



CONVENTION OF INDEPENDENT  
FINANCIAL ADVISORS

A Non-Profit Foundation

A Non-Governmental Organization in general consultative status  
with the Economic and Social Council of the United Nations

## XVIIth INTERNATIONAL CIFA FORUM

# HOW TO MOBILIZE PRIVATE FINANCE TOWARDS FUNDING THE UN-SDGs?

May 6 - 7, 2019

United Nations, New York, New York

Room 8

### Contributing Association:



CIFA INITIAL CONTRIBUTOR

### Media Partners:



### Social Network Platinum:



**Monday, May 6, 2019**

**09:30 Welcome and registration of participants**

**10:00 Official opening ceremony by **Jean-Pierre Diserens\*\*\***,**  
Secretary-General of CIFA

**10:10 Tribute to the memory of **H.E. MR. VIRACHAI PLASAI****  
Late Ambassador of the Kingdom of Thailand to the United States, Chair of the  
Group of 77 for 2016

**10:30 Welcome address by **Tony Mahabir\*\*\***,** President of CIFA

**11:00 Keynote Speaker:**  
**H.E. Mr. E. Courtenay Rattray**, Ambassador, Permanent Representative of  
Jamaica to the United Nations, Member of the Group of Friends of SDG Finance.

**11:30 Keynote Speaker:**  
**Ferghane Azihari**, Chargé d'études, Institut de recherches économiques et fiscales  
(IREF), Paris

## **THEME 1: POVERTY, INC.**

### **FIGHTING POVERTY IS BIG BUSINESS. BUT, WHO PROFITS THE MOST?**

**12:30 Keynote Speaker:**  
**Navid Hanif**, Director, Financing for Sustainable Development Office, Department  
of Economic and Social Affairs, United Nations

## **THEME 2: FINANCING FOR DEVELOPMENT (FFD)**

At the UN “the Financing for Sustainable Development Office” through the FfD Forum plays a critical role for financing the 2030 Agenda. In addition, the FfD Office monitors the SDG implementation, promotes a competitive SDG Investment Fair and facilitates a dialogue on international cooperation in tax matters through the Tax Committee. The recommendations adopted by member states last month at the fourth ECOSOC FfD Forum and transmitted to the HLPF (High Level Policy Forum) 2019, will be presented in this opening session. CIFA will lean on the emerging economic trends as they offer hopes for economic growth and review the keys messages in relation to sustainable finance.

**13:00 *Networking Lunch Break***

# UNITED NATIONS 2030 AGENDA

## 15:00 THEME 3: ECOSOC 2019 SESSION

### “ONE WORLD FOR ALL: EMPOWERING PEOPLE TO BUILD EQUAL AND INCLUSIVE SOCIETIES”

#### “ADDRESSING INEQUALITIES AND CHALLENGES TO INCLUSION THROUGH FISCAL, WAGE AND SOCIAL PROTECTION POLICIES”

#### Moderated by:

**Hanifa D. Mezoui\*\***, Member of CIFA’s Executive Committee, Former Senior Advisor Humanitarian Affairs and Civil Society, United Nations Alliance of Civilizations (UNAOC)

#### Panelists:

**Daniela Bas**, Director, Division for Inclusive Social Development Department of Economic and Social Affairs, United Nations

**Chantal Line Carpentier**, Chief, UNCTAD New York Office, Office of the Secretary General

**Louise Kantrow**, Former International Chamber of Commerce (ICC), Ambassador to the United Nations

**Lila Karbassi**, Chief, Programmes, United Nations Global Compact

**Stephanie Kelton**, Professor of Public Policy and Economics, Stony Brook University, USA

**H.E. Mr. Horacio Sevilla Borja**, Ambassador, Former Permanent Representative of Ecuador to the UN, Chair of the Group 77 for 2017

#### 16:30 Concluding Remarks:

**Francois Lorient**, President, Bar Association for IGOs

**Reda Mezoui**, Docteur d’Etat en Sciences Politiques, Algiers University

17:00 *End of first day*

#### 20:00 17th CIFA Forum Patrons’ Gala Dinner

The Metropolitan Club New York, 1 East 60th Street, New York 10022-1054  
'by invitation only' (*Black tie suggested*)

#### 20:30 Keynote Speaker:

**H.E. Mr. Nassir Abdulaziz Al-Nasser**, Former High Representative of the United Nations Alliance of Civilizations (UNAOC), former President of the United Nations General Assembly (66th Session).

**Tuesday, May 7, 2019**

**10:00 Welcome address by the Chairperson for the Day**

**Afaf Konja**, Communication Specialist, former Spokesperson for the President of the United Nations General Assembly and UN Resident Global Correspondent

**10:30 THEME 4: GLOBAL FINANCIAL SYSTEM  
REGULATION AND THE IMPENDING NEED TO FINANCE  
THE UNITED NATIONS' SDGs**

**How to channel private investments to finance the Sustainable Development Goals?**

- Global financial markets' deregulation in 1970s, '80s and '90s allowed for the introduction of highly sophisticated financial instruments, which caused an overt misallocation of savings and impaired the efficient allocation of financial resources towards real economic growth.  
How to create the needed funding of 'common good' goals, such as the SDGs?
- In the aftermath of the global financial crisis of 2008, enhanced financial regulation aimed mainly at the stabilization of the financial system (as a pre-condition to economic growth and job creation) and the protection of investors.  
Should regulators now focus on directing the global financial system towards becoming the leading funding source for achieving the SDGs by 2030?  
Are these goals (financial system stability and SDGs) compatible or incompatible?
- How to improve regulation of the financial system in order to reduce/eliminate speculative investments?
- How to align the global financial system with sustainable development?  
Which investments are really relevant and efficient for the SDGs as opposed to financial instruments basically packaged/structured to generate fees/income benefiting the financial system dominant players and asset managers?
- How to align the financial system interests with the 'common good' goals: SDGs?  
What is urgently needed: increased liberalization and deregulation, allowing for enhanced competition, stronger regulation across all sectors (financial and economic), selective nationalization process...?

**Roundtable moderated by:**

**William K. Black\***, Member of CIFA's Advisory Board, Associate Professor of Economics and Law, University of Missouri-Kansas City, USA

**Panelists:**

**H.E. Mr. Mohamed Fathi Ahmed Edrees**, Ambassador, Permanent Representative of Egypt to the UN, Chair of the Group 77 for 2018

**Thierry Bonneau**, Professor of Law, Director of the doctoral school of private law, University of Panthéon-Assas (Paris 2)

**Joe Oliver**, Canadian Corporate Director, former Minister of Natural Resources (2011) and former Minister of Finance (2014)

**Olaf Weber**, Research Chair in Sustainable Finance, University of Waterloo, Waterloo, Canada

## 12:15 THEME 5: TAXATION AND SDGs

### How to achieve the SDGs through a tax system aimed at enhancing private wealth creation?

- Rethinking taxation in a globally integrated liberal economy: how to finance public spending without impairing competitiveness, innovation and growth?
- Who should bear the burden of direct taxation in a world where a State cannot tax:
  1. capital/capital income (free movement of capital)
  2. corporate profits too heavily (risk of delocalization)
  3. the rich (who can transfer their residence to low tax jurisdictions)
  4. the poor
  5. the middle class exclusively that consumes and drives demand?
- How to achieve tax compliance (fight against tax fraud) without excluding vast amounts of undeclared funds from financing economic development?  
Are tax compliance policies going too far and playing against economic development especially in emerging countries?  
How to unlock the financial resources available in offshore accounts?

#### Roundtable moderated by:

**Daniel Mitchell\***, Member of CIFA's Advisory Board; Chairman, Center for Freedom and Prosperity

#### Panelists:

**Allison Christians**, Full Professor Associate Dean (Research) H. Heward Stikeman Chair in Tax Law, McGill University, Montreal, Canada

**Peter Egger**, Professor of Applied Economics, ETH Zurich, KOF Swiss Economic Institute

**Stephanie Kelton**, Professor of Public Policy and Economics, Stony Brook University, USA

## 14:00 *Networking Lunch Break*

## 15:00 THEME 6: QUANTUM POLITICS AND SDGs

### How to achieve the SDGs in the new political era of quantum politics characterized by the populist intrinsic opposition to regulation, taxes, globalization and multilateralism, along with the rejection of political elites and mainstream media?

- In the current global political environment, could SDGs be achieved through multilateral agreements, increased regulation, heavier taxation of the carbon content of fuels, bureaucratic politics approach?
- In a newly designed global political environment, could the answer be: diminished State intervention and regulation, reduced tax pressure, increased trust in the capacity of citizens, corporates, investors to come up with the best solutions to face the challenges of achieving the SDGs?

**Roundtable moderated by:**

**Francois Lorient**, Human Rights Advocate-President, Bar Association for NGOs

**Panelists:**

**Joe Oliver**, Canadian Corporate Director, former Minister of Natural Resources (2011) and former Minister of Finance (2014)

**Henry Olsen**, Senior Fellow at the Ethics and Public Policy Center, Washington, DC

## **Secretary-General Address & End of the Forum**

**16:30** *End of second day*

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\* CIFA Advisory Board Member

\*\* CIFA Executive Committee Member

\*\*\* CIFA Foundation Board

# BIOGRAPHIES

**MICHAEL ADLERSTEIN** is Assistant Secretary General of the United Nations and Executive Director of the United Nations Capital Master Plan, a five-year program to restore and renovate the historic United Nations Headquarters in New York, NY. He was appointed to the position by United Nations Secretary-General Ban Ki-moon in July 2007. Adlerstein obtained his architectural degree from Rensselaer Polytechnic Institute and was a Loeb Fellow at Harvard University's Graduate School of Design. Most recently, Mr. Adlerstein was the Vice-President and Architect of the New York Botanical Garden, America's oldest and most respected center for horticulture, botanical research and education. In the 1980s, Mr. Adlerstein was the Project Director for the restoration of Ellis Island and the Statue of Liberty, the most ambitious historic restoration project ever undertaken by the United States Department of the Interior. Mr. Adlerstein, a New York native, has been recognized for his contributions to the field of architecture with numerous awards, and in 1994 was made a Fellow of the American Institute of Architects.

