight the urgent need for policies that ensure energy security, robust infrastructure, and sustainable resource management.

At the heart of these challenges lies a deeply entrenched economic model that prioritises short-term gains, elite interests, and centralised decision-making. Policies and financial incentives are designed around short term returns rather than long term stability and resilience. This leads to speculative investment bubbles, overinvestment in extractive industries without accounting for environmental and social costs, underinvestment in public goods and infrastructure, and economic crises that disproportionately affect ordinary people.





Large corporations and powerful individuals have disproportionate influence over technocratic and centralised decision making by unelected bodies such as central banks, the European Commission, and other international financial institutions. This results in policies that favour wealth accumulation at the top rather than redistribution or investment in public and environmental welfare, and this without any democratic oversight. This system perpetuates structural inequities that disproportionately affect marginalised groups. Low wages, precarious employment, and housing insecurity burden low-income communities, while fiscal austerity measures further erode public services and safety nets, exacerbating poverty and social exclusion.

Current political narratives blaming fiscal indiscipline, migration, or the cost of the green transition deflect attention from these deeper systemic issues. By framing austerity, deregulation, and trickle-down economics as inevitable solutions, these narratives reinforce the status quo while obstructing the systemic changes needed to address inequality, environmental degradation, and social instability.

Despite these challenges, there are opportunities for progress. Public demand for affordable energy, secure supply chains, and economic opportunity is growing, and shared values—such as fairness, security, and prosperity—offer a foundation for collaboration. While political divisions remain, the European Union continues to be a space where bold economic reforms can gain traction. Moving forward, addressing these structural imbalances will require not only economic policy shifts but also a rethinking of the narratives that shape public debate.

## Our vision

**Our vision is simple: we want a European economic system that ensures that all people can live well, including by living in a safe and healthy environment.**



## The bridge

Achieving a European economic system that serves both people and the environment they live in requires dismantling the entrenched power structures and economic narratives that prioritise short-term gains, elite interests, and centralised decision-making and perpetuate inequality and environmental harm. The path forward must challenge the dominance of financial and corporate lobbies, shift the role of central banks and economic governance, and foster new coalitions that promote fairer, more democratic financial decision-making.

**“THIS TRANSFORMATION REQUIRES RESHAPING HOW ECONOMIC DECISIONS ARE MADE, ENSURING FINANCIAL FLOWS ARE DIRECTED TOWARD SOCIAL AND ENVIRONMENTAL WELL-BEING, AND REBALANCING POWER IN ECONOMIC GOVERNANCE.”**

To move from an economic system that prioritises short-term profits and elite interests to one that serves people and their environment, we must challenge the structures and narratives that uphold the status quo. This transformation requires reshaping how economic decisions are made, ensuring financial flows are directed toward social and environmental well-being, and rebalancing power in economic governance.

A crucial step in this shift is reshaping public debates around economic policy. For too long, dominant narratives have justified austerity, deregulation, and financial market primacy while dismissing alternatives that could promote stability and fairness. By shifting economic discourse, we can break the false dichotomy between market efficiency and social investment, demonstrating that policies fostering equity and a healthy environment are not only viable but essential for long-term prosperity.



**“THIS BRIDGE TO A FAIRER ECONOMY WILL NOT BE BUILT OVERNIGHT. IT REQUIRES COLLECTIVE ACTION FROM POLICYMAKERS, CIVIL SOCIETY, AND ENGAGED INDIVIDUALS WHO REFUSE TO ACCEPT AN ECONOMIC MODEL THAT SERVES ONLY A PRIVILEGED FEW.”**

At the same time, economic decision-making must become more transparent, inclusive, and accountable. Power is currently concentrated in financial institutions, central banks, and corporate lobbies, often leaving ordinary people without a voice in policies that shape their lives. Strengthening democratic oversight and ensuring that financial institutions prioritise public interest over short-term profits will be critical to achieving a more balanced and fair system. This means ensuring that decision-making bodies are diverse, so that a broader range of perspectives is considered, leading to more inclusive, stable and forward-looking economic policies.

To drive meaningful change, financial flows must also be redirected toward investments that address the most pressing societal challenges. Inadequate public and private investment in affordable housing, energy security, and social infrastructure continues to fuel inequality and economic instability. By rethinking how money moves through the economy, ensuring that financial policies are developed through coordination between central banks and governments, and are aligned with long-term public needs, we can create a system that fosters resilience, stability, and opportunity for all.

