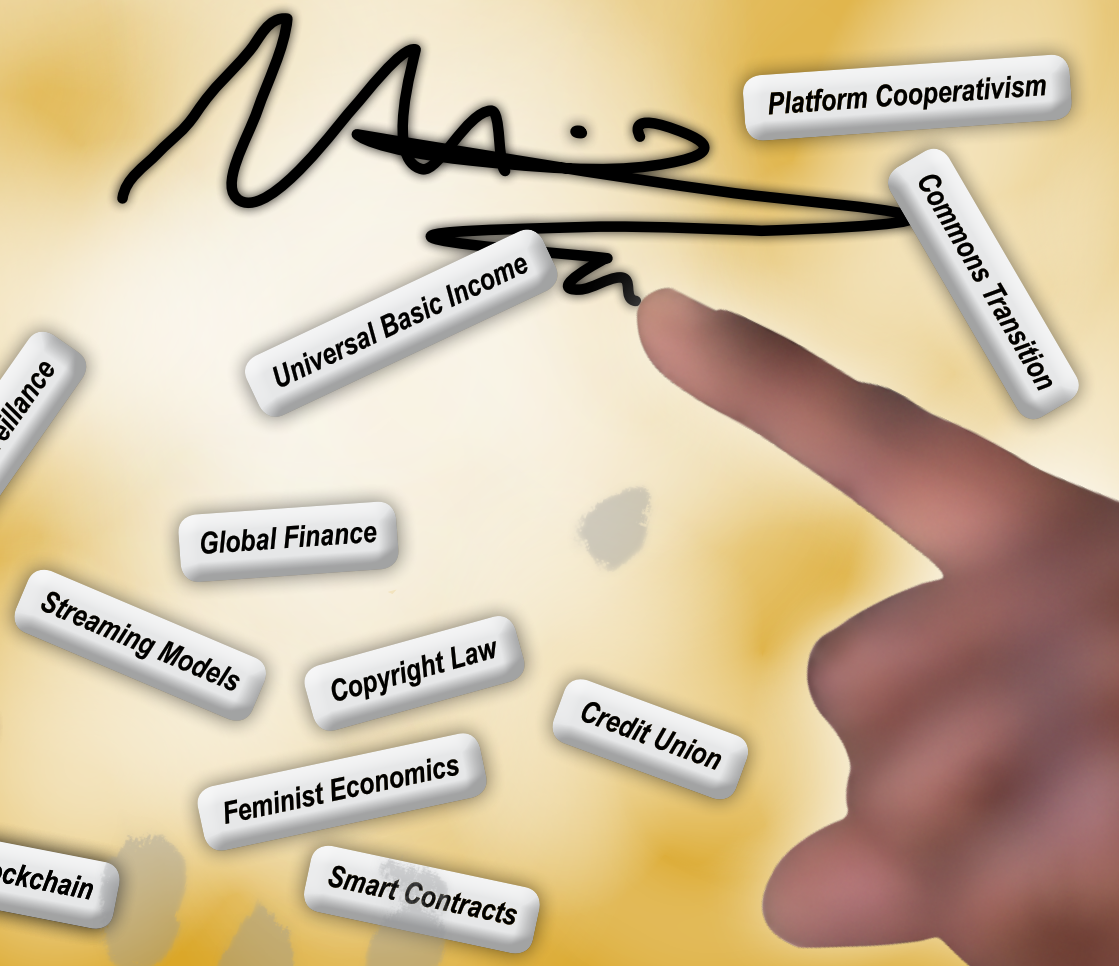
SYMPOSIUM | WORKSHOPS | EXHIBITION

MONEYLAB #3

Failing Better

1-2 DECEMBER 2016
CONFERENCE REPORT



MONEYLAB #3

Failing Better

MoneyLab #3 Failing Better took place on 1 and 2 December 2016 at Pakhuis de Zwijger & Mezrab in Amsterdam, Netherlands. It featured two days of talks, workshops, art installations and performances and was attended by over 200 people during the two days.

This conference report has been compiled to share the findings of this two day event.

Introduction 4

Schedule 6

Program 8

Press 53

Colophon 55

It is nearing a decade since the first financial collapse of the new millennium sprung the mysterious black box of finance into the hearts and minds of the public. And while the immediate retaliation of protests and acts of civil disobedience has subsided, the scrupulous investigation and unboxing of finance by artists, designers and activists is slowly building towards an open access economics. There is no shortage of proof of concepts, financial hacks and participatory projects that demonstrate alternative economic initiatives. In addition, there has been an encouraging medley of bestselling books and touring economists who provide articulate diagnoses to a disenfranchised and disgruntled public.

We have yet to see if this increased awareness is harboring effective results. When do we reach a critical mass? Is it merely a question of scaling up the experiments? The advice from the MoneyLab lounge desk is to stay calm and not be distracted while Deutsche Bank and many others collapse in slow motion. No more flash crashes this time, but incessant erratic disruptions, numbing because there are simply too many of them. We cannot be surprised about a 'next' financial crisis. Nor should we blame ourselves for not having pressed enough to implement alternatives or withdrawn our own resources from established financial institutions. We've moved beyond the Event.

From this position we must strategically adapt our subjects and discussions to shape meaningful and effective dialogue. MoneyLab #3 addresses subjects that appeared inconceivable even to the original call to set up a network for alternative revenue models in 2012. Over

the past years, critical economic thinking has expanded into core social and political issues such as governance, consensus and universal basic income. This is reflected in the rhetoric surrounding blockchain technology that has shifted from alternative currencies to promises of new forms of distributed, collective governance. As the scale and ambition of these causes undoubtedly widens, it is under this premise we want to consider the viability and impact of a still nascent and premature financial counter culture.

MoneyLab #3 will assess the ambition of financial provocations that have ignited and dispersed from grass-roots movements to political people's parties, and establish a terrain of social and political reform from decentralized networks to state governments. The rift we find ourselves in goes much further than the banks. The MoneyLab network examines how financial retaliation has led to political reformation and asks whether the ambitious advancements in finance and governance offer progressive alternatives or are exasperated attempts to fail better in the free market. Join the network and contribute, wherever we show up. We all know how to turn zeros and ones into money. Now it's up to us to imagine the redistribution algorithm and formulate radical, applied ethics that unmask more than just rightwing techno-libertarian utopia.

Max Dovey & Geert Lovink

This conference report includes reviews and photographic highlights. Overviews of all photography and all videos of MoneyLab #3 can be found online via these links.

Thursday 1 Dec

08.45-09.15
Doors open

09.15-09.30
Introduction by Geert Lovink

09.30-11.00
Session:
Global Finance: Failing Better?

11.00-12.45
Session:
When Art Mirrors Marx

12.45-13.45
Lunch

13.45-15.15
Workshop:
How Can Accountants Save the World?

13.45-15.15
Workshop:
Politics of the Cyphersphere

13.45-15.15
Workshop:
Prevailing over Money

15.15-15.45
Break

15.45-17.15
Session:
Save the Last Dance?

18.00-ONWARDS
Fiscal Drag Live at Mezrab
Featuring the University of the Phoenix Eulogy for Excellence
Dinner & Fine Art Financ€ Lab

Friday 2 Dec

08.45-09.45
Doors open

09.45-11.15
Session:
Cooperatives and the Commons

11.15-12.45
Session: Big Pocket is Watching You

12.45-13.45
Lunch

13.45-15.15
Workshop:
Governance in the Age of Blockchains and Digital Currencies

13.45-15.15
Workshop:
Flexonomix District Currency Game

13.45-15.15
Workshop:
Role Play Your Way to Budgetary Blockchain Bliss

15.15-15.45
Break

15.45-17.00
Session:
Universal Basic Income:
For One and for All?

21.00-ONWARDS
Failing Better Afterparty at Roest

Thursday 1 Dec

09.30 - 11.00 | Panel | Main Hall

Global Finance: Failing Better?

What comes after the culture of celebs such as Ewald Engelen, Thomas Piketty, Yanis Varoufakis and David Graeber? How can we build bridges between economists and their critique of global finance, neo-liberal policies, financialization, shrinking middle classes and the ever-growing gap between the rich and the poor? Can we negotiate the difference between the bestselling financial book of the year and grass-roots social resistance?

Global Finance: Failing Better? addresses the need for a multitude of critical strategies that go beyond analysis and step the game into action. As scores of citizens amass in public squares as part of Nuit Debout or campaign for political reform with people's parties such as Podemos or the Five Star Movement, how can we make sure that the original underlying critique of global finance continues to inspire and mobilize direct political action? If financial reporting led to the rise of direct democratic action can critique of the global economy then also offer more to the building of viable alternatives? Can popular economic literature engage directly with the current social movements to become more than just a conversation piece, but a potential manual to reroute the austerity economy.

With: Alex Foti, Menno Grootveld, Renzo Martens & Cassie Thornton

Moderator: Geert Lovink is a media theorist, internet critic and author of Zero Comments (2007), Networks Without a Cause (2012) and Social Media Abyss (2016). He holds a PhD from the University of Melbourne. Since 2004, he is researcher at the Amsterdam University of Applied Sciences where he is the founding director of the Institute of Network Cultures.

Review by Georgina Ustik

"Can the proletariat make a difference in macro economics?"

This was one of the questions that arose during MoneyLab #3's first panel, "Global Finance: Failing Better?" moderated by Geert Lovink. The panel touched on ways that activists, artists and economists are engaging in large scale issues through localized and grassroots efforts.

The opening statements by Lovink touched upon the 2008 economic crisis, the refugee crisis in the European Union and the recent referendum and election in the United Kingdom and the United States respectively. The context of the discussion was the idea that we are, as an ever increasing global community, in a moment of great change and crisis. With the digitization of money and an increasingly gig-based workforce, it is also a moment of economic revolution. We are entering into unchartered territory economically, and we are becoming increasingly divided.

