



## **Ethical Finance**

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Ethics may refer to a value system and a series of guidelines. When it is applied to the economic and financial sector it is defined as a set of criteria qualifying types of work but it cannot be applied to individual tools and activities. The reference value system of “Ethical Finance” refers to credit and is specifically based on the following aspects; Social Achievements, Transparency and Trust.

As in most tests done on economic issues in the European context, socially responsible financing provides a multitude of perceptions, attitudes and ways to perform. The first thing to be noticed is the difference of perception and conception of what is “socially responsible”. There are also significant differences regarding the level of development of ethical finances in Europe. However, in Europe, the various regional views and values are promoting different perspectives and alternatives of ethical finance.

See related links: [Associazione Finanza Ética de Itália](#)  
[Oikos - Cooperação e Desenvolvimento](#)

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