**H.E. MR. NASSIR ABDULAZIZ AL-NASSER**, a veteran diplomat, has the rank of Minister, granted by His Highness the Emir of the State of Qatar. He has contributed to advancing the multilateral agenda in the realms of peace and security, sustainable development and South-South cooperation over an international career spanning nearly four decades. H.E. Mr. Nassir Abdulaziz Al-Nasser has completed his mandate as the UN High Representative for the Alliance of Civilizations on December 2018. Prior to that, Mr. Al Nasser held the position of President of the 66th Session of the United Nations General Assembly from 2011 to 2012 and Chair of the Group of 77 for 2004. He has represented Qatar as Ambassador to the United Nations and has worked on core issues such as security, terrorism, poverty, hunger and natural disasters. During his term as Ambassador to the United Nations, he served also as non-resident Ambassador to a number of countries in the Americas, including Argentina, Belize, Brazil, Canada, Colombia, Cuba, Nicaragua, Panama, Paraguay and Uruguay. Mr. Al-Nasser covered the two-year term of Qatar as a non-permanent member of the Security Council (2006 to 2007). He was Security Council President for the month of December 2006, when the Council took action on a range of complex peace and security issues, including international cooperation to combat terrorism and the protection of journalists in armed conflict. In his private capacity, Mr. Al-Nasser serves on the boards of a number of institutions, including the Board of Advisors of the New York University Center for Dialogues. Recipient of numerous decorations and awards, Mr. Al-Nasser was made an honorary fellow of the Foreign Policy Association in New York in 2009. He also holds three honorary doctorates, in international affairs from the government of China

through Chongqing University, from the Institute of Oriental Studies of the Russian Academy of Sciences in recognition of his efforts to foster cross-cultural understanding and strengthen the work of the UN Alliance of Civilizations initiative, Doctorate of Laws from Fordham University in the United States , a Doctor Honoris Causae from Candido Mendes University and an Honorary Doctorate in Philosophy from TERI University and Institute in New Delhi - India. He was awarded by the United Nations Association of New York their 2012 Humanitarian Award. In 2014, Mr. Al-Nasser received from The Islamic University of Malaysia an Honorary Doctorate. In 2017, Al Farabi Kazakh University presented him with an honorary doctorate. A wide range of countries have conferred on him their national awards, including the Medal of Independence of the Government of the Hashemite Kingdom of Jordan; Grand Officer, Order of Merit (Italy); Medal of Grand Commander of the Order of Makarios III (Cyprus); National Order of Doctor José Matias Delgado (El Salvador); and Commander of the National Order of the Republic (Côte d'Ivoire). Recently Mr. Al Nasser accepted the title of Knight Grand Cross of the Royal Order of Francis I. From the President of Kazakhstan, on 11 October 2018, Mr. Al-Nasser received the “Dostyk” Order for his contribution to strengthening peace, intercultural and interreligious cooperation between nations.

**MOURAD AHMIA** is an Algerian-born diplomatic adviser and career diplomat who joined the Foreign Service at age 20. He has been serving as the Executive Secretary of the Group of 77 in New York since April 2000. Since 1994, he was seconded formally by the Algerian Government and served as Coordinator of the Office of the Chairman of the Group of 77 in New York. In that capacity, he directed the preparatory processes for a number of high-level G-77 conferences that led to the first ever G-77 South Summit in Havana, Cuba, in April 2000, and during which he was appointed as the First Executive Secretary of the G-77. During his diplomatic career, Mr. Ahmia served as Diplomatic adviser in the Algerian Ministry of Foreign Affairs and attended many international conferences and summits in the South as an expert in international economic, social and environment issues. Mr. Ahmia has served as an active member on the Board of many international foundations. He is currently the President of the International Secretariat of the Trieste System for Science and Technology, as well as Honorary Member of the International Foundation for Scientific Progress and Freedom in Trieste. He was conferred with many awards and decorations mostly by the Governments of the Member States of the G-77.

**MARIAM AZARM** has worked with the United Nations for the past 25 years as an international events and conference manager. She is actively involved in fundraising and raising awareness for many global philanthropic endeavors. Ms. Azarm is also the Director of External Relations for the Convention of Independent Financial Advisors (CIFA). Mariam works as a consultant at World Economic Forum (WEF), and she is currently on the board of two departments at the Metropolitan Museum of Art.

**FERGHANE AZIHARI** is an independent journalist and analyst specializing in public policy based in France. He works with the Institute for Research in Economic and Fiscal Issues in Paris and collaborates regularly with several French national newspapers. A member of the European students for Liberty and Young Voices network, he regularly collaborates with various French and American liberal media and think tanks to promote a culture conducive to the market economy. His interests focus more specifically on European and national public policies that affect trade and competitiveness.

**COSIMA F. BARONE\*\***, a seasoned wealth manager (*now retired*) and financial analyst based in Geneva, has worked in the global financial industry for over four decades, when she covered multiple positions and with several major international companies. Her most recent endeavors of the 21st century include the following: (a) Founder and Chairman of FINARC (Financial Analysis Research Consulting) SA since 2003; (b) Board Member of GSCGI/SAIFA since 2005 and Director since 2012; and (c) Member of the Executive Committee of CIFA since 2014. Author of the “INFERENTIAL FOCUS” since 2002, she is also the Editor in Chief of “The IFA’s WealthGram” monthly magazine of GSCGI/SAIFA, as well as of CIFA’s “TRUSTING” bi-annual magazine. She has published articles in various financial magazines. Cosima F. Barone is often invited to speak at national and international conferences. Cosima has double nationality, Italian and Swiss.

**DANIELA BAS**, Director, UN Department of Economic and Social Affairs, Division for Social Policy and Development. Ms. Daniela Bas is of Italian nationality, and is currently serving as the Director of the Division for Social Policy and Development at the United Nations Department of Economic and Social Affairs since May 2011. She is a political scientist with a major in International Politics and graduated Magna Cum Laude. In addition to her work at the United Nations from 1986 to 1995, she held managerial roles from 1996 until 2011 in the private sector in Italy and was, inter alia, adviser for the Italian Ministry of Foreign Affairs and for the Presidency of the Council of Ministers on human rights and social affairs. Designated by the Ministry of Foreign Affairs of Italy, she was a member of the Board of Directors of the European Union Agency of Fundamental Rights; Special Adviser to the Vice President of the European Commission (On. Frattini). At the European Union, she was representative on the topic “Tourism for All” on behalf of the Presidency of the Council of Ministers of her country.

**NICOLE BEINER**, Doctor in Economics, dedicated the first nine years of her professional activity to teaching and research in finance at the University of Geneva. For the past 20 years, she has been active in the management and control of risks of financial institutions, an experience first acquired working 10 years for Lombard Odier and then as an independent consultant for several banks, securities dealers and asset managers. Since 2017, Nicole is partner of BRP SA, a leading Swiss company founded

in 2010 with the aim of assisting banks and financial institutions in managing constantly evolving regulatory constraints. She is particularly in charge of risk management issues and the analysis of the different categories of financial instruments. On the Board of Fidorhône since 2017, she is also Vice President of the Board of the insurance company “Rentés Genevoises” since 2014 after her election by the insured persons. Since 2012, she works as a Senior Advisor at AZEK, the leading Swiss Training Centre for Investment Professionals including financial and investment fund analysts, asset managers, investment advisors as well as Wealth Managers and Relationship Managers.

**WILLIAM K. BLACK\*** teaches Economics and Law at the University of Missouri – Kansas City (UMKC). He is a white-collar criminologist. He directed the Institute for Fraud Prevention. His regulatory career is profiled in Professor Riccucci’s book *Unsung Heroes*. George Akerlof called his book, *The Best Way to Rob a Bank is to Own One* (University of Texas Press 2005, 2014), “a classic.” Paul Volcker wrote: *One of those lessons really sticks out: one brave man with a conscience could stand up for us all*. Black helped the World Bank develop anti-corruption initiatives and testified to Congress five times about the financial crisis. He is also the “Distinguished Scholar for Financial Regulation” at the University of Minnesota’s Law School and a Professor at IAEN in Quito, Ecuador.