The panel began with words from Alex Foti, Milanese union and media activist, writer and founder of EuroMayDay. Foti sought to give revolutionary examples of how to meet the new economic challenges we are facing today. We do not, he said, want to repeat the aftermath of the Russian Revolution, their mistaken decision to kill money and replace debts. By killing money, the source value function of money, or the possibility of exchange and transaction, died along with it, forcing Russia to revert to a barter system. Foti instead proposed a decentralization of money creation and the issuing of a new currency in order to abolish international capitalism. This universal currency would be supplemented by localized currencies, each tailored to the needs of their respective local economies. All of these complementary currencies would then freely flow against each other. It is from the local, he suggested, that we solve the global.

Dutch artist Renzo Martens, while different in practice, likewise promoted localized action. Martens works with Congolese communities to answer the question: how can critique become a currency? He spoke about his work with the Lusanga International Research Centre for Art and Economic Inequality (LIRCAEI), located on the first Congolese palm oil plantation, which was built in 1911. The LIRCAEI was created to answer the question: “How can artistic engagement with global inequality bring sustainable economic growth to one of the most disenfranchised places in the world and what could be the model for this?”

Martens linked the forced labor in the Democratic Republic of the Congo to the funding of European arts and architecture. Unilever, a British-Dutch company, whose products include personal care and cleaning products as well as food and beverages, funds the Unilever series at Tate Modern, whose well-known participants include Ai Weiwei and Louise Bourgeois among others. Unilever also owns several Congolese plants, whose workers are paid $19 a month. As Martens said, “critique is employed by capital.” The profits from the mass employment of underpaid workers is used towards art funding and critique, exposing the glaring irony in arts institutions of Europe.

How is this institutional dynamic reverted? How can the laborers become employed outside the “shut up and work” culture of plantation life? Martens proposes fetish. “Fetishes attract funds,” he said. And what is the most fetishistic of fetishes, the main object of capital? It is the white cube museum. Museums are known to legitimize their own contents; Martens joked that if you put a bottle of shampoo in a white cube gallery, people would give it respect. The new LIRCAEI white cube museum in Lusanga, that the Rotterdam-based Office for Metropolitan Architecture (OMA) will build in 2017, will be managed by plantation workers and will validate whatever is put inside of it, as well as validating the settlement itself. It is this way, Martens said, that the plantation workers will subvert the oppressive commodification of their labor, and build a space where all can question not only how art is monetarily valued, but how the art market itself works as an oppressive force.

Cassie Thornton, a feminist economist and artist, similarly employs art to make change. Like Martens, she seeks to both reveal economic oppression and give those who are struggling a space for empowerment. Instead of labor exploitation, she's focusing on debt, creating a bridge with Alex Foti's earlier statement that "today, money is really debt." So how do we fix this "adult" problem of debt? The answer, said Thornton, is to ask children. Thornton started the project "Mystery Hands" in June 2016 out of Chicago's Gallery 400. The project, which seeks to deal with the paralyzing debts of the Chicago Public School system, began with visualizations. She asked adults and children to visualize debt. The kids connected debt with being invisible, but being real. It was something they recognized their parents talking about. While the adults answers were more concrete, and detailed, it was the children, who have not yet consciously felt the immobilizing burden of debt on their life, that Thornton asked to come up with a solution.

While Martens uses the white cube gallery as a validator, a way to reappropriate prestige, Thornton uses it as a playground. The two-part gallery space included one room accessible by all and a second, with a small entryway, fitted only for a child to squeeze through. The first room held a picture book about debt. The second room was where the children got to work - with the only set rule being that no adults were allowed in unless invited and all money was banned. The kids were given crowbars and told to destroy the space. Collaboratively and festively, the children punched through the walls, reconstructing their world, and breaking down the limitations set around them.This panel, while different in perspectives and not free of arguments, was unified in its call for action. How do we, as individual and members of local communities, move forward in times of economic despair? How do we use our own jobs, skills and network to right wrongs and begin to patch up the world? How do we protect others and future generations? It is through grassroots efforts and experimentations, the panel argued. And when that doesn't work, trying something else. In other words, learning to "fail better."

www.networkcultures.org/moneylab/2016/12/06/global-finance-failing-better/

11.00 - 12.45 | Panel | Main Hall

When Art Mirrors Marx

Artists are vital to deconstructing how finance and economics have affected our collective imagination, and to reimagining alternatives. Artists have been monitoring, tracking and intervening in finance to provide new insights and potential escape routes. MoneyLab #3 invites artists from diverse backgrounds and disciplines to present research, experiments and interventions in finance.

When Art Mirrors Marx presents a selection of artists that invert and disassemble the intrinsic value of art to re-imagine the scope of artistic production and distribution. This is both through physical and bodily actions such as consuming and digesting pages of 'Das Kapital' to the auctioning of bodily DNA data. But we also present artist initiatives that short-circuit and circumvent endemic characteristics of the 21st century economy, from working contracts and common funds to secure assets. What happens when art imitates finance? Can artists' investigations into finance create viable alternatives? How can practical working models for artists be scaled for the masses?

With: Steyn Bergs, Dan Mihaltianu, Tori Abernathy, Jeroen van Loon & Anne Breure

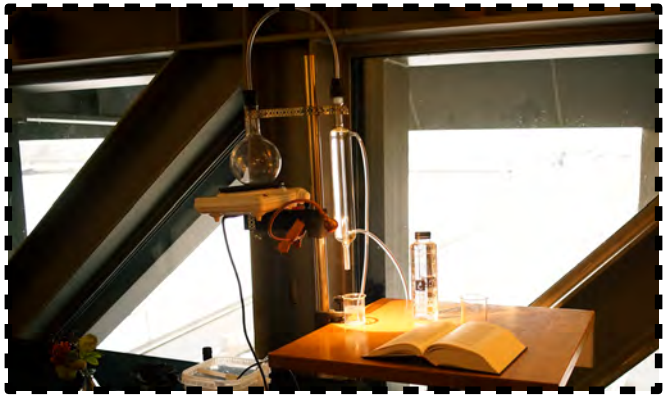
Moderator: Stephanie Rothenberg is an artist working with performance, installation and networked media to create provocative public interactions. Her work moves between real and virtual spaces, investigating the power dynamics of technological utopias, global economics and outsourced labor. She has exhibited in venues including Eyebeam, FACT, HeK, LABoral, Sundance Film Festival, Transmediale and ZKM Center for Art and Media. Her work is in the collection of the Whitney Museum of American Art and has been widely reviewed on among others *Artforum*, *Artnet*, *The Brooklyn Rail* and *Hyperallergic*. She is Associate Professor and Director of Graduate Studies in the Department of Art at SUNY Buffalo.

Review by Karina Zavidova

When Art Mirrors Marx reflects on the subject of money as a social technology and presents the array of tools, techniques and methodologies, designed to transform classic philosophical thought into applied practice. It was moderated by Stephanie Rothenberg, who highlighted the abundance of economy-related artistic projects and asked the participants and the audience to reflect on this phenomena by posing a question of the effectiveness of an artistic practice in dealing with economic problems. During this panel, five speakers from the art field presented their work, visions and strategies.

Stephanie's introduction was followed by a talk by Steyn Bergs, who is an art critic and researcher. Titled "Imagination and Intervention: The Double Legacy of Marx in Art", Bergs explores the appeal and the disadvantages of the ideology in connection with artistic practice. Despite the fact that marxism has been used to fuel such a catastrophe of humanity as the Gulag, the ideas of Marx are still widely circulated. Bergs argues that the text of Marx is so appealing in the 21st century, because he still presents the most radical critique of commodity fetishism and the capitalist mode of production.

Bergs is interested in the categorical and the pragmatic sides of Marx reinforcing each other and refers to Robert Kurz's analysis of 'esoteric and exoteric' Marx. An example of the practical use of Marx thought in contemporary art, Bergs presented a project by Adelita Husni-Bey, called "White paper: The Law", realised in 2015. In this collaborative project Husni-Bey uses the legislative text to criticize the commodification of living space. In this location-based project the artist brought together squatters and legal professionals to write the new law on the housing and property rights in Europe.The artistic method, used in this project, is demonstrative of applied Marx theory in artistic practice. The outcome is a text, which is both an artwork and a device for social and political change - the purpose of such projects is to not only to appeal to the creative imagination, but to facilitate new practices and tactics to arise.



The second project, presented, was "Das Kapital – Distillation" by Dan Mihaltianu. Mihaltianu is an artist, concerned with the social, political and transcultural sides of phenomena. For over thirty years Mihaltianu has worked with distillations, using the technique as a metaphor. Currently he is working on the subject of liquid economy – production, consumption and alienation in art. During MoneyLab #3 Mihaltianu distilled pages from Das Kapital, approaching the chemical process as a performed process, where the public was invited to take part and to digest the pages of the book. In his talk, the artist explained the process of distillation and played some video documentation of previous distillations. The video shows one of the performances, where the artist invites visitors to chew on pages of Das Kapital and to have a shot of vodka. A visitor spits out pages of the book, mixed with alcohol and saliva, so Mihaltianu can start the distillation process. After the video finished playing, Mihaltianu spoke about the relationship between the medium and the content and concluded, that he wanted to focus on people, digesting the message, not on the medium.

The next project was a "Transition to Perpetual Parade" by Tori Abernathy. She began her talk by introducing herself as an activist, artist and human being, excited to collaboratively create images of the future and to implement them. She illustrated the introduction with the footage of her house being demolished in 2011, which provided the motivation to initiate the TPP project. Abernathy believes that a mobile collective group of people can embody the spiritual binding of a physical space / location and this idea manifests into a public parade. Artists, who used to live in the demolished buildings, formed a resistance and in order to deal with the situation, she organized events, where people could talk on the impact of housing crisis with local residents.

Furthermore, she started to use these gatherings to collectively visualise the perfect housing. Opposing the camping ban, they were marching the streets, setting tents and handing out blankets, also making sure that camps remained secure. In order to expand the network Abernathy introduced workshops to the project so that anyone could contribute to the direction and imagination of the collective project. During these workshops people gather to draft the perfect housing, and to collectively design the strategy for the distribution of resources, such as gas or oil. She is currently busy with doing such so-called “retreats”, where people reside in the woods, build shelters and have workshops on sustainable living.

