

*Rapport Moral sur
l'Argent dans le Monde
2005*



La face cachée de la finance :

- délits financiers
- cybercriminalité
- finance offshore
- fraude fiscale

Les enjeux éthiques



Rapport Moral Sur Largent Dans Le Monde 2005 11eme Edition 2005

Karin Nielsen-Saines

Rapport Moral Sur Largent Dans Le Monde2005 11eme Edition 2005:

Societal ,2005 Livres hebdo ,2007 Rapport Moral sur l'Argent dans le Monde Association d'Economie Financi,2006-05-18 Rapport moral sur l'argent dans le monde Association d'économie financière (France),,Antoine Mérieux,Michel Aglietta,2005 Le Rapport moral sur l argent dans le monde dit annuellement par l Association d conomie financi re avec l aide de la Caisse des D p ts fournit chaque ann e une large synth se des grands d bats qui ont travers le monde de la finance au cours de l ann e coul e L originalit du Rapport moral est de pr senter travers de nombreuses contributions venant d horizons tr s divers dans quelles conditions les m tiers de la banque et de la finance m tiers de service concourent au d veloppement quilibre de notre soci t Apr s une introduction centr e notamment sur la probl matique de la confiance et de la transparence au sein du syst me financier et le rappel traditionnel des principaux v nements des douze derniers mois le Rapport moral 2005 est divis en deux parties La premi re s int resse plus particuli rement la face cach e de la finance quels sont les enjeux de la d linquance financi re qui utilise notamment les facilit s de la finance offshore Quelles sont les diff rentes formes de la cybercriminalit et les risques encourus Quel est le r le des tats et de la communaut internationale Comment se pr sente le cas particulier de la fraude fiscale La seconde partie voque comme l accoutum e quelques grands dossiers d thique financi re finance et mondialisation la gouvernance du secteur financier l exclusion bancaire et financi re et finance et religions Dans sa 11 me dition le Rapport moral sur l argent dans le monde est devenu au fil des ann es l instrument de r flexion et de travail incontournable pour tous ceux professionnels de la finance d cideurs publics chercheurs enseignants qui s int ressent aux enjeux fondamentaux de notre syst me financier dans ses composantes nationales et internationales **Rapport moral sur l'argent dans le monde** Antoine Mérieux,2013-06-13 Le Rapport moral sur l argent dans le monde dit annuellement par l Association d conomie financi re avec l aide de la Caisse des D p ts fournit chaque ann e une large synth se des grands d bats qui ont travers le monde de la finance au cours de l ann e coul e La crise financi re les scandales le maintien de tr s fortes in galit s de r mun ration le lourd impact social des mutations de notre syst me productif ont aggrav les incompr hensions r currentes en France entre l entreprise et la soci t Depuis une dizaine d ann es le mod le dominant de l entreprise fond sur la seule maximisation de la valeur actionnariale est remis en cause et une nouvelle approche fond e sur la responsabilit soci tale de l entreprise se d veloppe qui s largit aujourd hui au domaine fiscal Enfin de nouvelles formes de soci t s poursuivant un int r t collectif commencent appara tre signe pr curseur d un nouveau paradigme Le nouveau Rapport moral sur l argent dans le monde 2013 dans sa premi re partie revient en profondeur sur ces volutions Il questionne d abord les r gles de gouvernante de r mun ration et de repr sentation des salari s et dans un deuxi me temps les tendances les plus r centes en mati re de responsabilit soci tale des entreprises Il pr sente de fa on plus concise dans ses deux autres parties un dossier d actualit sur la finance traitant en deux volets les nouvelles r gulations et la lutte contre les d lits financiers un recueil de t moignages de croyants des trois grandes religions monoth istes sur les origines

morales de la crise financière *La finance, pour quoi faire ? ; Les enjeux éthiques : mondialisation, délits financiers, entreprises responsables, finance solidaire* ,2004 *Rapport moral sur l'argent dans le monde 2010* ,2010 [Rapport moral sur l'argent dans le Monde 1995](#) ,1995 *Rapport moral sur l'argent dans le monde 1996 AEF 1995-12* **Rapport moral sur l'argent dans le monde** ,1997 **Rapport moral sur l'argent dans le monde 1996** AEF,1995-12-01