**THIERRY BONNEAU**, full time professor at the University Pantheon Assas (Paris II), teaches Banking Law, Financial market Law, Banking and Financial European and international regulation. He gives lectures and lessons in French and in English in several countries (Luxembourg, Lebanon, Tunisia, Mauritius, Germany, Colombia, Canada, Dubai and Singapore). He is Director of the doctoral school of private law, as well in charge of the administrative service “Quality/Assessment”. He is also vice-president of the department of private law. He is the author of several books (*Banking and Financial European and international regulation/Régulation bancaire et financière européenne et internationale*, Bruylant 4<sup>e</sup> éd. 2018; *FINTEC and Law ...* in collaboration, RB Editions 2017; *Banking law/Droit bancaire*, LGDJ 12<sup>e</sup> éd. 2017 and 13<sup>e</sup> éd. 2019; *Financial law/Droit financier*, LGDJ 1<sup>e</sup> éd. 2017 and 2<sup>e</sup> éd. 2019) and numerous articles on these subjects. He is a columnist for several law journals, covering for example financial European and international law. Panel member in several French or English law magazines (Bulletin Joly Bourse; Banque et droit; Corporate finance and Capital Markets Law Review, Journal of Financial Regulation), he is co-director of one of them (Revue de droit bancaire et financier), the chairman of the Scientific Council of the International Review of Financial Services (IRFS) and a board member of the European Society for banking law and financial Law. He also contributes to the European Banking Institute (EBI). Furthermore, he acts as legal consultant or expert for law firms and financial institutions, in Paris, in London, in Canada and in the USA.

**ANDRÉ-VALÉRY BORDES** is Chairman and CEO of Academy & Finance SA. He has over 21 years professional experience in conference and seminar organization in the banking and finance fields. Through its offices in Geneva, Hong Kong and Dubai, Academy & Finance organized 800 conferences since 2000 in Switzerland, Luxembourg, Liechtenstein, Monaco, France, Belgium, New York, Hong Kong, Singapore, Shanghai, Dubai, Abu Dhabi, Beirut, Cyprus and Malta. Academy & Finance has been in charge of organizing the CIFA International Forums since 2003. Mr. Bordes graduated from University of Cambridge with M. Phil. Degree in Economics, University of Manchester with Postgraduate Diploma in Economics, Institut d'Etudes Politiques de Paris (Sciences Po) and University of Paris (Assas) with Master in Law.

**JIM BOYLAN** is the Chair of The Canadian Institute of Financial Planners (CIFPs); a non-profit association for Certified Financial Planner® professionals. The association is an independent, effective, and powerful advocate for the CFP®/ certification marks and the financial planning profession in Canada. Jim is employed as a Financial Planner / Halifax Manager of SISIP Financial; the exclusive and trusted provider of financial products and services to Canada's military community.

**CHANTAL LINE CARPENTIER**, Canadian citizen, is the Chief of UNCTAD New York. Prior to 2014, she was actively involved in the successful negotiations of the Sustainable Development Goals for the UN Department of Economic and Social Affairs (DESA). During her tenure with DESA, she served as the Major Groups coordinator to enhance non-state actors engagement with the UN. She facilitated the participation of more than 10,000 non-state actors – *a record* - in the UN Rio+20 Conference on Sustainable development. She was also the DESA focal point for sustainable consumption and production, food security and sustainable agriculture. Prior to her UN career, she served as Head of the Trade and Environment Program of the NAFTA Commission for Environmental Cooperation from 2000 to 2007, as policy analyst for the Wallace Institute for Alternative Agriculture from 1998-2000, and as post doc for IFPRI in the Brazilian Amazon from 1996-98. She made the Ideagen 2016 100 Individuals and Organization empowering women and girl, is a 2006 Yale World Fellow, a UNEP Who's Who's of Women and the Environment. She has consulted to UNDP, World Bank, OCDE, and USDA. Dr. Carpentier is a published scholar and a frequent public speaker. An economist by training, she holds a Ph.D. in Agricultural and Applied Economics from Virginia Tech and a Masters and B.Sc. in Agricultural Economics from McGill University. She competes in ultramarathon and ironmen and is second dan black belt.

**SELIM R. CHANDERLI\*\*** is CIFA representative for SE Asia, in Jakarta (Indonesia), where he is based since 2014. Journalist by trade, he co-founded Forward SA in Switzerland (the publisher of BANCO, the Swiss Asset Management Magazine) in

1995 and Forward Services & Consulting Ltd in the UK in 2007. Selim is currently Chief Representative of Forward Group's representative office in Indonesia. Together with his wife Indira C. Tasan, he launched The Swiss Village, which aims at promoting exchanges between the Swiss and Indonesian independent financial advisors, as well as introducing Swiss financial actors to potential partners and clients in Indonesia. Born in New York, Selim is a Swiss, Italian and Algerian national.

**KUZI CHARAMBA** is an international lawyer specializing in law and governance related to the Business & Human Rights field. He currently works as the Legal & Compliance Manager at the One Earth Future Foundation, where he advises on all of the foundation's legal and regulatory matters across relevant jurisdictions and provides strategic advice for program development and international expansion. He previously served as a Project Manager for the Shared Resources program. Kuzi is a certified Project Management Professional (PMP) and holds a PhD in Law from McGill University in Canada. His doctoral research focused on global governance and access to remedies for human rights violations in the private military and security industry. Prior to his doctorate, Kuzi obtained a Bachelor of Laws (LL.B) with European Legal Studies from King's College London, a Diplôme in International, European and Comparative Law from Université de Strasbourg (Robert Schuman), and a Master of Laws (LL.M) from McGill University. He is currently a Visiting Scholar-in-Residence at the University of Colorado Boulder Law School focusing on the democratization of law and global governance processes through emergent technologies.

**ALLISON CHRISTIANS** is Associate Dean (Research) and the H. Heward Stikeman Chair in the Law of Taxation at the McGill University Faculty of Law. Her research and teaching focus on national and international tax law and policy issues, with emphasis on the relationship between taxation and economic development and on the role of government and non-government institutions and actors in the creation of tax policy norms. Before entering academia, she practiced tax law at Wachtell, Lipton, Rosen & Katz in New York, where she focused on the taxation of domestic and cross-border mergers and acquisitions, spin-offs, restructurings and associated issues and transactions involving private and public companies, and at Debevoise & Plimpton in New York, where she focused mainly on private equity funds. She taught at the University of Wisconsin Law School and Northwestern University School of Law before joining the Faculty of Law at McGill University in 2012. She has written numerous scholarly articles, essays, and book chapters, as well as editorials, columns, and articles in professional journals, addressing national and international tax law and policy issues. Recent research focuses on the alignment of taxation with the sustainable development goals; evolving international norms of tax cooperation and competition; tax aspects of new technologies; and evolving conceptions of rights in taxation.

**ALINE CORTAT CHAMPION** is member of the Management of FIDURHONE S.A., Geneva, an asset management and fiduciary trust company licensed by the Swiss Federal Banking Commission. Prior to joining FIDURHONE S.A. in 2008, she worked for LGT Schweizerische Treuhandgesellschaft in Basel and Geneva for almost 20 years, where she was responsible for the Latin-American market. She is responsible for the fiduciary, trust and family-office activities of FIDURHONE S.A. The family-office activities consist mainly in supporting, assisting, accompanying wealthy and ultra-high net worth individuals and families in managing their assets for private, family, managerial and/or succession planning reasons. Aline background is in accountancy. On top of her mother language French, Aline is fluent in English, German and has knowledge in Portuguese and Spanish.

**FABIO DILLMAN** is an Emmy Award-winning media producer, operations director, and broadcast television professional with an international portfolio of work and a competitive background in delivering media across multiple platforms and formats tailored to both global and local audiences. Utilizing his extensive background in digital communications, he has recently expanded into new entrepreneurial projects to promote cut-edge technology in media businesses. For the past six years, Fabio has worked as the operations and production manager of a cutting-edge digital media company that specializes in world news, the United Nations, and international diplomacy, with particular emphasis on sustainable development issues. He managed a team of producers, reporters, editors and technical personnel in a variety of projects, with on-location special coverage across five continents in over 15 countries. He seamlessly managed the production and delivery of more than 500 interviews showcasing world personalities, including presidents and prime ministers, ambassadors, celebrities, senior government leaders, top business icons, and major international public figures.

**DANIELLA DISERENS** has participated, since age 16, to the International CIFA FORUMs. After graduating from High School in Switzerland, she went on to study at Bunker Hill Community College in Boston. Furthermore, Daniella made an Internship with the United Nations Alliance of Civilization (UNAOC) in New York. During her Internship, she developed a strong desire to help young people in need and went to Cameroon where she founded FAMILY STREET, a NGO designed to help youth empowerment through sports and artistic activities. She is also presently Ambassador for the Foundation River of Life.

**JEAN-PIERRE DISERENS\*\*\*** is co-founder and General-Secretary of the CONVENTION OF INDEPENDENT FINANCIAL ADVISORS (CIFA), a Swiss non-profit Foundation and Non-Governmental Organization in general consultative status with the Social and Economic Council (ECOSOC) of the United Nations. Jean-Pierre DISERENS is the main representative of CIFA to the ECOSOC in New York. Since 1976,

he is also founding partner and CEO of FIDURHONE SA, Geneva, Switzerland, a multi-family office holding a securities dealer license regulated by the Swiss Financial Market Supervisory Authority (FINMA). Prior to 1976 he held executive positions in various financial institutions specialized in all areas of asset management. He is a Swiss citizen.

**MARIAMA DJIBO** is a highly experienced executive with solid expertise in international development assistance with a specialization in gender and procurement. She combines postgraduate academic qualifications in Business and Finance with language diplomas in French, English, and Spanish. She spent most of her professional career with the United Nations in various capacities at New York headquarters and in field offices, particularly in Africa, Europe, and the Middle-East. Throughout her career, she successfully focused her skills and energy to improving the human condition around the world on behalf of the UN. After retiring from the UN, she continues to be active as a co-owner of MARIKAD Translation Services that supports businesses and individuals with their communication needs. She also works as a volunteer for various entities. Ms. Djibo was one of the co-founders of AAA where she serves as the Board Secretary. Ms. Djibo is a National of Niger and resides in New York.