Next speaker, Jeroen van Loon, presented his work “Cellout.me” in which Van Loon auctioned his entire DNA sequence data online and sold it to the highest bidder. Van Loon began Cellout.me with an interest in the value of big data, and the novelty of this concept in the artistic practice. He spoke about the shift, which happened, when the unique containers (such as tape and film) became obsolete, and information begun to be stored as code. Transitioning from the container to code raises copyright issues, which is a particularly interesting topic when it comes to storing a human DNA genome in computer code. The tricky part of digitizing personal information is the possibility of giving someone else the power to copy and paste it. Also, the interesting aspect of selling a DNA is that this information is not purely personal, since it is shared with all the person’s relatives, which makes the issue of selling it more problematic.

Van Loon presented his work, which is his complete DNA sequence, as a most contemporary form of a self-portrait an artist can make. Van Loon explained the process of sequencing and noted that the quality of his data was superior – in order to the get the most accuracy, it has been sequenced 30 times. When the data has been transferred from the medical center to his private server, the artist started a no-contract, no-reserve auction.
This project asks fundamental questions about data, identity and property. One of the most remarkable parts of this project is the evaluation of the artwork by experts from different fields, such as medicine, art and cyber security and is available on the project website. Currently the the artwork is on display at Verbeke foundation, who had the highest bid by the time the auction was over and is currently the owner of van Loon’s data.

The last speaker of the panel was Anne Breure with the topic “Ethics in Aesthetics: Towards a Fair Practice in the Arts Sector”. Breure is an artistic director of Veem House for Performance and a part of Transitiebureu – an initiative which focuses on facilitating the transition to the fair practice in the arts sector. Fair practice means assigning a great value to transparency, solidarity, diversity and sustainability within the institution. It also means that the institution is concerned about the circumstances of production. The goal of the initiative is to make these issues public, and also to develop a strategy which won’t cover up the lack of budget but will make the practice sustainable.

Giving a fair practice label could be a way to facilitate the cultural governance. Practicing what the institution preaches, in that sense, means combining the left-ish values of solidarity with the values of the market, which is a very difficult task. What would be a fair practice strategy for an institution, which has received less funding but still needed to pay the workers? Some institutions may solve the problem by producing less. Breure faced this problem herself, when her theatre received cuts to their funding. Instead of closing or letting go members of staff they decided to operate for only 100 days a year, rather than a full year. Such a decision helped to sustain the Transititebureu with a fair practice label and offered organisations struggling under austerity politics alternative ways to finance their institutions.

www.networkcultures.org/moneylab/2016/12/06/when-art-mirrors-marx/

13.45 - 15.15 | Workshop | Main Hall

How Can Accountants Save the World

Review by Baha Görkem Yalim

The workshop How can Accountants Save the World? alternated between collective reimagining exercises and presentations, and dwelled into the social constructivist nature of accounting and the effects and pervasive roles its language plays in our everyday lives. Nick McGuigan started by saying that the workshop would journey from the personal towards the collective through the interactive reimagining of money in explorations of new ways of participating in the economy that adopted permaculture ethics and design principles. The audience was encouraged to publicly announce their “biggest concern or worry”. The answers showed that the idea of security exists within the concept of worry. The workshop then questioned these concerns and worries within the realm of permaculture, specifically through food security and the trustability of money. Translating the individual worries to collective ones made it clear that the question actually demands the consideration of larger concerns, such as the refugee crises, and the position of accounting within them. Here, technology is often used as a solution and connects different realms, perhaps for the first time in history at this intensity.

The language of accounting allows a problematic understanding of profit: as a good thing that should be created more. Frank Jan de Graaf explained how these problematic understandings are created socially through the metaphor of accounting. He went on to say that to be able to discuss how to change this, money has to be seen as a social thing, created with each other, and not as a technical thing. Similarly, accounting is not a technical means: societies create accounting within them and with each other.

The idea of figures directly representing reality is an incorrect assumption, they only represent themselves. However, figures and accounting are still commonly used to (falsely or incompletely) represent a reality. Understanding this mechanism can be useful in realization of the existence of different realities. If, with our accounting policies, we are creating certain realities, what could be alternative realities within this perspective? We all are living in an economic monoculture orbiting around a space created by corporations. Our decision-making is determined by accounting and economic information. This is happening to an extend that the young are socializing with their peers on a cost versus benefit analysis and our language and concepts of economic monoculture are infiltrating health, education and arts. This infiltration highlights another complex question that was central to this workshop: “how can accountants save the world?” It is clear that we need to change the language of accounting towards one that is broader and much more holistic in its approach. We need to change the language of accounting to one of accountability! Education is the first step to take to be able to create more integrated individuals who can deal with the systemic issues that are at work in our societies.

If we change our focus from the large scale issues to more specific ones, the question becomes: “how do we reorganize a business not around profit but around something more holistic, more broad and contained?” Herman Gels suggested a helpful framework with the proposition of the threefold society. The notion of the threefold society splits reality into three fragments; the inner fragment, the social fragment and the physical fragment, all of which are happening all at the same time and cooperate with each other. The threefold society crosses over between legal and human entities, and allows us to think around how concepts like freedom, equality and fellowship can be applied to cultural, social and economic systems. In this way our financial reality, our habits of accounting and how we deal with money can start to reflect our social reality.

Thomas Kern, an independent management consultant, took the audience on an exploration of new frames of references, among them the previously discussed threefold society and permaculture. The latter one is a result from the changing of the language of accountancy to accountability. A permaculture is a self-maintaining and self-generating ecosystem. The effects and principles of permaculture were contrasted with commonly acted upon principles in today’s business world. The audience was then introduced to integrated reporting, a new form of corporate reporting, which enables the widening of the operational range to reliability on societal bases. This is an approach that uses the integrated and holistic ways of thinking of individuals. Here, a new reality is created through a different social construction and the audience is left with the image of transparent organizations making up neighborhoods of glass houses, for everyone to look into.

www.networkcultures.org/moneylab/2016/12/06/how-can-accountants-save-the-world/

13.45 - 15.15 | Workshop | Meeting Room

Politics of the Cyphersphere: After the Blockchain Revolution

Review by Max Hampshire

The Vienna-based Research Institute for Arts and Technology (RIAT) hosted 'The Politics of the Cyphersphere - After the Blockchain Revolution' and offered the audience an opportunity to openly discuss ideas, values and political discourse surrounding blockchain and crypto currencies. RIAT - whose research consists of a combination of theory and practice, held a workshop that comfortably spanned the divide separating didactic and communitarian group dynamics. The workshop began with a series of short reactions to Timothy May's 1988 'The Crypto Anarchist Manifesto' from an array of notable figures within the field, serving both as a historically-grounded entry-point to the politics of cryptography, and also laying a fertile (and by no means homogenous) ground from which the latter, discursive section of the session grew.

Both Brett Scott and Martijn van Boven's discussed the necessarily cyclical nature of analyses of emerging technologies - moving beyond ideologically rigid analyses and instead focusing on the behavioural tendencies of users in order to build a theoretical vocabulary regarding cryptography. Van Bowen gave a brief overview of his recent 'Unmapping Europe' project, wherein he aimed to begin the practice of restructuring of borders via money-flows. Richard Kohl's also reminded us of real-world dangers that early crypto pioneers - such as Marshal McLuhan - were working to resist, as well as the present-day dangers the crypto community is facing. Kohl's contribution to the session focussed initially on the history of crypto - from digicash to occupy via the cryptowars - before launching into a series of "provocations", most notably the dichotomous, (de-)instrumentalised perspectives from which the politics of technology can be discussed - the perspectives of Zygmunt Bauman and Marshall McLuhan respectively.

Scott discussed the Economic Space Agency's on-going creation of a meta-decentralised blockchain of blockchains, responding to the "slightly lazy use of centralisation and decentralisation" within the blockchain community. Scott also highlighted the need for bringing about productive dialogue between the differing perspectives within the community at large. Scott's discussion of the Economic Space Agency's project was particularly pertinent, standing as an instantiation of the broader theoretical discussion that began the discursive element of the workshop. It focussed on the need to create a proper mode of discourse in order to lead communities away from simply recreating the infrastructure - and its corresponding, problematic power-structures - of existing cultural and economic systems. The spectre of Bitcoin arose at this point, which was used as a conversational placeholder for those projects which fall into a mere inversion, or transgression, of the infrastructural architecture they were created to resist. In essence, the ability to move past this mere repetition of both the undesirable embedded ideologies of existing crypto projects such as Bitcoin, and the emergent issues associated with zero-trust societies found in many crypto communities, appeared to be a questioning of whether communities could be incentivised via non-economic means.

Discussion of the emergent, real-world complexity regarding these possible communities led to a discussion of the need for specialist lawyers, as well as the need to divert from overly mechanised, technical language within these discussions. Dovetailing these disparate points into a final statement Matthias Tarasiewicz of RIAT spoke of the necessity for physical, non-automated critical spaces in order to even discover how to be properly critical in this regard; how to even have discussions that led to points such as these being raised. This call for de-mechanising the language used to build a critical discourse echoed the work of previous MoneyLab speakers such as David Golumbia, yet - contra to Golumbia's focus on the inherent politics of technology via structural analysis - was floated in a far more charitable manner, in order to hopefully generate a much more optimistic vocabulary surrounding the emergence of Decentralized technologies.