This bridge to a fairer economy will not be built overnight. It requires collective action from policymakers, civil society, and engaged individuals who refuse to accept an economic model that serves only a privileged few. By exposing the flaws of the current system, advocating for policy changes that rebalance economic power, and fostering a new understanding of what is possible, we can move closer to a European economy that truly meets the needs of both people and their environment.





## Our interventions

To bridge the gap between today's reality and our vision, Positive Money Europe will focus on four broad interventions that we have identified as being the most strategic given our current context and the expertise that we have developed.

1

Challenge dominant economic narratives & present alternative solutions

2

Use strategic advocacy to influence EU policy and institutions

3

Build a broad coalition for systemic change

4

Inform and empower ordinary people to demand change



## 1

**CHALLENGE DOMINANT ECONOMIC NARRATIVES & PRESENT  
ALTERNATIVE SOLUTIONS**

The current political discourse is shaped by ideas that austerity, deregulation, and market-first solutions are the only viable paths to prosperity. We will counter these narratives by amplifying alternative economic models that prioritise public and private investment in strategic sectors, such as clean tech, democratic accountability in financial decision-making, and that address systemic inequalities.

This includes educating the media and policy-makers on the true drivers of economic instability and inequality, challenging the scapegoating of fiscal spending and existing green deal policies, and ensuring that debates around inflation, monetary policy, financial regulation, and public investment reflect the interests of the majority.

We will build on the work we have led for years, which has made us a leading voice on alternative economic narratives that challenge the status quo and its policies that fail to serve the public good. We have exposed how energy bills are fueled by foreign energy dependence and erratic weather and have highlighted the need for more investments in home retrofits. We have debunked the myth that wages drive rising prices in Europe, and challenged conventional views on money creation that increase reliance on private banks while reducing access to public state money, such as cash. This leadership positions us to continue advancing a more informed public debate and advocating for systemic change that serves the public interest.

## 2

**USE STRATEGIC ADVOCACY TO INFLUENCE EU POLICY AND INSTITUTIONS**

We will conduct our advocacy by engaging directly with EU policymakers, central banks, and key institutional stakeholders to ensure that monetary policy, fiscal policy, and financial regulation work in tandem to address Europe's most pressing challenges. Through evidence-based research, policy recommendations, and coalition-building, we will highlight the need for financial flows to be directed toward public priorities such as affordable housing, energy security, and economic resilience.

By maintaining a strong presence in policy discussions, participating in consultations, and forging alliances with like-minded organisations, we will amplify our influence within EU decision-making processes. We will also leverage media engagement and public campaigns to shift narratives around economic governance, ensuring that social and environmental considerations become central to financial policymaking. Our advocacy will focus on making the European

Central Bank and other European financial institutions more transparent, accountable, and responsive to the needs of society, ensuring that economic policies serve people and their environment rather than entrenched financial interests.

We will leverage our successes to further influence EU policymakers to direct more funding towards home retrofits and renewable energy sources, reducing energy import dependence and shielding people from high energy costs. We will build on our work to push central banks to include environmental and social considerations into their decisions, with oversight from elected representatives. Additionally, we will continue to shape the development of a European central bank digital currency to ensure that it meets public needs rather than reinforcing the dominant power of banks. Building on this foundation, we are well-positioned to drive forward policies that prioritize people and their environment.





## 3

**BUILD A BROAD COALITION FOR  
SYSTEMIC CHANGE**

Achieving meaningful reform requires a coalition that extends beyond the traditional financial reform space. We will strengthen alliances with movements focused on inequality, climate justice, labor rights, and democratic reform to advance a shared vision of economic transformation.

This includes forming systemic coalitions that advocate for high quality public investments, better incentives and rules for the financial sector, and equitable investment in housing, clean technologies, and social infrastructure.

Positive Money Europe has a longstanding commitment to building coalitions and collaborating with civil society organisations and external stakeholders across diverse fields, including housing, consumer protection, home renovation, fiscal policy, financial education, social policies, renewable energy, ethical banking, and racism and structural inequity. By working together, we ensure that our policy proposals are holistic and systemic, effectively addressing interconnected issues and ensuring that no one is left behind.