**PATRICK DUFOUR\*\***, after 10 years in the oil industry, moved to the Financial sector, first as area manager for a Dallas, Texas, based Trust. Back to France, the Financial planning was starting and he got involved into developing all the needs for this new industry: Learning (university and developing a new concept for distance Learning), certification (creating the French Certification in Financial Planning (CFP), and the ISO standards (22222) as expert co-writer. Currently, he is running his own corporation bringing all the services a Financial planners may need to serve his clients with extension to corporate finance.

**H.E. MR. MOHAMED FATHI AHMED EDREES**, Ambassador, Permanent Representative of Egypt to the United Nations, Chair of the Group of 77. Prior to his appointment, Mr. Edrees was the Assistant Foreign Minister for African Affairs from 2015 to January 2018. He served as Ambassador of Egypt to Ethiopia, as well as his country's Permanent Representative to the African Union and to the United Nations Economic Commission for Africa, from 2011 to 2015. From 2010 to 2011, Mr. Edrees was Deputy Assistant Minister for Arab-Orient Affairs, while from 2007 to 2010, he was Deputy Permanent Representative to the United Nations in New York. He previously served as Minister Plenipotentiary to the United Nations in New York from 2006 to 2007 and as Deputy Chief of Mission at Egypt's Embassy in Damascus, Syria, from 2001 to 2005. Prior to his diplomatic service, he was a resident doctor within the Ministry of Health. Mr. Edrees holds a Master of Arts in political science from the University of London and a Bachelor of Science in medicine and surgery from Cairo University. Born on 31 May 1960, he is married and has a son and a daughter.

**PETER EGGER** is Professor of Applied Economics at KOF Swiss Economic Institute at ETH Zurich since 2009. In the same year, he became Head of the “Chair of Applied Economics: Innovation and Internationalization” and Head of the Division Structural Change and Innovation at KOF. The KOF Swiss Economic institute belongs to the Department of Management, Technology and Economics at the ETH Zurich. Peter Egger obtained a Master in economics at the University of Linz, Austria in 1996, where he went on to complete a PhD in economics in 2001. In 2001, he also qualified at the University of Innsbruck, Austria, where he was Assistant Professor from 2001-2002 and Associate Professor from 2002-2004. In 2004, he became Professor of Economics at the Ludwig-Maximilians-University in Munich, Germany. Prof. Egger’s research focus is on applied and theoretical panel econometrics (time-invariant variables, long- and short-run estimates, spatial econometrics), applied and theoretical international and regional economics (outsourcing, multinational firms, trade volumes; economic integration, new economic geography), industrial organization and multinational firms.

**BRUNO ESTIER** is a Global Market Advisor and a Technical Analyst Coach for professional traders and portfolio managers based in Geneva. His firm, Bruno Estier Strategic Technicals, provides coaching on the long-term and short-term evolution of financial markets based on 35 years’ experience of Behavioral and Technical Analysis methodologies. He is also teaching Financial Market Analysis at Geneva Business School and at private tutorials for finance professionals. Bruno is a regular on-air presenter on Dukascopy TV, founded by Swiss Forex Bank Dukascopy, with a focus on finance. He was for ten years a regular columnist of “la Minute Technique” in the section “Lundi Finance” for Le Temps in Geneva, and is currently a monthly contributor to The IFA’s WealthGram, also in Geneva. Bruno Estier was president of the Swiss Association of Market Technicians (SAMT) for 12 years. He also served on the Board of Directors of the International Federation of Technical Analysts (IFTA) as chairman (1998-2000) and for 15 years as secretary. He founded the French Society of Technical Analysts (AFATE) in 1990. Bruno holds the STA Diploma from The Society of Technical Analysis (UK) and the professional certifications from IFTA (CFTe and MFTA - Master in Financial Technical Analysis). Bruno graduated from the University of Chicago Booth Graduate School of Business in 1981 with an MBA, following a master in public finance from The University of Saint Gallen (HSG) and a bachelor in economics from The University of Tübingen (Germany). He worked with JP Morgan for 12 years, starting with 6 years in Zurich in Foreign Exchange Treasury, followed by 6 years in Paris as Senior Technical Analyst of the Treasury. Returning to Geneva, Bruno then joined Lombard Odier & Cie for 10 years as Head of the Technical Analysis team reporting to the CIO.

**LUKAS FITZE**, a Swiss transplant to New York, started out in his career at UBS, in his home town of Basel; moved to corporate advertising in Zurich; picked up the thread in New York, cutting his teeth with shops like Ogilvy & Mather, and FCB Publicis. With the

advent of emerging technologies, he witnessed the evolution of traditional media, and transitioned into business development and brand positioning for MCI Music World, a pioneering digital entertainment start up. Since then, he has expanded his 'oeuvre', and worked in nation branding, public diplomacy for the Swiss Foreign Ministry; produced business and cultural initiatives; and directs strategy for a wide range of clients in the arenas of culture, design, tech, NGOs, and academia. Currently, he works with iart (Basel), an award-winning immersive design/engineering firm; Ahoy Studios (New York/Zurich/Berlin), a design and branding agency specialized in SDG-related branding for non-profits, foundations, and consultancies alike; and ETH Zurich (Swiss Federal Institute of Technology), as their New York Studio representative.

**LOWELL FLANDERS** was the Assistant Director, United Nations, Division for Sustainable Development, which served as the Secretariat for the Commission on Sustainable Development (CSD) from 1993 to 2002. He was Chief of the Policy Integration and Program Coordination Branch. Prior to that, he was Chief of the Environment and Sustainable Development Unit of the Department for Economic and Social Development. He served for several years as the Deputy Chief of the Water Resources Branch of the Department for Technical Cooperation. Mr. Flanders started his international career in 1965 as a US Peace Corps Volunteer in India, where he served for two years. While a graduate student in public administration at UCLA in 1968, he was a research fellow with the Central American Research Institute for Industry in Guatemala City. After joining the United Nations in 1970, he served with the UN Relief Operation in Bangladesh and was for two years Assistant Resident Representative with the United Nations Development Program in Venezuela. Mr. Flanders managed technical cooperation programs in various countries of Africa, Asia and Latin America. In addition, he served several consecutive terms as President of the United Nations Staff Union. He is an instrument rated private pilot. Since retirement, he has worked from time to time as consultant and photographer.

**VANIA FRANCESCHELLI\*** is a Board member of FECIF (The European Federation of Financial Advisers and Financial Intermediaries) on behalf of ANASF, the national association representing financial advisers in Italy. She is also a member of CIFA Advisory Board. Vania obtained her Law degree at the University of Modena and Reggio Emilia. She is a certified European Financial Advisor, European Financial Planner and Private Banker at Allianz Bank. Her main interests relate to the European legislation (MiFID, IDD, KID - PRIIP, UCITS and AIF) and women's empowerment in the financial sector. In December 2016, Vania became a member of the Marisa Bellisario Foundation, whose purpose is to enhance female professionalism. She was awarded international prizes: Woman Profile (2014) and AI Finance - Best Financial Consultant (2016). Vania acts as key speaker at several conferences and meetings, both in Italy and Europe. She has just completed the Master in Wealth Management with the MiFID2

approach at the Bologna Business School of the Alma Mater of Bologna, with her thesis focusing on “To believe in ESG: present and future of sustainable finance”. Vania deals with financial education for students with the project Economic@mente and financial planning for adults with the Pianicalamente project, both are projects of ANASF.

**CHARBEL FREM** holds a Master degree in Finance. He started his career in 2013 at Citibank and has 16 years of experience in prestigious banks and financial institutions in Paris and Luxembourg. In 2011, he acquired Matignon Finances, an asset management firm and family office in Paris that was originally launched by the Rothschild in 1982. He also created and manages several real estate companies. Charbel Frem taught courses in Wealth Management for the Master 2 degree at the European Business School Paris.

**MIRANDA SWARAY GOELTOM** is an economics professor at the University of Indonesia. After serving as Deputy-Assistant Minister for the Coordinating Ministry for Economic Affairs of the Republic of Indonesia (1993-1997), she joined Bank Indonesia in 1997 first as Deputy Governor, later as Vice Governor and Senior Deputy Governor (2004-2009). As such, she has been appointed to be the Alternate Governor for Indonesia to the World Bank and to the Asian Development Bank. She has been actively involved in various Fora such as G-20 meetings since its initiation in 1999, APEC Finance and Central Banks meetings, BIS, EMEAP, SEACEN, SEANZA, and ASEAN Central Bank Forum. She has served as member and co-chair of various working group, among others, of the Monetary Board, Electricity Tariff Rationalization, State Owned Enterprise Reform, and Government Bonds Issuance. Miranda is the author of several books, among which “From Crisis to Crisis: A Central Banker’s Perspective” reflecting her involvement since the Asian crisis till the 2008 global financial crisis. She firmly believes in the importance of knowledge management and information sharing, which she developed in 2008 in “Mencairkan Gunung Es” (melting of the iceberg). She has been a consultant for the World Bank, Asian Development Bank, ESCAP, MITI, PECC, USAID and several financial institutions. She is an avid lover of art history and collector of antique art. After being the chairperson of The Indonesian Arts Foundation (YSRI) and the Indonesian Ceramic Society (HKI), she is currently the chairperson of The Nusantara Symphony Orchestra (NSO) and of the Children of the World Choir Indonesia (COWC – Indonesia).