Ironically perhaps, it appears that for those within the Blockchain communities, future discussion of decentralised platforms must at least partially take place physically, in a centralised manner, in order to stop merely recreating the political structures platforms - such as Bitcoin - were initially created to resist. The workshop served as a "blueprint" for Fiber's upcoming Cryptolab in May, RIAT's workshop was a welcoming call for future, critical, and interdisciplinary engagement with crypto projects, in order to begin to move forward in a more discursive and coherent manner.

www.networkcultures.org/moneylab/2016/12/06/3799/

13.45 - 15.15 | Workshop | Presenation Room

Prevailing Over Money

Review by Joana Chicau

The workshop by Dmytri Kleiner and Baruch Gottlieb was a moment to rethink the overall concept of 'money'. Following a 'retrospective' approach by looking back at presuppositions on the topic and returning to the future-present to answer the questions: "How is money working well? And how it is not?"

Everyone participated by writing down their ideas, reading out loud, and having to decide whether they were sharing a 'good' or 'bad' thought. Some of the 'good things' about money comprehended the notion that it can be used to pay and to stabilize rent (fix prices); it was also commonly agreed that money is a valuable and practical tool as we can use it for many purposes (for instance money allows for purchasing good food or music). It was mentioned the fact that it positively controls behaviours by defining the cost of things (to illustrate this, we can look at how the price of gas subsequently 'controls' environmental impacts); the belief of money as a good rewarding tool was also discussed as well as the fact that money can bring safety against contingency (savings) or it can be used to pay taxes and redistribute money amongst society (for example public systems such as health care..). Likewise, it can be applied to UBI – Universal Basic Income.

The 'bad things' about money encompass the gap between the time working and the money obtained in return; the illusion of fairness; the sense of quantification/monetization, which takes money away (abstraction) from the idea of social benefits. The fact that money obscures power relations and consequently empowers inequality to grow was mentioned. The others "downsides" of money shared by the audience also included the delusion of loans (which allows banks to decide who gets money in the first place), the interests on savings which creates debts the concept of buying money with money, wage slavery, the conclusion that not all social outputs (for instance intellectual/artistic) are well calculated by the market.

15.45 - 17.15 | Panel | Main Hall

Save the Last Dance?

The music industry is still in repair after the disruption of digital downloads and streaming sites in the mid 1990s. Traditional rights management laws continue to restrict the creation, distribution and profitability of music. In addition to this, public performances are now monetized with the use of audio recognition technology in music venues, turning bars, clubs and festivals into sites of data-based economic revenue for major publishers and labels.

How does this play in the ever-growing festival and club scene? What are the goals for a global industry that now relies on counting streamed playbacks and selling hand-made band T-shirts? Can the outcry for alternatives be met with distribution platforms that disrupt the dominant players and reach larger audiences? And how is the club scene itself being affected by the ongoing real-estate boom in the metropolitan areas, usually seen as the birthplace of new music currents?

With: Henry Warwick, Koos Zwaan & Bindu de Knock

Moderator: Max Dovey assists with the MoneyLab project. He describes himself as 28.3% man, 14.1% artist and 8.4% successful. He holds a BA Hons in Fine Art: Time Based Media and a MA (MDes) in Media Design from Piet Zwart Institute. His performances confront how computers, software and data affect the human condition. Specifically he is interested in how the meritocracy of neo-liberal ideology is embedded in technology and digital culture. His research is in liveness and real-time computation in performance and theatre. He works as a producer and creative technologist for live events and theatre in both The Netherlands and U.K.

Review by Anissa Jousset

In the age of digital technologies and increasingly intangible goods, the relationship of arts and the internet has become a critical concern for any artist or musician trying to make a living within the creative industries. During the panel discussion Save The Last Dance, Henry Warwick, Koos Zwaan and Bindu De Knock discussed the status of remuneration, sharing and copyright in order to analyze how technology can better serve the artists in the music business.

Henry Warwick - who is himself a musician, an ex employee of Napster and an associate professor at the RTA School of Media - laid out the fundamentals of the music industry revealing a field which revolves around economics and marketing rather than the art itself. Warwick argues that the spectacle of success generated by the music industry of record deals, international tours and brand endorsements are in fact a mirage and form what he calls the “Uncanny Valley of the Music Industry”. Being both a musician and an academic has granted him a particular level of insight into this world, as both an observer of its mechanisms and an active member of an industry going through a period of changes. He defined musicians as being people who “sell little things to survive” and who are the music industry rather than “being a part of it”. In this, Warwick sees an adaptable future for music as an art (in permanent transition and independent from the industry that finances and frames it) because he believes that music an innate to being human. Warwick sees music notation as a “set of instructions” rather than as a reproduction of music. Here, the notes on the page, or even the digital recording of the piece, detach themselves from the music itself, which he believes can only be truly experienced live. The music industry serves as a vector for a product, independent of the artist or the art itself.

The question of remuneration and musical craft came back in Koos Zwaan’s presentation Making Music and Money Online. He began with the clarification that “the music industry is not about music”- and highlighted the numerous lucrative sponsorships between big brands and musicians. Zwaan focused more on the social power of music and technology, a “driver of innovation”. In the discourse of music and popular culture, he placed a high value on the musician’s online presence, and how this presence can be monetized in order to benefit the musicians directly through brand endorsement and sponsorship deals. Zwaan emphasized on the online activity of musicians and the internet as a fruitful ground for artists to get paid fairly and directly through their work and their relationship with their audience, underlining the power of social media as an asset and a sharing tool for the arts.

Bindu De Knock also brought up the inequalities and lack of rights musicians have when it comes to the sharing of their intellectual property, ultimately the data they produce as components of the economic machine. In her presentation Can Blockchain Save The Music Industry, she exposed the lack of transparency within publishing and revenue models in digital platforms and discussed the potential for blockchain technology to ensure equitable, transparent licenses to create a fairer ecosystem for working musicians. Deknock presented the popular example of Imogen Heap’s Ujo music prototype ‘MyCelia’ as an innovative “data ecosystem” which would allow for enable musicians to regain control of their music and their publishing royalties in the information age.

During the panel discussion Max Dovey questioned whether changes to licences, royalties and management would make the music industry more appealing to young artists or if the attraction to Warwick’s Uncanny Valley, where the artist has little to control over administering their finance but has a wild time on never ending tours and free sponsorship deals would remain the most attractive prospect. Here, the speakers clarified the fundamental nature of the music industry and the potential for music to be self sufficient without the industry. Regardless of the latest technological innovation (in this case blockchain), the music business has repeatedly regained dominance after a century of successive technological disruptions (phonograph, radio, walkman, internet). Music benefits from the freedom of being an intangible medium, with the capacity to move through time without being ideologically bound to industry standards (fundamentally ruled by finance, commodification, and marketing). Bindu De Knock changed the tune from the supposed failure of the music industry to one of hopeful transition where blockchain technology would help bring about a positive change for creators who could escape the Uncanny Valley of brand sponsorship but instead participate in an industry - “where music matters”.

www.networkcultures.org/moneylab/2016/12/06/save-the-last-dance/

Fiscal Drag Live

Drinks, food & entertainment
Mezrab, Veemkade 572d, Amsterdam

Review by Leila Ueberschlag & Max Dovey

On the evening of December 1st, the living (not-yet-dead) participants of MoneyLab #3 were invited to a special event during the evening program. They attended the first eulogy for excellence convocation celebration hosted by the University of the Phoenix, the top-ranked nomadic for-prophet business school dedicated to training the dead and the not-yet-dead to rise up together against the powers of financial capitalism.

The University, which focuses its curriculum on radical financial literacy and also provides a revenge consultancy, is administered by the artist-activist Cassie Thornton (vice-President of Paranormal Experience) and researcher and writer Max Haiven (Vice-President Academic Divination). One of the University's goals is to organize site- and context-specific educational encounters where the dead and the living can collaborate on developing radical financial literacy to take revenge on global capitalism.

Learning From the Dead

The University of the Phoenix is dedicated to educating the dead; with the assumption that if properly trained, they can offer a unique insight in economic and financial problems with millions of years of experience.

"Did you know that all the wealth in this world, that surrounds us now was created by dead people or people who are assumed to be dead?" asked Max Haiven in his opening speech. "As long as we keep failing to invest in the dead, the capitalist economy – as we know it – will roll on and roll out and make ghost of us all. The empire of alienation already going on make living ghosts out of most of us and that's no way to live, in fact it's no way to die."

He then told the audience one story of a significant encounter he had with the deceased Benjamin Walter. Quoting "Theses on the Philosophy of History" (1940) from the German Jewish philosopher and cultural critic, Haiven explained that our debts to the dead is more than just a financial obligation… We are the dreams of the death.

"There is a secret agreement between past generations and the present one. Our coming was expected on earth. Like every generation that preceded us, we have been endowed with a weak Messianic power, a power to which the past has a claim. This claim cannot be settled cheaply." (Theses on the Philosophy of History, 1940)

"For Benjamin, the living and the dead need to collaborate in order to keep the dreams alive and active in the world today", said Haiven. Today neoliberalism constantly promise future prosperity for our grandchildren, as a reward for embracing the so-called end of history. "We need to find a spark of hope in history".

"What is debt after all but a ghost, an intangible immaterial haunting presence? What is money except the solidified spirit of those whose past labor and energies to build the beautiful world that is around us right now and all the value in it?" asked Haiven. "Whether you are haunted by personal debts, or whether you simply feel the debt of this historical moment weigh on your shoulder like an impossible weight. The University of the Phoenix offers you a rare opportunity to consult, tonight, with the no longer living as a mean to help you reimagine what is possible, to help your spirit of neoliberalism die and to reborn". Thanks to a state-of-the-art app, the University of the Phoenix's students could speak to the living and bestow financial wisdom from beyond the grave. "Our researchers have been developing this financial technology for millennia and we're thrilled to be debuting the prototypes at MoneyLab," said Haiven.

The evening's highlights included the awarding of an honorary doctoral degree to Hannah Arendt, one of the most influential refugee thinkers of the 20th century.