Rapport moral sur l'argent dans le monde 1994 ,1994 *Rapport moral sur l'argent dans le monde* Antoine Mérieux,2007-06-28 Le Rapport moral sur l'argent dans le monde dit annuellement par l'Association d'économie financière avec l'aide de la Caisse des Dépôts fournit chaque année une large synthèse des grands débats qui ont traversé le monde de la finance au cours de l'année écoulée L'originalité du Rapport moral est de présenter travers de nombreuses contributions venant d'horizons très divers dans quelles conditions les marchés de la banque et de la finance marchés de service concourent au développement équilibré de notre société Le Rapport moral 2007 se divise en deux parties La première partie intitulée « les entreprises de l'économie sociale en question » interroge le cadre juridique et de gouvernance régissant les différentes familles de l'économie sociale qu'il s'agisse des coopératives, des mutuelles ou des associations Ces formes d'organisation censées répondre aux insuffisances du marché sont elles toujours pertinentes et représentent elles toujours une alternative dans un monde de plus en plus dominé par le modèle de la société anonyme et de la valeur actionnariale La question se pose tout particulièrement dans le secteur financier français qui laisse une large place aux banques coopératives et aux mutuelles d'assurance Elle intéresse aussi d'autres secteurs très divers comme la santé, l'agriculture ou le commerce voire les associations et les fondations Face aux risques de banalisation comment préserver l'identité de ces organisations et moderniser leur gouvernance La seconde partie vise comme l'accoutumé quelques grands dossiers de l'actualité financière forts enjeux thématiques le chantier du contrôle interne des sociétés, celui de la lutte contre le blanchiment et celui de l'impact international des nouvelles fondations philanthropiques Le Rapport moral sur l'argent dans le monde dans sa treizième édition est devenu au fil des années un instrument de référence et de travail incontournable pour tous ceux professionnels de la finance décideurs publics chercheurs enseignants qui s'intéressent aux enjeux fondamentaux de notre système financier dans ses composantes nationales et internationales **Rapport moral sur l'argent dans le monde en 2001** ,2001 Le Rapport moral sur l'argent dans le monde dit annuellement par l'Association d'économie financière avec l'aide de la Caisse des Dépôts et Consignations fournit une large synthèse des grands débats qui ont traversé le monde de la finance au cours de l'année écoulée L'ambition est donnant la parole des moins d'origines très diverses est de montrer comment la sphère financière répond ou tente de répondre aux multiples défis que nous lancent aujourd'hui la mondialisation, les nouvelles technologies de l'information et les incertitudes de la conjoncture économique et politique internationale Selon la démarche originale du Rapport moral ces réponses tout en préservant le dynamisme et l'efficacité des marchés doivent aussi prendre en compte ce que l'on appelle de plus en plus souvent la recherche du bien commun c'est dire les valeurs de la cohésion sociale de la théorie de la

solidarit avec les pays les plus pauvres ou le souci de l int r t des g n rations futures L originalit du Rapport moral est de rappeler travers toutes ces contributions tr s diversifi es que les m tiers de la banque et de la finance m tiers de service ont une contribution particuli re apporter au d veloppement quilibre de notre soci t Apr s l introduction qui pr sente un bilan synth tique de l actualit conomique et financi re internationale apr s le 11 septembre et le rappel traditionnel des principaux v nements des douze derniers mois le Rapport moral d cline cette ann e quatre grands th mes Les enjeux d uneconomie mondialis e cette premi re partie analyse d abord l volution de la conjoncture de l economie et de la finance mondiale elle s interroge sur les moyens de rem dier au d ficit de gouvernance d uneconomie mondialis e et aborde la nouvelle probl matique de l aide aux pays en d veloppement elle confronte enfin les positions des repr sentants des religions monoth istes face la mondialisation Les grands dossiers d thique financi re ces dossiers d actualit couvrent successivement quatre th mes les cons quences du passage l euro le comportement thique des entreprises la lutte contre l exclusion bancaire et financi re et le t moignage de trois banques internationales de d veloppement sur la contribution de la finance au resserrement du lien social La lutte contre la d linquance financi re cette troisi me partie couvre le combat l chelle mondiale contre la criminalit organis e et le terrorisme la d linquance financi re telle la cybercriminalit et les d lits d init i s les d lits financiers au c ur de la soci t civile et enfin les questions nouvelles que pose la s curit des paiements notamment pour les cartes bancaires et l euro Justice et quit dans la politique conomique et sociale la derni re partie se fait l cho des r flexions r centes des economistes dans l hexagone sur l quit dans la politique conomique qu elles concernent le plein emploi ou divers aspects de la protection sociale la retraite la famille et la pauvret Sans quivalent en France et dans la plupart des autres pays l dition annuelle du Rapport moral sur l argent dans le monde constitue un instrument de r flexion et de travail indispensable pour tous ceux professionnels de la finance d cideurs publics chercheurs enseignants particuliers qui s int ressent l actualit financi re mais aussi aux enjeux fondamentaux de notre syst me financier dans ses composantes nationales et internationales *Rapport moral sur l'argent dans le monde en 2002* AEF,2003-02-25 Le Rapport moral sur l argent dans le monde dit annuellement par l Association d conomie financi re avec l aide de la Caisse des d p ts et consignations fournit une large synth se des grands d bats qui ont travers le monde de la finance au cours de l ann e coul e L ambition en donnant la parole des t moins d origines tr s diverses est de montrer comment la sph re financi re r pond ou tente de r pondre aux multiples d fis que nous lancent aujourd hui la crise financi re la mondialisation et les incertitudes de la conjoncture conomique et politique internationale Selon la d marche originale du Rapport moral ces r ponses tout en pr servant le dynamisme et l efficacit des m canismes de march doivent aussi prendre en compte ce que l on appelle de plus en plus souvent la recherche du bien commun c est dire les valeurs de la coh sion sociale de l thique de la solidarit avec les pays les plus pauvres ou le souci de l int r t des g n rations futures Apr s l introduction centr e sur la probl matique de l thique et de la responsabilit dans la sph re financi re et le rappel traditionnel des principaux v nements des douze derniers mois le Rapport moral traite cette ann e deux grands th mes La