**NAVID HANIF** joined the United Nations Department for Economic and Social Affairs (UNDESA) in 2001. From 2001-2003 he was Senior Policy Adviser in the Division for Sustainable Development and member of the team for the World Summit on Sustainable Development held in Johannesburg in 2002. He later joined the office of the Under-Secretary General for UNDESA and focused on departmental initiatives in various policy areas. He was appointed as the Chief of Policy Coordination Branch

in the office for Economic and Social Council (ECOSOC) support in 2004. In 2005, he was sent on a special assignment as Principal Officer in the Office of the UN Secretary-General and member of the team for the 2005 World Summit. In January, 2010, he was appointed as Head of the newly established DESA Strategic Planning Unit. In June 2012, he was appointed Director of the Office for ECOSOC Support and Coordination. In 2018, he was appointed as Director for Financing for Sustainable Development Office. Prior to joining the UN, he held various assignments in the Ministry of Foreign Affairs of Pakistan, including staff officer to the Foreign Secretary. He was posted to the Permanent Mission to the United Nations in New York in 1995. Mr. Hanif holds Masters in International Political Economy from Columbia University, New York and Masters in English Literature from Government College, Lahore.

**PATRICE HORNER** is a global financial consultant, focusing on innovative financial solutions to emerging business issues. She created a successful pension investment management service in Bermuda with over \$250 million in assets which was acquired by a local insurance company. Prior thereto, she had experience in the investment banking arena, raising capital for US companies through the SEC Reg S for non-US investors. Her experience extends to real estate asset management and mortgage analysis whereby she valued real estate holdings for insurance companies such as Pacific Mutual and Continental Life. Horner is distinguished with as a Certified Financial Planner- CFP® - US, is a CFA Level I Candidate, and has a MBA-Finance from the Seidman College of Business in Michigan.

**LOUISE KANTROW**, Former Ambassador, International Chamber of Commerce, Permanent Representative, NY. H.E. Dr. Louise Kantrow served as ambassador to the United Nations for the International Chamber of Commerce (ICC) for ten years from 2007-2017. The Paris based ICC is the largest, most representative business organization, encompassing millions of businesses in its global network, with national committees and direct members in 130 countries, as well as, active presence around the world through ICC's World Chambers Federation. Her career has included posts within the United Nations and senior positions at nonprofit, governmental and intergovernmental organizations closely associated with UN activities. Most recently, Ms. Kantrow served as executive director of the International League for Human Rights, one of the oldest human rights organizations in the United States. Prior to that, she was executive vice president and chief operating officer with the UN Association of the USA (UNA-USA), where she supervised a major expansion of programs at the Business Council to the United Nations. Ms. Kantrow has also served as senior advisor to the United Nations Population Fund and as director of operations at the Population Council. She worked for fourteen years as economic affairs officer in the UN Department of Economic and Social Development, following service as a senior economist with the U.S. Agency for International Development and as a population affairs officer with the UN. Ms. Kantrow

holds doctoral and master's degrees in demography and economics from the University of Pennsylvania, and a bachelor's degree in sociology from the University of Michigan.

**LILA KARBASSI** is the General Manager and Environment Leader at the United Nations Global Compact (UNGC), the world's largest voluntary corporate citizenship initiative with over 8,000 participants in 135 countries. Ms. Karbassi started her position at the UNGC in New York in 2005. She is currently responsible for the general management of the Global Compact Office as well as the initiative's work on environment and Rio+20. In recent years, Ms. Karbassi has facilitated the launch and development of the Caring for Climate initiative. Endorsed by nearly 400 companies from 65 countries, the initiative assists companies in the development of climate change policies while also providing a channel for business to contribute inputs to governmental deliberations. Prior to her position at the Global Compact, Ms. Karbassi worked for several years in the field of international affairs in the pharmaceutical industry in Paris.

**STEPHANIE KELTON** has been an Economic Advisor to the Bernie 2016 presidential campaign. She served as Chief Economist on the U.S. Senate Budget Committee (minority staff) and was Chair of the Economics Department at the University of Missouri-Kansas City. She was the Founder and Editor-in-Chief of the top-ranked blog New Economic Perspectives and a member of the TopWonks network of the nation's best thinkers. Her book "*The State, The Market and The Euro*" (2001) predicted the debt crisis in the Eurozone, and her subsequent work correctly predicted that: (1) Quantitative Easing (QE) wouldn't lead to high inflation; (2) government deficits wouldn't cause a spike in U.S. interest rates; (3) the S&P downgrade wouldn't cause investors to flee Treasuries; (4) the U.S. would not experience a European-style debt crisis. She is a regular commentator on national radio and broadcast television. Stephanie consults with policymakers, investment banks and portfolio managers across the globe. Her research expertise is in: Federal Reserve operations, fiscal policy, social security, health care, international finance and employment policy.

**ERIK VAN DER KOOIJ** is Director of the Feeling Europe Foundation, a desk that fosters and guides values and affairs, aiming to improve living conditions as human condition. The desk brings European values and affairs in front and takes position as nexus between citizens and institutions, while delivering resonance, building, informing and connecting; it is also doing research. Erik lives and was educated in the Netherlands. He has worked for decades in several professions and business at financial institutions, mainly within the internal control sector, as well as in managerial positions. He was involved in the different stages of the classic financial bubble. Changing moral standards and values did stimulate the sharing of European values and affairs, which is done via the website [www.feelingeurope.eu](http://www.feelingeurope.eu), social media, campaign material, networking, as well as by taking part in gatherings focused on all learning disciplines of life. Required

knowledge was obtained through formal and informal settings, autodidacticism, and indicated directions by experts and community. Training on EU organization, decision-making and governance, international politics, geopolitics, music history, history of art (*colloquium*) and introduction on philosophy was acquired in conventional manners.

**AFAF KONJA** began her decade-long career in television and radio news at the American Broadcasting Corporation (ABC) local affiliate, KGTV/10 News in San Diego, California. Her interviews with world leaders have spanned throughout the global South and beyond to include the UN Secretary-General, UN General Assembly Presidents, along with in-studio and on location interviews with heads of State and Government. Working in the context of media strategy, international diplomacy and global development as the Spokesperson for the President of the United Nations General Assembly at its 68<sup>th</sup> Session, Afaf pulls from her vast hands-on experience, from within the UN at live coverage of the annual UN General Debates to special coverage at UN high-level conferences across the globe. Afaf also expresses her talents as a host, moderator, and announcer for global television shows, special events and high-level forums.

**TING LI** is a brand architect, founder and creative director of marketing agency Haute Global Media based in New York. Her company has served as the groundbreaking bridge between an untapped Asian clientele and an enriched and authentic culture, lifestyle in the West. She is also an active member of Altru Institute, a philanthropic think tank that supports organizations addressing humanitarian and environment issues.

**FRANCOIS LORIENT** is an international attorney counseling various prominent international NGOs and international Organizations. Since 1966, he is a partner in international law practice and active before International Courts of Justice on cases dedicated to international humanitarian and labor laws. From 1992 to 2002, he was the senior legal advisor to the United Nations Secretary-General on the reform of the justice system and Chief of the Legal office at UNDP, UNFPA, UNOPS and WFO. He has written various publications on International Organizations (Éd. CNRS), on humanitarian law and on accountability within international organizations. He has obtained in 1971 a Doctorat d'Etat (Ph.D.) in International Public Law, in 1968 a Master Degree (DES), Public Administrative Law, at the Université de Paris and, in 1966, License in Law (LL.L.) & Bar Admission, Université de Montréal. He has been legal advisor at CIFA in several of its annual Forums and international activities.

**TONY MAHABIR\*\*\*** is the Chairman and CEO of Canfin Financial Group of Companies, an entity which provides professional wealth management advisory services to businesses, professionals and individuals across Canada and globally. Outside of work, he is the President of the CONVENTION OF INDEPENDENT FINANCIAL ADVISORS (CIFA), a Swiss non-profit Foundation and Non-Governmental Organization in general

consultative status with the Social and Economic Council (ECOSOC) of the United Nations. In North America, he serves as the Chairman of The Canadian Institute of Financial Planning, Director of the U.S. Based Financial Planning Association and sits on the Board of Governors for Humber College Institute of Technology & Advanced Learning. Over the last two decades, Tony has been invited to share his passion, knowledge and experiences across Canada and internationally on Strategy, Cultural Diversity, The Wealth Management Industry, Standards of Care and Cross-Border Financial Planning for Multinational Clients. Tony holds a Masters of Business Administration degree, is a Certified Management Consultant, Certified Financial Planner, Registered Retirement Consultant and Chartered Investment Manager. In 2012, Tony was the recipient of the distinguished FELLOW OF FPSC, which formally recognizes individuals who have helped advance Financial Planning. He currently runs and manages his professional wealth management advisory practice from Toronto, Ontario, Canada.

**DHRUV MEHTA**, Chairman of Federation of Independent Financial Advisors (FIFA) and a practicing independent financial Advisor (IFA) is based in Mumbai. He is a qualified Chartered Accountant and a Cost Accountant. He has in depth knowledge on a range of financial products including bonds, equities, mutual funds, private equity funds, real estate funds & structured products. In 2003, he set up his own Wealth Management Firm, under his name and has been managing surpluses of over US \$ 200 mn for various family offices, corporates and High Net worth individuals. Prior to setting up his own firm, he has spent 14 years at Savita Group, a leader in petroleum specialties, initially heading the finance function of Savita Chemicals and successfully leading its IPO in 1994. Dhruv Mehta has also spent 2 years with A F Ferguson and Company, a well-known accounting and audit firm, and another 5 years in the Corporate Finance Department in Searle India Limited, a Pharmaceutical and Agrochemicals Multinational company. He is presently the Director on Shriram Wealth Advisors Limited (SWAL); Shriram Asset Management Company & Malabar Capital Advisor (P) Ltd. He has actively contributed to the Annual Wealth Creation Studies conducted by Motilal Oswal Securities (one of India's leading Financial Services Company) as a Professional Consultant and has been ranked as one of the top performers by the large mutual funds in the category of an Independent Financial Advisor.