The spirit of the honorary degree recipient was invited to give a speech, with the assistance of Dawn Lueck, a gifted medium and anti-debt activist. She was joined by media and finance scholars Geert Lovink and Joyce Goggin, who helped to interpret the spirit's message. Geert Lovink took the opportunity of this unique encounter and shared with Hannah Arendt's spirit his concerns about today's meaning of democracy – amid recent international developments, such as Brexit or the election of Donald Trump. "What is politics?" he asked her and continued: "Is there space for us to act? Can we do this in the classic framework you have studied and advocated? Is the promise of a democracy and a separation of the 3 "s" politica, with a separation of the spheres, still possible today? In one word: What is politics today?". Arendt's spirit answer as short as direct: "Get off your ass"! The night culminated with the ritualistic awarding of a scholarship, given to… Donald Trump. "A person worthy of immediate enrolment at the leading University for the dead, in the hopes that they will liberate their spirit from its fleshly prison and make more positive contributions in the next life" said Cassie Thornton.

Thermometer Game

After a brief pause the artist collective Fine Art Finance Lab initiated one of their funancial exercises, The 'Thermometer Game' with the remaining MoneyLab audience. After everyone had become settled in the candle lit ambience of the séance it was pro-active to get everyone standing up round a square that had been drawn on the floor. The three performers from Fine Art Finance Lab then proceeded to ask the group questions about Money and each question required the group to perform a physical response. The questions elaborated on the deeply personal symbolic connection people carry with money.

"Do you have more than €10,000 in a savings account ? If so, stand on one leg"

"Does money make you feel powerful? If so, kiss your biceps"

"Do you believe in Universal Basic Income ? If so, hug the person next to you"

The game unearthed many primal feelings towards money and forced individuals to act them out and respond to them in different ways. It would be very effective as an introduction task to any group unfamiliar with each other or a work exercise for bankers who often have trouble expressing their deep feelings towards Money. The FineArt Finance Lab successfully extract very abstract aspects of finance and tackle them head on through performance, action and improvisation. They also co-ordinated a special El-Dorado lottery for all the guests at MoneyLab during the two day symposium. By selling 1 EUR tickets at the entrance, they managed to persuade 75 people to invest in their DIY lottery. After making a series announcements about the grand cash total and even devaluing a series of tickets due to 'unexpected market forces' the group eventually gave one lucky visitor 74 EUR in cash with no strings attached. The Fine Art Finance Lab reflects an intuitive and ingenious artistic approach for activating participatory exercises with money and finance.

The Demi

To close the night Tori Abernathy took to the stage to perform 'The Demi' a 20 minute performance reading that imagines an alternative currency for future societies. Tori introduced a context in a not so distant future where financial collapse has led to a resurgence of financial activism and community infrastructures that are attempting their own economic survival, things such as basic income and complementary currencies become commonplace in this imagined apocalyptic dystopia. At the end of the reading, Tori handed out 1 dollar bills to each audience member who were then invited to perform a symbolic ritual to enact the creation/destruction of the 'Demi'. The word "demi" literally translates as 'half' in French and the act of ripping apart the dollar in two represents a subversive act that has been used to appropriate the national monetary system into a community currency in some parts of Canada. Local businesses have begun accepting the ripped notes as lower denominators of common bills and the act of ripping them in half destroys one form of currency in favor for another. In the context of the piece, the act of ripping a dollar in half was used a climatic participatory group ritual and was a fitting end to an extraordinary evening of spiritual finance art.

www.networkcultures.org/moneylab/2016/12/06/fiscal-drag-live/

Friday 2 Dec

09.45-11.15 | Panel | Main Hall

Cooperatives and the Commons

There is fresh interest in initiating and maintaining a digital commons to provide responsive action towards the wave of on-demand mobile apps and sharing economy services. This can be witnessed in tech start-ups and entrepreneurs shifting towards a cooperative business model, in what has been named 'platform cooperavitism'. The introduction of unions and crowd-owned companies not only attempt to secure some stability for the precarious worker in the digital economy but also to move towards a more circular economy instead of dominant extractive monopolies such as Uber and Airbnb.

The platform coop movement opens up the possibility of collective ownership to re-instate shared common resources within circular economies. The ideas are beginning to take hold in cities that have been damaged by the affects of sharing economy businesses, such as Berlin, which has a strict limit on Airbnb rentals, and Rio de Janeiro, which banned Uber all together last year. In areas such as these, where the repercussions of unregulated digital platforms have impacted social welfare, the platform coop may offer a promising sanctuary from the destructive expansion of on-demand capitalism.

With: Trebor Scholz, Arthur Röing Baer & Michel Vogler

Moderator: Sabine Niederer heads the research department of the faculty of Digital Media and Creative Industries at the Amsterdam University of Applied Sciences, where she founded the Citizen Data Lab in 2014. Before this, she worked at the Institute of Network Cultures, running programs such as *A Decade of Web Design, Video Vortex* and *Urban Screens*. In 2016, she obtained her PhD with the Digital Methods Initiative at the Department of Media Studies, University of Amsterdam, with a dissertation titled *Networked Content Analysis: The Case of Climate Change*.

Review by Katia Truijen

Sabine Niederer, director of CREATE-IT, introduced the first speaker Trebor Scholz, who has coined the term platform cooperativism. Scholz is a scholar-activist and associate professor for Culture & Media at The New School in New York City. Developing an analysis of the challenges posed by digital labor, he introduced the concept of platform cooperativism as a way of joining the peer-to-peer and co-op movements with online labor markets, focusing on re-establishing communal ownership and democratic governance structures. In his talk, he provided the audience with a crash course on platform cooperativism while presenting some tangible examples that have emerged over the last year. Scholz explained that, in order to understand the emergence of platform coops, one has to look back at the last forty years in which employment has increased inequality. He expressed his concern about the 50 million independent and domestic workers in the United States alone, who have emerged since the financial crisis in 2008, and who do not have any workers rights. Around the same time, the so-called “sharing economy” emerged, with services as such as Blablacar and CouchSurfing offering networked co-operative organisations for transport and accommodation. But these new services were rapidly succeeded by more ambitious profit driven companies that aimed to capitalize on the sharing values of these initial start ups and expand into global infrastructure. A critique on the sharing economy has now even become mainstream, as working conditions have become a seriously problem with apps like Uber & Airbnb that are violating local and regional laws.

According to Scholz, the distributed nature of what once was called the internet, is quite the opposite of the vision we see today. He noticed that critical analysis and activist projects exposing this, have often been too scholarly, while there has been a lack of projects of transition, or steps for people to take concretely. Especially in a time like this, Scholz argued, it seems that we are in need of initiatives that build society. Platform cooperativism can be understood as a multi-stakeholder coop. The idea is to use the algorithmic heart of an app like Uber, and to replace it with a cooperative business model in which members have a democratic role. It also tries to establish a new role for unions, and invites existing cooperatives to reinvent themselves. It asks for a real commitment to the commons and free software, avoiding the pitfall of techno-solutionism. It promotes local self-organization, while trying to establish a diversified digital economy, that is not only ruled by monopolies. Lastly, it strives for data ownership and meaningful interoperability between cooperatives. Scholz’ idea of platform cooperativism followed from the observation that there are in fact many coops out there, but people simply don’t pay attention to them. By now his website platform.coop has developed into a movement that brings together many projects around the world. For instance, local alternatives to Uber are emerging in many cities and are often quite successful. Other platforms like Loconomics offer independent workers the possibility to offer services and gain 100% of what they charge. Other promising platforms are Coopify and Fairmondo, as well as platforms such as Stocksy, MIDATA, Timesfree and Nursescan that have a focus on a particular sector. Instead of one platform that includes all these services, there is now an entire ecosystem of platforms.

An interesting proposal for a platform coop is commu.ne, a distributed ownership model for urban transport infrastructures. Arthur Röing Baer is a designer and writer, and founder of commu.ne. Baer explained that because every passenger and taxi driver now carries a smartphone in their hands, it is now possible to completely re-design private and public transportation. Apps such as Uber show that taxi services can be controlled with less overhead and management, and Baer goes on to argue that there is no reason a cooperatively owned transportation infrastructure could not be designed in a similar way. According to Bear, there is a shift currently occurring in the transportation infrastructure which has caused three serious problems. First of all there is the exploitation of taxi drivers because of increased individual risk and information asymmetry. There is also the replacement of public transport, which offered a reliable infrastructure to everyone. While we agreed that we share responsibility for public mobility infrastructures, new logistical infrastructures are created and controlled by companies like Uber. In addition, automation is appropriating public transport infrastructures for example in London, metro drivers will soon be replaced by robots. Not to make the system more efficient, but to prevent drivers from going on costly strikes. Baer wondered what an alternative system would look like that appropriates these infrastructures in a similar way. He stressed the fact that once a technology has been established, it gets harder and harder to intervene. Therefore he has started commu.ne, a scalable distribution model that is based on the blockchain. It offers both the drivers and passengers ownership checks through validating each other. Through sharing rides both passengers and drivers earn shares in the co-op and the proposal seamlessly merges both public and private infrastructure whilst adhering to the demands of workers who still need to make a profit. This type of distributed governance offers a new model for transportation that harnesses the same ambition as Uber but re-distributes capital, labor and ownership in a fundamentally pioneering way.

Another interesting example of a cooperatively owned community organisation is Hello IJburg, an online neighborhood platform developed by Michel Vogler. IJburg consists of artificial islands in the eastern part of Amsterdam, and has 50.000 inhabitants. All kind of local initiatives are being developed in the neighborhood, while often trying to find ways to cooperate with the municipality to get ideas implemented in policy. Hello IJburg was created as a digital communication platform to connect with citizens but also with organizations and govs that are working with IJburg. By now, 4600 people have registered, while the software is developed together, there is data ownership and all the costs are shared. Other neighborhoods in the Netherlands have expressed their interest in creating a similar platform. Vogler emphasized that he was very happy to choose platform cooperativism instead of platform capitalism. At the moment the platform is not making any profit, but if so, it will be shared with all the owners. The cooperatives and commons session ended with a conversation about scalability and competition. Is it always important for a coop to be able to be scaled up to have impact? Is it even possible to ever compete with huge platforms? Trevor Scholz referred to the project Fairbnb that is currently being developed in Amsterdam. Although it is a good example, it could be hard to maintain, because this would be the kind of platform where one needs a network of cities to have a meaningful impact. In this case it makes sense to connect initiatives in different cities. But in other cases, like taxi services, a platform coop can be local. He continued explaining that in Silicon Valley, 90% of the startups fail because they are offered 18 to 24 months time in which to return value to their financial investors. This means that the social value is already destroyed by the very model of venture capitalism, where founders have to maximize their profit to pay back their investors. Instead, local initiatives and platform coops will mostly develop much slower, but without the ‘artificial sugar infusion’ they have more possibilities to create social value, and to keep this value within the community.

http://networkcultures.org/moneylab/2016/12/06/cooperatives-and-the-commons/

11.15-12.45 | Panel | Main Hall

Big Pocket is Watching You!