crise financière et ses suites après un retour sur les facteurs explicatifs de la crise sont traités successivement les problèmes comptables les conflits d'intérêts dans les différents milieux de la finance les problématiques de la régulation et du gouvernement d'entreprise Les témoignages des responsables de la régulation des professionnels et des universitaires illustrent l'ampleur de l'introspection et la richesse des débats dans le monde de la finance pour trouver un équilibre dans la fixation des nouvelles normes entre ce qui relève de la réglementation imposée et de la responsabilité collective et individuelle des acteurs Les grands dossiers d'éthique financière cette partie traite du thème d'une économie plus responsable et plus solidaire autour de cinq grands dossiers d'éthique financière qui ont connu en 2002 une actualité particulière Tour à tour sont abordés les problématiques de l'interdépendance des économies de la délinquance financière internationale de la responsabilité sociale des entreprises de l'économie solidaire et de la contribution de la finance au lien social Sur ces différents sujets des progrès sont enregistrés encore bien modestes par rapport aux défis que doit relever notre économie désormais mondialisée Sans équivalent en France et dans la plupart des autres pays l'édition annuelle du Rapport moral sur l'argent dans le monde constitue un instrument de réflexion et de travail indispensable pour tous ceux professionnels de la finance décideurs publics chercheurs enseignants particuliers qui se intéressent à l'actualité financière mais aussi aux enjeux fondamentaux de notre système financier dans ses composantes nationales et internationales [Rapport moral sur l'argent dans le monde](#) Paola Camilleri, 2010-11-25 Le Rapport moral sur Garent dans le monde dit annuellement par l'Association d'économie financière avec l'aide de la Caisse des Dépôts fournit chaque année une large synthèse des grands débats qui ont traversé le monde de la finance au cours de l'année couverte L'originalité du Rapport moral est de présenter travers de nombreuses contributions venant d'horizons très divers dans quelles conditions les milieux de la banque et de la finance et de service concourent au développement équilibré de notre société Le nouveau Rapport moral sur l'argent dans le monde 2010 se divise en deux parties la question Comment remettre la finance au service de l'homme et de la société la première partie apporte des éléments de réponse sous quatre angles Elle s'interroge sur la connexion de la finance à l'économie elle-même et le caractère prédateur de certaines activités Elle met l'accent sur l'explosion des ruminations des traders et des dirigeants des grandes entreprises et sur les mesures prises pour les contenir Elle revient sur les deux rives observées sur les principaux marchés d'actifs financiers actions et titres de grande titrisation et sur les moyens d'y remédier Enfin elle aborde la problématique du surendettement public et privé qui remet profondément en cause le modèle actuel de croissance des pays développés En conclusion elle présente les principales priorités de la future présidence française du G20 en 2011 La deuxième partie du Rapport moral voit trois grands thèmes d'actualité soulevant des importantes questions éthiques la protection des clients face aux mauvaises pratiques de commercialisation des produits financiers la lutte contre les paradis fiscaux qui a connu des avancées très importantes au cours des deux dernières années et la nouvelle philanthropie qui se développe rapidement en Europe et se réinvente aux États-Unis