**HANIFA MEZOU\*\***, PhD, has enjoyed a distinguished career with the United Nations for the past 28 years. In the last ten of those years, she has been Chief of the NGO Section of the Department of Economic and Social Affairs (DESA) where she has established an impressive record of accomplishments. The Informal Regional NGO network (UN-NGO-IRENE) was developed under her guidance as a critical channel for communicating key themes and programs between the UN and the NGO community, including marginalized groups in developing countries. From 15 January 2010 to January 2011, she was an Associate Fellow at UNITAR specializing on MDG Training

& Teaching and has been for several years the Secretary General of the “Association Culturelle Française” of the United Nations. From February 2009 to June 2011, Dr. Mezoui taught at the French University, Sciences Po, Paris, France, a course on “United Nations from theory to practice”. From September 2011 to September 2012, she joined the Office of the President of the Sixty Six General Assembly as the Special Coordinator for the Third Committee and Civil Society. From March 2013 to December 2018, she was a Senior Advisor to the UN High Representative of the Alliance of Civilizations, H.E. Nassir Abdulaziz Al-Nasser, in charge of Humanitarian affairs and Civil Society. Dr. Mezoui engaged the Alliance of Civilizations as a platform on which the international community could build greater understanding and communication to stem the tide of intolerance and misunderstanding. At present, she is a member of the Executive Committee of the “Convention of the Independent Financial Advisors”(CIFA), NGO in General Consultative Status with ECOSOC, promotes its Annual Forum and Advises CIFA Executive Committee on the preparation and progress of the UN 2030 Development Agenda, especially in regards to the “Financial Situation and its Impact on Youth Unemployment and Women’s Empowerment. Since Mars 2009 to date, she has been designated as the New York Representative of the “International Association of the Economic and Social Councils and Similar institutions” (AICESIS), IGO in Observer status with ECOSOC. Dr. Hanifa Mezoui holds a Doctorate in French Linguistics, an MA in French Literature, an MA in applied Linguistics and an MA in Business Administration from the University of Aix-en-Provence, France. She has received numerous awards for her work with Civil Society.

**MOHAMED RÉDA MEZOUÏ**'s rich experience includes following roles: Docteur d'Etat en Sciences Politiques Paris I-Sorbonne; Directeur de Laboratoire de Recherches Etudes et Analyses des Politiques Publiques –Université d'Alger; Directeur du Magister Études Politiques Comparées; Directeur de la Revue Algériennes des Politiques Publiques; Professeur à la Faculté des Sciences Politiques et de l'information; Senior Executive Consultant Public Affairs, Energy and Petroleum; Cabinet Nord-Sud Ventures – Homme d'influence; Directeur d'Études Cabinet de la Présidence de la République, Alger (2000-2006); Directeur de la Communication de Presse, Ministère de la Communication (1994-1998); Conseiller auprès du Chef du Gouvernement (1989/1990); Directeur d'études et de recherches à l'Institut National des Études de Stratégies globales (INESG) – Présidence de la République (1985-1989); Directeur de la Rédaction Journal national économique “Algérie Économie” (1984-1985); Directeur des Sciences Politiques et des Relations Internationales (1982-1984).

**DAN MITCHELL\*** is Chairman of the Center for Freedom and Prosperity. Formerly, Dan was a Senior Fellow at the Cato Institute in Washington, D.C., where he specialized in fiscal policy, particularly tax reform, international tax competition, and the economic burden of government spending. He also serves on the editorial board of the Cayman

Financial Review. Dan's work has been published in the Wall Street Journal, New York Times, Villanova Law Review, Public Choice, Emory Law Journal, Forbes, USA Today, Offshore Investment, Playboy, and Investor's Business Daily. He has appeared on all the major TV networks, and has given speeches in almost 40 states and more than 30 countries. Dan earned a Ph.D. in economics from George Mason University.

**DIDIER DE MONTMOLLIN\*\*\*** is a founding partner, together with André Gruber, Philippe Eigenheer and Niels Schindler, of DGE Attorneys at law. He graduated from Neuchâtel University in 1981 and was admitted to the Neuchâtel Bar in 1983 and to the Geneva Bar in 1986. After gaining legal experience in Dallas, Texas, he has been legal counsel at the Swiss Bankers Association in Basel. He then became a partner in an internationally-oriented commercial law firm with offices in Geneva, London and Moscow. He decided, as from January 2011, to continue his career and to further take care of his clients in the renewed and dynamic environment of DGE Attorneys at law. Didier's practice is mainly focused on advising Swiss and foreign banks, investment funds and other financial intermediaries directly or indirectly subject to the Swiss Financial Market Supervisory Authority FINMA, and advising clients having issues with such entities. He is also active in administrative and criminal international assistance matters, in international and domestic arbitration as sole arbitrator, chairman, party-appointed arbitrator and counsel, and in certain complex commercial/banking litigations. He regularly advises on contractual and corporate law, as well as on compliance and economic criminal law. He is a member of the board of directors of banking/financial entities in Geneva, Zug, Luxembourg and Paris. He is a member of the Executive Committee of the Swiss Bar Association's Anti-Money Laundering Regulatory Authority, Bern. He has been a member of the Arbitration Committee of the Geneva Chamber of Commerce and Industry and of the National Arbitration Committee (*Swiss Rules of International Arbitration*). He is a lecturer in the executive education program on Compliance Management at the University of Geneva. He is a member of the Delegation of the Swiss Bar Association to the Council of Bars and Law Societies of Europe, Brussels. He is a member of the Swiss Federal working group "international standards setting for financial markets". He has been member of the delegations set up by the Swiss Federal Department of Foreign Affairs within the framework of education programs in banking compliance matters in Algiers and Dakar. He has been a member of several delegations interviewed by OECD, FATF, EU Parliament, etc... Didier de Montmollin is fluent in French and English, with a very good practice of German.

**JOE OLIVER** is a Canadian Corporate Director and the former Minister of Finance. He was elected to the House of Commons in the 2011 federal election and represented the electoral district of Eglinton—Lawrence as a member of the Conservative Party until his defeat in the 2015 election. Oliver, born and raised in Montreal, Quebec, received a Bachelor of Arts degree in 1961 and a Bachelor of Civil Law degree in 1964 from McGill

University. He received a MBA from the Harvard Business School in 1970. Following his studies he became an investment banker with Merrill Lynch and then Nesbitt Thomson. Moreover, he became executive director of the Ontario Securities Commission and was also named the CEO of the Investment Dealers Association of Canada.

**HENRY OLSEN**, senior fellow at the Ethics and Public Policy Center, studies and provides commentary on American politics. His work focuses on how to address, consistent with conservative principles, the electoral challenges facing modern American conservatism. This work will culminate in a book titled *'Ronald Reagan: New Deal Republican'*, to be published in June 2017. Mr. Olsen has worked in senior executive positions at many center-right think tanks. He most recently served, from 2006 to 2013, as Vice President and Director, National Research Initiative, at the American Enterprise Institute. He previously worked as Vice President of Programs at the Manhattan Institute and President of the Commonwealth Foundation. Mr. Olsen's work has been featured in many prominent publications, including The Wall Street Journal, The Washington Post, National Review, and The Weekly Standard. His pre-election predictions of the 2008, 2010, 2012, and 2014 elections were particularly praised for their remarkable accuracy. In the 2016 campaign, he accurately identified the factors fueling the rise of Donald Trump early in the race, and his Election eve predictions were more accurate than those of virtually any other major analyst or commentator. Mr. Olsen started his career as a political consultant at the California firm of Hoffenblum-Mollrich. He then worked with the California State Assembly Republican Caucus before attending law school. He served as a law clerk to the Honorable Danny J. Boggs on the U.S. Court of Appeals for the Sixth Circuit and as an associate at Dechert, Price & Rhoads. He has a B.A. from Claremont McKenna College and a J.D. from the University of Chicago Law School, where he served as Comment Editor for the University of Chicago Law Review.

**ADAM ORDELMAN** has over 20 years' experience in the financial services industry and has worked in senior management positions with some of Australia's largest banks (ANZ, CBA) and financial institutions (Colonial, Adelaide Bank/Leveraged Equities, Challenger) before taking on his own advice practice in 2008. Sustained Advice was born out of this business on 12 December 2012. The core business focus is supporting clients over the longer term, through a personalized financial relationship. In recent years (2014 – 2018), Adam also held the role of Responsible Manager/Partner for a medium sized boutique financial planning business (Pinnacle Wealth Management) but this responsibility ceased in late 2017, with Adam joining Fitzpatrick. This was due to his desire to free up more time for clients, focusing on delivering the best outcomes for all clients of Sustained Advice Wealth Architects. Personally, he is married to Trudy and they have two teenage sons, Aiden and Jake. Have a strong focus on sustainable living and community values, they designed and built their own eco/sustainable home and loves frequently travel to see the world. He has twice completed the 100km Operation

Flinders (formally Trailblazer) event, raising money to help the kids of Operation Flinders. As a keen distance walker, Adam has a personal goal to complete various pilgrimage walks including the Santiago el Camino in Spain.