The explosion of new forms of alternative currencies and the persistent refusal to do away with physical cash indicates growing public concern over the way in which electronic money enables large scale data surveillance. In a world without cash, every payment becomes traceable, allowing for unprecedented amounts of citizen spending data to be collected. As more and more shops and retailers reject cash in favor of electronic money, important issues regarding privacy, data and surveillance become central to the future of money. These concerns echo wider debates around data and surveillance – the Apple vs. FBI iPhone case has highlighted the mounting tensions between commercial and governmental data surveillance. The implementation of crypto currencies by some of the worlds leading banks is a worrying advancement that refits the anonymity of Bitcoin into the largest consumer database.

What alternatives to electronic money can prevent citizen surveillance and inspire radical visions of the future of money? What does the commercial adoption of Bitcoin indicate for citizen privacy? How will consumer data be managed in the future of electronic cash?

With: Brett Scott, Nathalie Maréchal, Surajit Mazumdar, Emily Rosamond & Austin Houldsworth

Moderator: Nathaniel Tkacz is an assistant professor at the Centre for Interdisciplinary Methodologies at the University of Warwick since 2012.Tkacz has bachelor's degrees in arts and commerce from Monash University and a PhD in culture and communication from The University of Melbourne.

Review by Anastasia Kubrak

Before introducing the speakers, Nathaniel Tkacz - professor of Warwick University- outlined three points currently shaping the discourse on monetary surveillance: financial data, payment interfaces and platform sovereignty. Financial data, or what Tkacz called " the perverse rise of surveillance as a service", is actively re-entering our daily payments and financial transactions. Enabling new economies of recommendation, it is asserting the positive image of surveillance. Money is becoming an interface and a designed experience, informed by behavior psychology and capable of acting upon an irrational user. Meanwhile Apple, Google and other financial corporations start acting upon users in sovereign ways, competing with the authority of nation states. Brett Scott is the author of The Heretic's Guide to Global Finance: Hacking the Future of Money (2013) and a series of articles on cashless society for The Guardian, New Scientist and Wired Magazine. Cash is commonly perceived as a proto-form, or a default image of money. Starting his talk with the Google image search results for 'digital money', Scott affirmed that people still struggle with its representation beyond cash flying through the computer wires. He exposed the problem of associating cash with illegal activities and tax evasion in the Panama Papers reports. "We start to combat black-market economy through stopping cash", he stated, "while vast majority of black economy is happening in the banking". According to Scott, digital money is mistakenly seen as a major update to cash, rather than continuation of the existing ledger system. Scott claimed that 'a cashless society is a bank payment society', and digital interface is just a different means of communication with a ledger.

Scott brought up an ongoing war on cash and the attempts to marginalize it, initiated by VISA's campaign under slogan "Cash-Free and Proud". Cashless society will introduce new elements of financial exclusion, affecting the poor and those who don't fit in a bank's profitable profile. Furthermore, traceable transactions will result in a loss of privacy and correlated self-censorship. "What if cashless society is just an accelerationist dream, making us all dependent on electronic money? If so, it only takes one person to rip the power grid, and you have complete anarchy".

The poor and the marginalized members of western societies have been under governmental surveillance programs for decades; although this fact has often been taken for granted. Delving into the history of U.S. welfare, Nathalie Maréchal (senior fellow at Ranking Digital Rights and an advocate of privacy and freedom of expression) highlighted shifts in public perception of a welfare recipient — from a white widow to lazy deviant black mother, stigmatized by Ronald Reagan in the 1960's. While technologies of surveillance were advancing, welfare reforms such as Clinton's 'Work Opportunity Act" in 1996 were mainly designed to send a message to the poor about personal morality rather than actually tackle poverty. The mechanisms of welfare surveillance include drug testing, 'bed checks', home visits and data matching, and cost five times more than benefits generated by their results, claimed Maréchal.

The session continued with a passionate Skype call with Surajit Mazumdar, professor of economics at Jawaharlal Nehru University. Mazumdar addressed the Indian Prime Minister Narendra Modi's recent abolishment of the 500 and 1000 rupee. The official motive propagated by Indian government is a fight against black money and fake currency circulation, but according to Mazumdar, it is in fact a disguise for a move towards cashless society, which is extremely beneficial for the corporate sector, a protégé of the recently elected government. While black market continues to thrive within the banking system, the "insane" move by Modi hits poor precarious workers who can be seen queuing up in long lines outside banks, attempting to change their money before it's too late.

Emily Rosamond is an artist, writer and educator holding a PhD in Arts at Goldsmiths. Her work investigates implications of predictive analytics and value of social engagement in contemporary art. In 2010 a new financial product emerged on the market: a social impact bond. It allows business to have direct investment into social impact programs and charities, such as ex-prisoner rehabilitation. If the social project is judged as a success (using analytical metrics to record impact) the investor receives a payoff from the government thus giving poorly financed social projects a financial kickstart through private investment. The seamless alignment between investors and beneficiaries has drawn Rosamond's interest towards work of Michel Feher, philosopher of neoliberalism who coined the term of "investee activism". "Previous generations of liberal-era activists, such as unions, focused on the employer as a source of oppression. That's no longer sufficient for a neoliberal financialised context," stated Rosamond. "We need to understand ourselves as investees and find new ways to produce investee activism."
Rosamond took a different stance on financial surveillance and surveillance capitalism by introducing the concept of the financial umwelt: the sensorial experience of an inanimate object. Alluring to a book by Thomas Bridges "The Adventures of a Bank Note" (1770), she suggested to look at the world from the perspective of money: a non-human actor that has access to the real-time flow of public life. If machinic perspective of investment is deeply embedded in our world, in what ways does is affect contemporary art practice in respect to social impact and volunteer activism?

The first project presented by Austin Houldsworth (a researcher within the Design Interactions Department at the Royal College of Art (RCA) and co-founder of the 'Future of Money Design Award') is a sarcastic take on the argument for cashless society. He suggested a system in which British people would have to pay an excessive 20% of each transaction in exchange for their anonymity. Further, Houldsworth took the audience into the world of science fiction in attempt to "develop radically different notion of money". Diving into dystopian novels, he drew on fictional monetary systems and reintroduced them into the real world in a form of public interventions. For example, In Yevgeny Zamyatin's sci-fi adventure "We", a huge collective structure controls access to cities and holds citizens hostages of their public duties. Inhabitants of rogue states appropriate weapons as payment devices similar to Orwell's "1984".

To conclude the session, Tkacz addressed new banking interfaces such as Monzo and noted the current re-imagination of banks as platforms accessed through API services. Scott responded with a suggestion that we need to conceptually split interfaces (ways in which we touch the bank) from the core of the banking system, comprised of transaction logs and risk management experts. Another issue is how surveillance model affects the 'rated PG' economy such as porn, and other areas closely linked to a moral question. What happens when Internet Of Things' wet dreams come true and your fridge starts buying milk from a passing drone, fully automating your decision-making process? When Money is cashless and payments are embedded into our architecture will the traditional distinctions between banks and cash remain? How will the bank as interface instate new structures of corporate surveillance on citizens?

www.networkcultures.org/moneylab/2016/12/06/big-pocket-is-watching-you/

13.45 - 15.15 | Workshop | Main Hall

Governance in the age of Blockchain and Digital Currencies

Review by Joost Mellink

The workshop Governance in the Age of Blockchains and Digital Currencies was a session organized by the Bitcoin Wednesday, a monthly conference on digital currency in the Netherlands. Founder of Bitcoin Wednesday and board member of the Dutch Bitcoin Foundation Richard Kohl opened the session by stressing the importance of critically questioning the different uses of blockchain technology by quoting the Canadian philosopher Marshall McLuhan: "A point of view can be a dangerous luxury when substituted for insight and understanding." After his short introduction, he invited six speakers to present their projects and interests. First up was Justin Bons, the founder of Cyber Capital: a cryptocurrency investment fund based in The Netherlands. Cyber Capital aims to conduct fundamental analysis to predict viable future developments in cryptocurrencies. Bons provided the audience with a detailed account of current heated debates in the Bitcoin community about changes in block size limits. Bitcoin Classic advocates pursue a static size of blocks of 1 megabyte, while Bitcoin Unlimited allows for a change in the size of blocks. Due to the deadlock of the discussion in the community, Justin Bons would like to see a split in the Bitcoin community between Classic and Unlimited supporters. This would mean that Bitcoin splits into two currencies, bringing more diversity to the market. He then made the remark that this possibility to fork proves the autonomy of cryptocurrencies: to not have to live under majority rule. In his reflections on governance, Justin Bons noted that traditional governance includes what he thinks are 'nasty' incentives to create a form of trust. Crypto States do not have these kinds of incentives since the idea of trust is automated through blockchains. Bons closed his presentation with the remark that he does not see Blockchain as a static technology, but rather as an outcome of social interaction. It relies on human decision-making for continued operation and includes human elements, but it allows us to achieve trust without a centralized authority.

