



**Seul le discours prononcé fait foi**

**Visite d'État  
S.A.R. le Grand-Duc au Japon  
du 27 au 29 novembre 2017**

**Discours de S.A.R. la Grande-Duchesse à l'occasion  
de l'ouverture du séminaire Finance  
le mercredi 29 novembre 2017**

Dear Minister Gramegna,

Ladies and Gentlemen,

It is a great pleasure to address you at this financial seminar on a theme that is close to my heart: financial inclusion.

I thank you specially, dear Mr. Gramegna, for sharing a commitment to finance that leaves no one behind.

I am sure that there are many in this room who believe, as I do, that finance in the 21st century faces a grim destiny if it does not deal with the major social and environmental challenges that we face today.

Indeed, we need an unprecedented mobilization of the financial community on a global scale to deal with unemployment, poverty and the preservation of our planet.

We have a duty to our children and grandchildren to leave behind a better, more altruistic world, that takes into account the long term interests of the weakest and most vulnerable amongst us.

This was the vision of world leaders in 2015 when they set the 17 sustainable development goals for 2030. The fight against global warming, the eradication of extreme poverty and universal access to quality education are among the top priorities on the agenda for the 13 years to come.

Members of our government have been engaged for many years in tackling these long-term issues. I am proud that Luxembourg is at the forefront of innovation in green finance, microfinance and financial inclusion schemes.

The products and services resulting from this technical assistance have been deployed with good effect, not only in Developing Markets, but also at home, among sections of the population that are socially marginalized by their financial fragility.

I know that you in Japan, who were hit by the terrible disaster of 2011 with its heavy toll of human lives, are also very concerned by these issues.

Ladies and Gentlemen,

Rewriting the rules of business and defining a "new rational" for entrepreneurial activity requires a profound change of mindset.

We tend to believe that the success of a business is determined by the amount of dividends distributed to its shareholders.

However, true success is measured in terms of its impact on society.

Even central bankers accept that another business model is no longer the realm of fiction.

In Cairo, in September, 700 central bankers and policy makers from developing countries recognized the importance of inclusive finance and of social economy in the fight against poverty and exclusion.

It is not a question of demonizing capital; capital makes innovation possible and opens a door to the creativity of millions of socially conscious men and women.

Finance is a regulated tool that serves the economy; but while serving the economy, it does not always serve the general interest.

Finance can also be a noble tool, securing the future of the planet and generating social cohesion when it is put to work by intelligent, generous and altruistic people.

There are many examples of how fair finance can be when it serves the public interest. Bankers, governments and investors have come together to invent green bonds to protect the environment and contribute to the low-carbon economy.

I hope that the financial community will demonstrate the same commitment and contribute the same creative energy to solving other urgent social issues such as poverty, unemployment, immigration, school failure and violence.

I would have truly loved to be with you today and I wish you a very successful encounter.

Thank you very much for your attention.