**H.E. MR. E. COURTENAY RATTRAY** is the Permanent Representative of Jamaica to the United Nations, a post to which he was appointed on 1st June 2013. Prior to this appointment, he served as Jamaica's Ambassador to the People's Republic of China, from December 2008 until May 2013. Ambassador Rattray has chaired several UN intergovernmental negotiating processes and high-level meetings, including on financing for sustainable development, non-communicable diseases, implementation of the Sustainable Development Goals (SDGs) and the reform of the UN Security Council. He currently co-chairs with the Ambassador of Canada, a UN Group of Friends comprised of 60 Ambassadors that works with the private sector to mobilize the trillions in capital required to implement the SDGs. He is also a co-chair of the UN Group of Friends of Children, which works closely with UNICEF to advance the interests and well-being of children around the world. Ambassador Rattray was also the chair of the UN's Permanent Memorial Committee, which spearheaded efforts to erect a memorial at the UN in 2015 to the victims of the transatlantic slave trade. Ambassador Rattray holds a BA in International Studies from West Virginia Wesleyan College, a MSc. in International Business from South Bank University in London, and a MA (Global Master of Arts Program) from the Fletcher School of Law and Diplomacy at Tufts University, Boston, where he gave the Commencement Address to the Graduating Class of 2015. He has also been conferred with an Honorary Doctorate from his alma mater, West Virginia Wesleyan College at which he gave the Commencement Address in May 2017. He is married to Tanya and has four children.

**BUDIMIR RAIČKOVIĆ** is President of Montenegrin Association of Managers (AMM) and President of the Association of managers of South East Europe (AMSEE). His experience includes leader and senior management position in different fields of private sector, government, diplomacy and NGO. He has developed business, professional and social network in South East Europe region, especially in countries of ex-Yugoslavia, Albania and Bulgaria. Budimir has strong organizational, communication, interpersonal and negotiation skills including corporative security skills. Active in many initiatives for economic social development of Montenegro, Budimir is author and one of founder of Association of Managers of South East Europe with aim to help economical reintegration and cooperation of Western Balcan.

**MUNA RIHANI AL-NASSER**, a Qatari national, was born in Jordan, graduated from the CMS School in Amman, and obtained a Bachelor's degree in Business Administration from Jordan University in Amman. She attended courses in art and French in both Geneva and London. She was the first woman in Jordan to own an

art and antiques gallery, “La Coquille”, in Amman. She supported several charities in Jordan. Since 2008, Ms. Muna Rihani Al-Nasser has been the Chairperson of the Women For Peace Association (UNWFPA). In 2013, in celebration of the International Women Day, she launched a campaign to work to end violence against women and girls, starting a rally known as the “March in March” at the United Nations headquarters in New York, working to generate greater awareness and understanding for prevention of violence against women. Ms. Muna Rihani Al-Nasser believes that education is the key to empowering women. Through the UNWFPA, she has sponsored several scholarships that benefit underprivileged women and allow them to study at the University for Peace in Costa Rica. On October 2017, UNWFPA opened the first UNWFPA school for Syrian refugee girls in Lebanon. Ms. Muna Rihani Al-Nasser sits on several boards: The United Nations Women Delegate’s Club (UNWDC), The Advisory Council of Bridges of Understanding and The Women International Forum. She is the global Ambassador for the same SKY Organization. She is married to Mr. Nassir Abdulaziz Al-Nasser, former Ambassador of Qatar and former President of the 66th Session United Nations General Assembly. He is the former High Representative of the United Nations Alliance of Civilizations. Muna and Nassir have a son, Abdulaziz.

**ERIC A. C. SERRA** is partner of Bluecap, a leading financial company in Geneva that he joined in 2012. Eric holds an MA in International Management from HEC Geneva. Throughout his career in finance, Eric has been head of trading rooms, involved into sale of financial products to institutional and private clients, while working at leading banks in Switzerland, such as Credit Suisse, Monte dei Paschi di Siena and Banque Von Ernst. From 2006 to 2012, Eric has been a lecturer in Finance at the European University Business School. Independent since 2003, Eric has been Chairman of the GSCGI/SAIFA Professional Ethics Committee from 2009 to 2017. In 2017, he founded Terraequitas fund, an SRI asset allocation product that supports several development NGOs.

**H.E. MR. HORACIO SEVILLA BORJA** was the Permanent Representative of ECUADOR to the United Nations and CHAIR of the Group of 77 up to September 2017. Ambassador Sevilla Borja is a career diplomat of the Ecuadorian Foreign Department. He has combined his professional career in the field of diplomacy with academic activity. He was Ecuador’s Ambassador to Peru during the complex negotiations that culminated in the signing of the Peace Accords between the two countries on October 26, 1998. He has been an Ambassador in several countries in Latin America and Europe. His previous post was Ambassador of Ecuador in Brazil. He studied law and international relations at the Faculty of Jurisprudence and at the School of International Sciences at the Central University of Ecuador in Quito, as well as specialization courses at Harvard and at Universities in Sweden and Switzerland. He is Honorary Doctor of the National University of Piura and has been Professor and Visitor in several Universities of Quito, Guayaquil, Argentina, Dominican Republic, Brazil. He was Professor and General

Director of the Diplomatic Academy “José Peralta” of the Ministry of Foreign Affairs. He also served as the Advisor for International Affairs of President Jaime Roldós Aguilera; Governor of Ecuador in OPEC; Secretary General of the Human Rights Association (ALDHU); Executive Director of the Latin American Energy Organization (OLADE). He held the position of Alternate Representative of Ecuador at the UN when he was the Permanent Representative of the prestigious Ecuadorian diplomat and writer Leopoldo Benites Vinuesa, who deserved the honor of being elected President of the General Assembly of the United Nations.

**XIAOFEI SHANG** is the Executive President of IFAA, Independent Financial Advisors Association, Hong Kong and China. The Independent Financial Advisors Association is a non-profit organization established by a group of IFAs in February 2016. As a permanent organization in Hong Kong, it has been registered in commercial registration authority of Hong Kong. It has benefited from the business environment in Hong Kong, one of the most prospecting and active centers of the world of wealth management. Since then our organization has experienced rapid growth in members. Currently, there are over 3000 IFA members at IFAA and the majority is from Mainland China. The mission of IFAA is to take Asia as the base to start, unite IFAs strength internationally, mutually interact and exchange in order to realize joint development of members.

**STEVEN SINGER** has guided, throughout his life, ultra-high net worth individuals, entrepreneurs and family offices through complex tax, personal and financial issues. Singer is a senior partner at GROCO with more than 35 years of experience in venture and corporate finance, mergers and acquisitions, corporate tax and strategic planning. Steve also serves on the board of Bizworld.org, Leadership Councils of the American Diabetes Association, 2020 Women on Boards in the San Francisco Bay Area and Altru Institute. He holds a B.S. degree in Business from U.C. Berkeley and a Master degree in taxation from Golden Gate University.

**NIKKI SUN** has been selling Real Estate for the last 8 years. Previously, she worked for the biggest real estate firm in New York City and ranked top 10 transection agents. While she was selling real estate, Nikki Sun realized that her Chinese clients were having difficulty to pay a year rent in front up due to government regulation on the money issues. So, she founded a company called RMBPAYRENT.COM that is the first rent payment solution platform, by using ali and WeChat pay, to help the Chinese to pay rent with Chinese currency Ren Min Bi. Born in China, Nikki attended high school in New Zealand. Then, she studied Marketing and Psychology at the university. She speaks fluent Mandarin and English, enjoys travel to faraway countries, and loves to swim in her spare time.

**INDIRA C. TASAN\*\*** is CIFA representative for South-East Asia, in Jakarta, where she is based since 2014. Journalist by trade, she co-founded Forward SA in Switzerland (the publisher of BANCO, the Swiss Asset Management Magazine) in 1995 and Forward Services & Consulting Ltd in the UK in 2007. Indira is Chairman of Forward's Group of companies and Editor-in-Chief of BANCO. Together with her husband, Selim R. Chanderli, she launched The Swiss Village, which aims at promoting exchanges between the Swiss and Indonesian independent financial advisors, as well as introducing Swiss financial actors to potential partners and clients in Indonesia. Born in Bangkok, of Indonesian descent (on her father's side), Indira is a Swiss and Italian national.

**ROOPA VENKATKRISHNAN** is a leading women Independent Financial Advisor operating out of Mumbai with an AUM (Asset under Management) exceeding Rs. 920 crores (USD 133 million). She has been in the MF (Mutual Fund) industry for the last 22 years. She turned into an entrepreneur during 2003 and, since then, has been advising her clients across all sections of economic strata. She has enabled her clients through judicious financial planning, proper asset allocation, systematic savings to become HNI's (High Networth Individuals). She takes great pride in creating HNI's. She is the Honorary Secretary of FIFA (Foundation of Independent Financial Advisors), partner of CIFA. Throughout her career she received several awards: CNBC – UTI Award for Best Performing Individual Financial Advisor – Women (National Level) 2014-15; CNBC – UTI Award for Best Performing Individual Financial Advisor – Women (West). Roopa has been appearing in several TV and Radio shows to promote and inculcate a habit of investing in MF during the last many years.