[Brief van Petrus Abraham Willibrordus van Zonneveld \(1948-\) aan Hélène Serafia Haasse \(1918-\), 1998](#) [Rapport](#)

moral sur l'argent dans le monde 2006 ,2006 Le Rapport moral sur l argent dans le monde dit annuellement par l Association d economie financi re avec l aide de la Caisse des D p ts fournit chaque ann e une large synth se des grands d bats qui ont travers le monde de la finance au cours de l ann e coul e L originalit du Rapport moral est de pr senter travers de nombreuses contributions venant d horizons tr s divers dans quelles conditions les m tiers de la banque et de la finance m tiers de service concourent au d veloppement quilibre de notre soci t Le Rapport moral 2006 se divise en deux parties La premi re partie examine comment les puissants outils de la finance peuvent tre mis au service de la lutte contre la pauvret dans le monde les engagements pris par la communaut internationale l horizon 2015 au titre des objectifs du mill naire pour le d veloppement ne seront pas tenus sans cet apport suppl mentaire Quels nouveaux instruments mobiliser dans ce but Quel r le pour le syst me financier et la soci t civile Comment l agriculture les mati res premi res et l acc s aux ressources naturelles sont parties prenantes de cette lutte Comment am liorer la gouvernance La seconde partie voque quelques grands dossiers de l actualit financi re forts enjeux thiques les chantiers actuels de la r gulation des diff rentes industries financi res l tat des mesures prises et des exp riences en cours pour r duire l exclusion bancaire et financi re et le r le nouveau du m c nat et de la philanthropie Le Rapport moral sur l argent dans le monde dans sa douzi me dition est devenu au fil des ann es un instrument de r flexion et de travail incontournable pour tous ceux professionnels de la finance d cideurs publics chercheurs enseignants qui s int ressent aux enjeux fondamentaux de notre syst me financier dans ses composantes nationales et internationales

Rapport Moral sur l'Argent dans le Monde ,2004 Le Rapport moral sur l argent dans le monde dit annuellement par l Association d economie financi re avec l aide de la Caisse des d p ts et consignations fournit une large synth se des grands d bats qui ont travers le monde de la finance au cours de l ann e coul e L originalit du Rapport moral est de rappeler chaque ann e travers de nombreuses contributions venant d horizons tr s divers que les m tiers de la banque et de la finance m tiers de service concourent au d veloppement quilibre de notre soci t

Rapport moral sur l'argent dans le monde 1999 ,1999 Cette sixi me dition du Rapport moral sur l argent dans le monde t moigne de mani re clatante que notre fin de mill naire est domin e par la mondialisation la globalisation des ph nom nes conomiques et financiers et par la recherche au travers de la coop ration internationale de r ponses nouvelles aux questions qu elle pose notre soci t Face ce d fi le monde est aujourd hui la recherche de nouveaux quilibres qui pr servent la dynamique du march de la comp tition et de la croissance tout en prenant mieux en compte d autres valeurs qui ont noms s curit coh sion sociale thique et souci des int r ts des g n rations futures Le Rapport moral sur l argent dans le monde pour 1999 aborde dans cette optique quatre grandes questions l actualit macro conomique nationale et internationale et les moyens de mieux r guler le syst me financier international les causes et les cons quences de la corruption et les mesures prises par la communaut internationale pour la combattre les conditions de promotion en France de l actionnariat salari apr s un bilan de l exemple am ricain une nouvelle approche de la croissance qui privil gie le d veloppement durable les d cisions conomiques d aujourd

hui devant pr server les int r ts des g n rations futures Sur tous ces fronts la r flexion se renouvelle et la volont d agir diff remment se renforce C est sans doute la valeur ajout e originale de ce Rapport moral sur l argent dans le monde que de fournir une synth se large et pluridisciplinaire sur ces logiques qui s entrecroisent logique du march et du profit logique des besoins conomiques et sociaux prise en compte des r glages conjoncturels mais aussi des tendances longues d volution de nos soci t s Sans quivalent en France et dans la plupart des autres pays l dition annuelle du Rapport moral sur l argent dans le monde constitue un instrument de r flexion et de travail pr cieux pour tous ceux professionnels de la finance d cideurs publics chercheurs enseignants qui s int ressent l actualit mais aussi et surtout aux enjeux fondamentaux du syst me financier dans ses composantes nationales et internationales

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