Susanne Tarkowski Tempelhof of Bitnation helped the audience in untangling the term governance in relation to blockchain. She recognized the use of the term in relation to the organization of the Bitcoin community itself but reminded the audience that blockchain technology can also be used to create new forms of governance. She was most interested in this second category. Established in 2014, Bitnation is the first blockchain nation of its kind. Through the use of the Ethereum blockchain, inhabitants are able to sign off marriage contracts, obtain birth certificates and engage in business deals. Bitnation obtains its security and trust through blockchain but includes a front-end that is based on the use of secure messaging services. Tarkowski Tempelhof explained that with Bitnation, users are able to create their own nation or join others when it benefits their situation. She foresees a world in which governments are stripped to their bare minimum, and provide only the services that are necessary for basic citizenship such as the issuing of contracts. With digitization, jurisdiction and protection become the same thing. She ended her talk with the remark: “In what kind of nation do you want to live in 2026? A capitalist, communist, or socialist nation, or do you want to create your own?”

Social scientist on information law Dr. Balázs Bodó valued a critical assessment of blockchain technology and wasted little time on his individual presentation. He was intrigued by the belief in this technology, and the ‘hype’ and ‘bullshit’ surrounding it. He noted that as a society we have failed to make use of new technologies such as the internet to create societal change, and he hopes that blockchain technologies will not only be captured by major interest. Bodó stressed that it is a misplaced trust to expect technology to provide autonomy. If we are not aware of underlying incentives that drive everything we are betting on the wrong horse with technology. In a broader discussion between the speakers and the audience, Balázs Bodó questioned Bitnation’s model of autonomous nations by pointing to the social structure that might take the form of paying taxes. In an autonomous understanding of states, how to maintain solidarity and prevent the fragmentation of society as a whole? Justin Brodo’s indirect response was that fragmentation also means greater freedom of choice. His problem with the current free-market is that there is a lack of diversity. It is not about destroying majorities, but it is about creating alternatives ways of organizing an economy. Blockchain technology allows for a reinvention of the free market. When asked for a final statement, Emanuele Braga expressed his hope for a flexible appliance of blockchain technology. This will ensure an autonomous position in a larger structure, where individual freedom is a priority while maintaining solidarity and creating a shared economy.

http://networkcultures.org/moneylab/2016/12/06/governance-in-the-age-of-blockchains-and-digital-currencies/

13.45 - 15.15 | Workshop | Meeting Room

Flexonomix District Currency Game

Review by Matthias Nothnagel

The Flexonomix District Currency Game, an experimental workshop created by Jens Martignoni, Panayotis Antoniadis and Ileana Apostol (NetHood) allowed the participants to engage in a simulation aimed at testing the relations between micro-scale democracy and alternative currencies in the context of cooperative housing.
With more than 5,000 different local-exchange and trading systems worldwide (such as care currencies or regional and transition currencies), the necessity to find alternatives to existing monetary models has never been more prevalent. At the same time, the availability of land has become an increasingly bigger issue; a development that sparked the idea of cooperative housing (formed by a collective of actors that play in the real estate system). Once this social context of the housing crisis was explained and the extent of alternative monetary forms introduced, the workshop leaders addressed these issues with the proposal for a common-based currency called “Qs” (which was introduced in the context of collective living.)
The aim of the Flexonomix District Game is to make it easier to understand how currencies canbe used in local co-operatives. The participants were then invited to take part to a simulation of a housing cooperative, with every person co-owning and contributing to its success. Each participant was assigned a different function within the community: the four different types of roles included members of a commons-commission, a cash desk, business person, and lastly a general population that formed the residents of the housing community. The game characters consisted of, inter alia, barbers, nurses, flower shop owners or football players. After the assignment of the fictitious roles, the participants were asked to keep their roles for the remaining game and additionally were given “Qs,” the alternative currency.

As the simulation of daily life in the housing cooperative began the participants engaged with another, traded jobs and material requests, dealing mainly with the question of how to define a certain tasks or jobs monetary value. Therefore, an open marketplace was established, where both offers and requests, based on the individual's needs and abilities, could be posted. In a second step, certain job offers were designed, based on the marketplace's collective needs. After 30 minutes, the game entered its second phase, which consisted of a general assembly of all participants in order to address and reflect on the community's needs and, furthermore, collect individuals proposals for future purposes. All game characters could vote on which of the proposals they wanted to be implemented (or not) in their community (such as open medication hours, a community member providing free hugs, child care and pension plans).

In a short conclusive reflection, the workshop participants were able to voice their opinions. Critique was addressed at both the process of democratic decision-making and the structure of the assemblies, and, more importantly, on the issue of generating monetary value for certain tasks, jobs and objects (cookies, flowers and so on). Since the currency of "Qs" is designed as a parallel currency, it can't directly be translated into paid money and, hence, needs a constant reference in order to establish its value. Some participants furthermore pointed out the problematics of the "monetization of everything" (including small tasks such as gardening work) and consequently led to a loss in community spirit. Due to the highly relational value of the currency, the boundaries between volunteer work and free market faded, and critique was formulated towards the dangers of "quantifying everything!", which the game occasionally reinforced according to some participants. The practical experiment is an important part of NetHood's research and development and you can follow their other projects online.

www.networkcultures.org/moneylab/2016/12/06/flexonomix-district-currency-game/

13.45 - 15.15 | Workshop | Presentation Room

Role Play Your Way to Budgetary Blockchain Bliss

Review by Pablo Velasco

Ruth Catlow (artist and curator) and Ben Vickers (curator, writer, and technologist), brought the LARPing tradition to MoneyLab in this special workshop 'Role Play Your Way to Budgetary Blockchain Bliss'. Unsuspecting participants were assigned characters - generic roles that frequent the business cycle of start up tech companies trying to make the next big thing with the latest technological innovation. The only twist was that this 2 day start up tech hackathon was aimed at creating Blockchain based businesses ideas that improve the life and future of cats. For this role-playing workshop, each participant was assigned a cat-invested persona and the general goal of networking their way into a profitable enterprise for themselves, the cat community, and the hosting institution. The workshop critically emulated the extravagant discourse and excitement surrounding the super-automation and hyperconectivity that comes with blockchain and similar technologies, and the capacity of the technology stakeholders to both increase and diminish global inequity.

Set up in the near future, Donald Trump and Nigel Farage have been finally incarcerated, but cats do not live yet to the full potential of their famous Internet digital doubles. Happily, the Cattersea Cat Home is hosting the "2020 Cattersea Hackerton", a two day event that gathers a diversity of inspired minds under the shared idea that "we can make cats great again!", as the official slogan of the event reads. The first day began with a warm welcome by Bella (Ruth Catlow), founder of Cattersea, a strong believer in a cat-like society, treating people like a cat and being treated as such, would bring a better life for all. The welcoming was followed by a short presentation of five projects looking for support, funding, and strategic alliances with different participants in the workshop.

The rest of the first day gave chance to the multiplicity of attendees to ask, negotiate, and offer their skills to their favourite projects. It became rapidly clear that the diversity of the audience had different motivations, skills, and ideologies. Each participant performed a part of the complex ecosystem of fintech and start-ups: investors, developers, experts, scholars, and naive enthusiasts had the difficult task to sort out differences in order to build up lasting and successful alliances. Everyone had something to invest (time, energy, money, venues, a van full of cats) and something to get in return (profits, cat life improvement, patents, philanthropy aspirations).

The groups discussed their plans to get the projects going: contracts design, distribution of wealth, mission statements, specific tokens, DAO's and cat-friendly computing technologies to use. Finally, the groups presented their final pitch and the results of their collaborations. "Cats you can trust" managed to generate lots of "smart" contracts and using purecatcoin, this group was without a doubt the most developed one and almost ready for implementation.
Overall, the workshop was a remarkable exercise of role-play networking, which showed the tension between different ideal scenarios, but also the commitment to come to terms in order to develop a project. The playful setting got participants seamlessly involved with their personifications, and exceptionally showed how a micro-cosmos of diversity manages to generate social relations, contract codes, and socio-technical arrangements involving blockchains and similar devices, in a mist of ethical debates, interest-driven governance, and solidarity.

http://networkcultures.org/moneylab/2016/12/06/role-play-your-way-to-budgetary-blockchain-bliss/

15.45 - 17.00 | Panel | Main Hall

Universal Basic Income: For One and for All

Universal Basic Income (UBI) has re-entered the debate in response to increasing austerity measures and welfare cuts, offering a possible exit strategy for citizens struggling in the free market. Although basic income is an attractive prospect for anyone facing redundancy from an increasingly automated workforce, some argue that distributing 'free money' is a shortsighted solution to extreme poverty and will only benefit the creative class. Although only 23% of the Swiss population voted in favor for a national basic income an overwhelming 80% believed that there would be further referendums on basic income in the future. If the debate is only beginning then there should be more discussion about how basic income will unfold.

Should the control of distributing free cash be given to the state or can we start crowdfunding schemes to initiate basic income for ourselves? Can the distribution of free money offer progressive models for financial and social inclusion? Or is basic income a way to achieve maximum employment for the creative class?

With: Johannes Ponader, Dmytri Kleiner & Patrice Riemens

Moderator: Tori Abernathy is an artist and organizer whose research explores rent, education, the city, finance, and labor. She has cooperatively founded RECESS, The Walking School, Portland Renters' Assembly, Portland Tenants United, Future Working Models, Transition to a Perpetual Parade and other initiatives. Unifying her interdisciplinary practice is a commitment to the political efficacy of imagining through the arts and allied fields. Her work is focused on producing encounters capable of trading myths of scarcity for realities of abundance.