## 4

**INFORM AND EMPOWER ORDINARY  
PEOPLE TO DEMAND CHANGE**

Economic literacy remains a major barrier to public engagement with financial policy. We will expand our work in public education, ensuring that more people understand how monetary and financial systems impact their lives and how they can advocate for change.

Through media engagement and accessible research, we will empower more people with the knowledge and tools to challenge economic injustice and advocate for alternatives that benefit everyone. We will build on our social media and press work to date, which has informed thousands about how central bank interest rates operate, how banks were making billions in profits while savings account interest rates remained minimal, and how central bank digital currencies could work and why they matter to people. These are just a few examples of the topics we will continue to address.



## Our strategic approach

The way we approach our work is crucial to our success. At Positive Money Europe, we carry out our day-to-day work according to six guiding principles.



### 1 Evidence-based advocacy

We ground our work in robust data and research, ensuring our policy proposals are informed by evidence. We also consider social and equity indicators to ensure that our solutions are inclusive and just.

### 2 Strategic engagement

We balance collaboration with system insiders to influence change from within, while also creating external pressure on policymakers through strategic campaigning and media engagement.

### 3 Constructive communication

We maintain a tone of voice that is both critical and constructive, assertive yet respectful, allowing us to effectively challenge the status quo while maintaining credibility and influence.

### 4 Crisis responsiveness

We stay prepared to act decisively during moments of crisis, when windows of opportunity for systemic change are most likely to open.

### 5 Coalition building

We work in diverse coalitions, recognising that collective action and collaboration are essential for driving impactful change.

### 6 Audience adaptability

We tailor our narratives to resonate with different audiences across the political spectrum, ensuring our message is heard and understood by a broad range of stakeholders.

We have identified four priority areas that are key to achieving our vision of an economy that ensures all people can live well, including in a safe and healthy environment. These strategic focus areas build on our expertise in central banking while recognising that the European Central Bank (ECB) does not operate in a vacuum, but necessarily interacts with other policy areas and actors in the European economic system.

We believe that rethinking the ECB's toolbox is essential for it to more effectively address the challenges of today's economy and better serve societal needs. By influencing the ECB's decisions, we can shape the flow of investments towards public goods, such as clean energy and affordable housing, while promoting economic stability. At the same time, we acknowledge the need for better coordination between monetary policy, fiscal policy, and private finance to achieve long-term prosperity.

Additionally, we aim to address the overlooked issue of money creation, as the decline of cash risks leaving people entirely reliant on private banks for payments, undermining financial system resilience and public trust. Finally, as an organisation focused on systemic change, we are committed to deepening our work on the structural inequities embedded in central bank policies to ensure a fairer and more inclusive economic system.

## 1. RETHINKING CENTRAL BANKING

## 2. THE FUTURE OF MONEY

## 3. DIRECTING INVESTMENT TOWARDS ENERGY SECURITY AND AFFORDABLE LIVING

## 4. ADDRESSING DIVERSITY, ACCOUNTABILITY AND SYSTEMIC INEQUITIES





## 1. RETHINKING CENTRAL BANKING

The European Central Bank (ECB) has a powerful influence over Europe's economy, impacting everything from mortgage rates to job opportunities and the cost of living. Its decisions shape financial markets, public investment, and economic stability. Yet, the ECB's tools for achieving its mandate of maintaining stable prices across the Eurozone, often achieved through raising interest rates, can make life more expensive for households while benefiting commercial banks that profit from higher rates.

The ECB decisions also impact how money flows in the European economy. Its policies influence whether investments go toward affordable housing, clean energy, and infrastructure, or into financial markets that primarily benefit large corporations and the wealthy. This makes the ECB's decisions crucial for ensuring that Europe's economy supports everyday people, not just financial elites.

To build a stronger, fairer economy, we need to rethink the role of the ECB and ensure that its tools and policies better reflect the needs of society. This means aligning its policies with the broader economic goals of growth, stability, and a safe and healthy environment.