**KRISTJAN VERBIČ** is a founding member and President of the PanSlovenian Investors' & Shareholders' Association (VZMD) which was established in 2005. He is, for the fourth term a member of the European Federation of Investors and Financial Services Users (Better Finance) Board, of which VZMD is also a founding member. He was a member of the Consultative Working Group of European Securities & Markets Authority (ESMA). In last 20 years, he has attended over 500 shareholders general meetings, where he represented individual and minority shareholders and was also elected member of the Supervisory Boards of different Slovenian public companies. In the past 10 years, he has participated in over 200 international conferences, forums and other business events that took place in more than 50 countries around the world. He was also an invited-speaker at events organized by the World Bank, Convention of Independent Financial Advisors (CIFA), International Financial Litigation Network (IFLN), World Federation of Investors (WFI), Better Finance, and many others.

**KATIE WALMSLEY** is President of the Portfolio Management Association of Canada (PMAC) and is responsible for directing the Association's overall strategy, including federal and provincial advocacy, education, compliance support and other member

services. Prior to her appointment at PMAC in 2006, Katie held several senior leadership positions in both the insurance industry and the association/not-for-profit sector. She served 10 years with Pilot Insurance Company (a subsidiary of Aviva Canada) in a variety of management positions, including Sr. Vice President, Corporate Development with responsibility for Strategic Planning, Human Resources, Communications and e-Business. Her non-profit/association management experience includes two years with the Insurance Institute of Canada as Sr. Director Western and Atlantic Operations and five years with the Hincks Dellcrest Treatment Centre as Human Resources Director. Katie received a Bachelor of Commerce degree, majoring in economics from Trinity College at the University of Toronto. She is a Chartered Insurance Professional (CIP) and a Certified Human Resources Professional (CHRP). Katie is a past Director of the Canadian Capital Markets Association and of Ryerson University's Financial Institutions Advisory Council (FIAC). Outside of the industry, Katie serves on the Board of Directors of Donalda Club, Board of Trustees of St. Hilda's College, President and Co-Founder of the registered charity, Second Kicks and past President of Camp Couchiching.

**OLAF WEBER** is a professor and University Research Chair in Sustainable Finance at the University of Waterloo, Canada. Furthermore, he is a Senior Research Fellow at the Centre for International Governance Innovation (CIGI). His research is in sustainable finance, including sustainable credit management, green lending, financial sector sustainability regulations, impact finance, and finance and the SDGs. His main focus is on aligning the financial industry with sustainable development. Before being at the School of Environment, Enterprise and Development (SEED), Dr. Weber has been the head of the Sustainable Finance Group at the Swiss Federal Institute of Technology, Zurich. He has published numerous books, academic papers and policy briefs on these topics.

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\* CIFA Advisory Board Member

\*\* CIFA Executive Committee Member

\*\*\* CIFA Foundation Board

# THE CHARTER OF INVESTORS' RIGHTS

This Charter has as its goal the definition of the fundamental and inalienable rights of the investor. The Charter was drafted by the Convention of Independent Financial Advisors (CIFA), a non-governmental organization with consultative status at the Economic and Social Council of the United Nations.

CIFA is the possessor and custodian of this Charter.

The Charter aims to underline the principles, both straightforward and permanent, of the investor so as to benefit from a legal framework which preserves private property and comprises goods resulting from the activities, be they personal property or intellectual, of the investor. The Charter attempts to respect the legislation, traditions and customs of all the countries which ratify it.



## Article 1

Private property is protected according to the contents of this Charter of investors' rights. Private property is defined as the entirety of goods and rights that exist, as well as all revenue and obligations relating to it that are not recognised as the property of a member state of the United Nations. Private property resulting from ancestral, historic or tribal rights is equally covered by this Charter.

## Article 2

Only private property constituted or acquired under universally accepted moral norms is protected by this Charter. All private property acquired or constituted under constraint or duress, or by way of intimidation or any other criminal manner, is excluded from protection by this Charter.

## Article 3

The investor is a person, physical and moral, who is in possession of the right of disposal of his or her private property and is, simultaneously, the beneficiary of income and obligations which accrue to him.

## Article 4

All acts of expropriation or confiscation of private property and revenues are forbidden. All investors have the right to protect themselves, by all legal means, against all acts of expropriation or confiscation by a state or private organization that is directly or indirectly subordinated to it.

## Article 5

The investor has the right, freely and without constraint, to dispose of the totality of all of his or her assets which constitute his private property as well as the income attributable and conforming to their needs and aspirations. Any restrictions on the rights of disposal of these goods are not acceptable without the agreement of the owner who gives free consent without constraint.

## Article 6

The investor has the right to protection of his private sphere. The investor is the sole decision-maker regarding the choice of means of investment structure which guarantees the best protection for his private sphere.

## Article 7

The investor has the right to use his best judgement to find the most appropriate way for his private property and revenue to yield a profit. He has the right freely to choose the structures and institutions that he judges will more than adequately accommodate the components of his private property as well as the revenue which results.

## Article 8

The investor undertakes to arrange his assets in a manner that respects the habits, customs as well as the legal framework of the countries in which he invests.

## Article 9

The investor has the right to expect from states and governments good structures, supervision and adequate surveillance of the market place. He or she is free, and at the same time personally responsible, for all investments which proceed forth.

## Article 10

The investor undertakes to respect the fundamental rights of mankind as defined in the Charter of the United Nations.

# CIFA: FROM FOUNDATION TO PRESENT

The **Convention of Independent Financial Advisors “CIFA”**, a non-profit Swiss foundation, was setup in Geneva, Switzerland, in December 2001, aiming to become the ideal contact point for financial advisors and wealth managers, as well as legislators and regulators.

With individual investors’ needs in mind, CIFA chose to focus on enhancing the basic status (*the very foundations of their independent businesses*) of IFAs around the globe, by promoting the highest professional standards, best-practice rules and ethical rules.

These specific goals have been pursued relentlessly by CIFA, which has the highly impressive ability to approach them from several interesting angles through the intelligent selection of renowned international speakers. Each year, the appropriateness of topics discussed, the excellence of presentations and relative round-table discussions have been remarkable.

By 2007, CIFA had already become an **NGO (non-governmental-organization)** in “**special consultative status**” with **UN’s ECOSOC**, the United Nations’ Economic and Social Council. CIFA attends and speaks at several UN gatherings organized at the initiative of the General Assembly, ECOSOC, UNCTAD, UNITAR, FOSS, etc.

A year later, in 2008, “**THE CHARTER OF INVESTORS’ RIGHTS**” ([www.cifango.org](http://www.cifango.org)), developed under the supervision of UN’s ECOSOC, was introduced during the CIFA’s VI<sup>th</sup> Forum held in Prague, The Czech Republic. Finally, the basic rights of investors were taken into account in finance!

In February 2015, The **United Nations** reclassified CIFA to the “**general consultative status**” with the **UN-ECOSOC**. As a result, CIFA joined the select UN club of 143 NGOs accredited to interact during UN thematic debates.



## CIFA’S INTERNATIONAL FORUMS IN PAST YEARS

Through the years, CIFA Forums were held in Geneva (2003 through 2007), Prague (2008), Paris (2009), Madrid (2010), Monaco (2011 through 2018), and New York City in 2019 (United Nations).

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| 2003 — WHAT CHALLENGES FOR INDEPENDENT FINANCIAL ADVISERS?   | 2013 — CAN THE WORLD FINANCIAL SYSTEM BE REFORMED?   |
| 2004 — REINVENTING TRUST   | 2014 — THE NEW PARADIGM FOR WEALTH MANAGERS<br>Freedom, Regulation, Transparency, Taxes, Rule of Law, Expropriation, Privacy and much more!  |
| 2005 — LET’S PROVOKE A DIALOGUE WITH THE REGULATORS  | 2015 — PUBLIC DEBTS & DEFICITS, UNRESTRAINED TAXATION:<br>WHO WILL PAY?  |
| 2006 — LEGISLATION AND REGULATION:<br>REAL PROBLEMS, POOR SOLUTIONS!   | 2016 — EXCESSIVE REGULATION: IS IT REALLY INTENDED TO<br>GUARANTEE ENTREPRENEURIAL FREEDOM AND PROPERTY?   |
| 2007 — LET’S FACE THE FUTURE!  | 2017 — OUTSIDERS IN POWER:<br>WILL THEY TEAR DOWN THE EXISTING MODEL?<br>WHAT NEW MODEL DO THEY PROPOSE?   |
| 2008 — INVESTOR’S FREEDOM OR CONSUMER’S PROTECTION?  | 2018 — REPEAL AND REPLACE AN ECONOMIC MODEL UNDER<br>ATTACK?<br>How Technological changes are disrupting the socio-economic-<br>fiscal-political models? Which alternative model should be<br>built? |
| 2009 — RECURRING FINANCING JOLTS & CRISES:<br>Advance warning signs of a New Economic World Order                      | 2019 — HOW TO MOBILIZE PRIVATE FINANCE TOWARDS FUNDING THE<br>UN-SDGS  |
| 2010 — FINANCIAL BUBBLES AND REGULATORY BUBBLES  |  |
| 2011 — ETHICS AND GOVERNANCE IN FINANCIAL MARKETS<br>FINANCIAL SERVICES - Reform or Die?                               |  |
| 2012 — 2012, ELECTION YEAR: WHAT CHALLENGES FOR THE<br>INTERNATIONAL FINANCIAL SYSTEM?<br>Ethics, Politics and Finance |  |



CONVENTION OF INDEPENDENT  
FINANCIAL ADVISORS  
A Non-Profit Foundation

A Non-Governmental Organization in general consultative status  
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[www.cifango.org](http://www.cifango.org)

# DISCOVER CIFA'S ACHIEVEMENTS IN ITS TRUSTING MAGAZINE

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<http://cifango.org/magazine.php>