## 2. THE FUTURE OF MONEY

Money is a fundamental public good that everyone relies on to pay for food, rent and make payments. Yet most of the money we use on a daily basis is created by private banks and not by the state. Cash is the only form of public (state) money that is widely accessible today, and it plays a crucial role in maintaining trust in the financial system: if there is a financial crisis, you can convert your bank deposits into cash, which is backed by the state. Cash is reliable, universally accessible, and protects privacy. However, the use of cash is rapidly declining due to increasing digitalisation. As cash usage decreases, people become more dependent on private banks and payment companies, which increases financial exclusion and gives corporations more control over our personal data and payment systems.

This reliance on private financial institutions also creates systemic risks. When banks face crises, taxpayers are left to bail them out because they control the money supply and payment infrastructure. If this trend continues, the financial system will become even more concentrated in the hands of a few powerful banks and corporations, undermining financial stability and public trust.

For these reasons, we need a universally accessible and safe electronic form of cash in Europe, a digital euro, that meets the needs of people and that would make our financial system more resilient.

### 3. DIRECTING INVESTMENT TOWARDS ENERGY SECURITY AND AFFORDABLE LIVING

Europe's energy security and economic stability are closely tied to how and where money flows in the financial system. Today, banks and investors continue to channel significant amounts of money into gas, oil, and other high-emission industries because they yield short-term profits. However, this reliance on gas and oil makes Europe more vulnerable to energy price shocks, geopolitical conflicts, and supply disruptions. It also drives up household energy costs and contributes to increasingly severe weather events, impacting both our wallets and our everyday environments.

Public financial institutions, like the European Central Bank (ECB), have the power to influence financial flows and encourage investments in energy security, affordable housing, and the transition toward clean energy. By setting clear rules and incentives, the ECB can help steer investments toward home retrofits that reduce energy bills, clean energy projects that enhance energy independence, and climate solutions that reduce emissions and prevent extreme

weather events from becoming more frequent and severe. This would not only lower costs for households but also ensure that people can live in safe and healthy environments.

While governments should lead the way in investing in these critical areas, budget constraints and political pressure to cut public spending mean that public investment alone is not enough. The current political narrative often suggests that the private sector will fill this gap, but a financial system driven by short-term profits is unlikely to support the long-term, lower-return investments needed for climate action and public infrastructure.

A coordinated approach is needed where public investment, central bank policy, and private finance work together to ensure that financial resources are directed toward the public good. By influencing how and where money flows in the economy, the ECB can play a strategic role in enhancing energy security, stabilising costs, and supporting climate action that protects people's everyday environments.



#### 4. ADDRESSING DIVERSITY, ACCOUNTABILITY AND SYSTEMIC INEQUITIES

Central banks hold immense power in shaping the economy, influencing the cost of living, wealth distribution, and financial stability. While their independence from political pressures is crucial, it also requires more diversity, strong accountability and democratic oversight to ensure that policies serve the public interest, not just financial markets.

The European Central Bank (ECB) plays a pivotal role in the European economy, yet its decision-making is concentrated in the hands of a small group of people who often share similar educational backgrounds, economic perspectives, and life experiences. This narrow pool of decision-makers risks overlooking the needs and challenges faced by everyday Europeans. By including a wider range of viewpoints, the ECB can make more balanced and effective policies that better reflect Europe's diverse population. By broadening the pool of candidates for leadership roles, the ECB can better understand and respond to the realities faced by European households and businesses.

The ECB can also better understand the needs of everyday Europeans by engaging directly with a broader range of stakeholders than private banks, which have vested interests.

A more balanced approach would involve direct dialogue with civil society organisations, consumer groups, and other stakeholders affected by its policies.

Democratic oversight is crucial to ensuring the ECB's accountability. Currently, the ECB is accountable to the European Parliament, but the mechanisms for oversight are limited. Strengthening this oversight would ensure that the ECB remains transparent and responsive to public needs.

Finally, addressing structural inequities goes beyond diverse representation. It requires integrating equity considerations into all stages of economic policymaking. Positive Money Europe is committed to evaluating how policies impact different social groups, particularly low-income households, women, and marginalised communities who are often disproportionately affected by economic shocks. By including these considerations into our own policy proposals, we push the ECB to adopt a similar approach. By doing so, the ECB can design policies that contribute to a fairer and more resilient European economy for all.





# positivemoney

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Enterprise number: 0718.859.377

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**Positive Money EU**  
Square Ambiorix 10  
1000 Brussels  
Belgium

[www.positivemoney.org](http://www.positivemoney.org)