Review by Ihab Khiri

Tori Abernathy introduced the session by asking a few questions to the audience. “Are you able to say “no” when you need to? Have you ever profited of unpaid reproduced labor or underpaid productive labor by others?” Many people raised their hands. Studies in the last decade have shown what it means to have a basic income: villages with improved social welfare programs can lead to an increase of productivity and enable more people to work in an area of their own personal interest. The advantage of basic income is that once people do not have to worry about covering their basic costs, they may be liberated to live a more fruitful life and not depend on what David Graeber calls ‘Bullshit Jobs’. This becomes increasingly relevant when jobs are no longer lifelong or full time; and automation quickly transforms transportation and the service industry, displacing large amounts of the human workforce with every new innovation. Johannes Ponader presented two prototypes that make basic income possible: Mein Grundeinkommen and Sanktionsfrei. Germany is slowly changing its opinion towards basic income. Mein Grundeinkommen (my basic income) is a project where interested people can sign up for a raffle where the winner receives a monthly payment of 1000 EUR for the duration of one year. This DIY Basic Income experiment hopes to find out what happens if we, as a society, have the financial resources to focus on our life-goals rather than the demands of the market. “We would like to encourage people to trust each other more and indulge in a meaningful life. We are taking the basic income discussion beyond academia and into our everyday experience,” as it can be read on Mein Grundeinkommen website.

Participants are asked to join the project and, in return, share their experience of having a basic income. Anyone is eligible to participate in the basic income raffle. However, in order to register, people must be over 14 years old. Younger children can participate via their parent’s account. Johannes shared with the audience the examples of two people who won a universal basic income. At the time of writing 66 people have already been awarded a basic income.

Baruch Gottlieb argued that UBI is a neoliberal plot that will actually make people less well off. He began by highlighting that Basic Income was originally a conservative idea introduced by non other than free market fanatic Milton Friedman. Fields such as health care, child care and education cannot be replaced by simply distributing “free money” and Basic Income would give governments legitimate reason to dissolve state welfare into a pay-per-use social service. Gottlieb argues that UBI is not the solution to unemployment, precarity and austerity politics and it will merely “raise the poverty floor”. This is due to the fundamental principle of Basic Income - that everybody gets the same amount, it is unconditional. For example, when everyone living in Amsterdam receives the same basic income , the economic inequality just raises up a few hundred euros and the class divisions remain the same.

For Gottlieb, this dilemma prevents Basic Income from solving some of the social crises it claims to resolve and in some countries, it will harm what is (left) remaining of the welfare state. Gottlieb concludes by diminishing the prospect of basic income as part of the ‘acclerationist post-work economy pipe dream’ opposing the popular belief that a post work society and a basic income is the only answer to the labor crises. Patrice Riemens spoke about the distance between theory and practice within these ideas of a basic income. As an example, he refers to Switzerland where it is recorded that 66 % of labor is done by women who make an interesting feminist case for basic income. In this case a basic income will allow people to do work instead of having a job; work that is needed to be done, instead of fulfilling a job in order to exist. The insecurity of existence that a lot of people have will vanish. In Riemen’s opinion, Universal basic income should not be viewed as neo-liberal plot to make you poorer and will not be used as an excuse to cut all kinds of social services, because the minimum of basic income will not allow people to cover social services.

http://networkcultures.org/moneylab/2016/12/06/universal-basic-income-for-one-and-for-all/

EXHIBITION

No Hidden Costs

The MoneyLab #3 exhibition displays hidden or forgotten financial artifacts, from abandoned places to concealed networks, *No Hidden Costs* catalogues people and places that were once centers for power and governance. From the empty, forgotten bank vaults in Max Dovey's *Banking with Grandad* film to the opaque offices of think tanks and policy makers in Steve Rowell's *Parallelograms*. Such locations that have either been forgotten or remain hidden in plain sight play a significant role in our financial archeology. *On Opacity* reveals the identities of the perpetrators in the Swiss Bank Leaks but adapts steganography to distort the portraits, producing a visualization that both reveals and obfuscates financial corruption. As technology uproots money from the institutions of the past, a selection of video works highlight how money is migrating new domains of public space. Pete Gomes' film *The Blockchain: Change Everything Forever* discusses the implications of blockchain through conversations held walking through the city of London while Arthur Roïng Baer's *Commune* project imwagines a cooperatively owned transportation system. By contrasting a selection of financial artifacts alongside speculative prototypes that allude to the future of money, *No Hidden Costs* highlights the continual dis-integration and re-incarnation of money.

ARTWORKS

Parallelograms

Steve Rowell, 2015
Two-channel video with stereo sound
30 minutes, looped

Parallelograms is an experimental documentary film and mapping project aimed at representing architectural typologies in American politics and industry. Specifically, this project interrogates the landscape of dark money and influence in Washington, D.C. As shadow institutions come into focus and are sited on a map, we get a glimpse of this parallel world.

Exchange Cards

Fine Art Financ€ Lab, 2016
Mixed material

What do you need? What can you offer? A billboard showing an assortment of requests and offerings presents an alternative system. The experiment asks people to consider what they can offer and what is valuable within a local community. The exchange cards will be on display throughout the symposium and will incentivize a free trade between the MoneyLab #3 participants.

Commune

Arthur Röing Baer, 2015
One-channel video installation with stereo sound

Commune is a logistical network where ownership is distributed to active users via their shared movement. Creating a more effective decentralized system, taking the idea of the sharing economy to its extreme while transferring ownership to users; promoting user agency and transparency while incentivizing shared commuting.

On Opacity

Javier Lloret, 2016
Prints on transparent film

On Opacity consists of portraits of 61 high profile account holders' names that were leaked from the Swiss HSBC bank in 2015. The portraits were obfuscated through a process of digital steganography, a set of algorithmic techniques often used to hide classified data within the digital bits of an image. The act of hiding by making use of the bank's secrecy policies is revealed in these black silhouettes made out of their public information. *On Opacity i*s supported by Centre for Visual Arts Rotterdam and Stroom Den Haag.

Analogy

PublishingLab
Oliver Barstow, Luca Claessens, Nicoletta Pana, 2016

Analogy is a consultancy specialized in adapting the advances of established online platforms (such as Google, Facebook, Spotify) to update traditional publishing practices. By constantly analyzing successful models, Analogy offers solutions that bring agility to the publishing field. For each project, Analogy combines an array of diverse strategies employed by industry leaders (such as content extraction from existing data-sets, crowdsourcing, freemium etc.) to develop a publishing model that addresses your specific needs. Our models work to maximize efficiency and optimize the expenditure of each phase of the publishing process.

SHOWREEL

The Blockchain: Change everything Forever

Directed by Pete Gomes, 2016
Concept, research, and development by Ruth Catlow, Furtherfield

This new Furtherfield film broadens the current debate about the impact of emerging blockchain technologies. This film sets out to diversify the people involved in its future by bringing together leading thinkers, computer scientists, entrepreneurs, artists and activists to discuss what a blockchain can do. Who builds this new reality? How will we rule ourselves? How will the future be different because of the blockchain?

Banking with Grandad

Directed by Max Dovey, 2016

A short film about accountability, money and social responsibility. Filmed inside an abandoned bank vault, the film reflects on the social responsibility and honor affiliated with finance and accounting from the perspective of the artist's grandfather who was a bank manager for over forty years. The short films is a eulogy to finance from the depths of an empty bank vault. The project is supported by CBK Rotterdam.

Social Media

Money in its significant attributes is, above all,
a subtle device for linking the present and the future

Tweet by @para_paramoney

Economics replaces math at primary education.
Children are taught to need money instead of so-
cial skills.

Tweet by @amateurcities

Calling a bank-payment society a cashless socety
makes as much sense as calling a cash-only soci-
ety a bankless society

Tweet by @Matthijs85

Press & Articles

Amsterdam Alternative

Platform co-opervatism: Short-term security in the on-demand economy

Amateur Cities

The Price of Surveillance

Play and Imagination Against Debt

Towards Collective Subjectivity

Berliner Gazette

Basic Income is a Neo-liberal plot to make you poorer

Follow The Money

Platform Cooperativism vs. the Sharing Economy

Crises of Imagination, Crises of Power

The War on Cash

Basic Income is a Neo-liberal plot to make you poorer

Imperica

Platform co-opervatism: Short-term security in the on-demand economy

Le Temps

Airbnb et Uber: La Face Sombre de l'Économie de Partage

Économie collaborative

Privatisation de la connaissance

Open Democracy

Basic Income is a Neo-liberal plot to make you poorer

Beating short-term security in the sharing economy

Max Dovey is the project associate for MoneyLab. He describes himself as 28.3% man, 14.1% artist and 8.4% successful. He holds a BA Hons in Fine Art: Time Based Media and a MA (MDes) in Media Design from Piet Zwart Institute. He is a writer on the politics of decentralized technology and gives lectures on algorithmic agreeability and computational culture. His performance artworks have been shown at festivals such as Ars electronica (Linz, Austria), Secret Garden Party (Cambridge, UK) and in the 56th Venice Biennale (Venice, Italy). He has participated in group exhibitions at Whitechapel Gallery (London, UK), Upstream Gallery (Amsterdam, Netherlands) and V2_Institute for Unstable Media (Rotterdam, Netherlands).

Inte Gloerich is a project leader at the Institute of Network Cultures and involved in the MoneyLab project. Inte studied Graphic Design for two years at the ArtEZ Institute of the Arts Arnhem before pursuing her academic interests. She holds degrees in Media Studies (BA) and New Media and Digital Culture (MA) from the University of Amsterdam. During her studies, Inte gained experience as a member of the board at Studio/K, which involved the organization of (film) festivals and communication. In recent years, she has participated as a researcher and research facilitator in the Winter Schools of the Digital Methods Initiative, and has co-organized Hacks/Hackers Amsterdam events. Before starting at the INC, she was a researcher focusing on open publishing at the PublishingLab.

Geert Lovink is a media theorist, internet critic and author of *Zero Comments* (2007), *Networks Without a Cause* (2012) and *Social Media Abyss* (2016). He holds a PhD from the University of Melbourne and in 2003 was at the Centre for Critical and Cultural Studies, University of Queensland. Since 2004 he is researcher in the School for Communication and Media Design at the Amsterdam University of Applied Sciences where he is the founding director of the Institute of Network Cultures.

Leila Ueberschlag is an intern for the organization of MoneyLab #3. Leila holds a Bachelor of Arts in Language Sciences and Communication and a Master of Arts in Journalism, from the University of Neuchâtel in Switzerland; her internship is part of her graduation project for a Masters in Media, Peace and Conflict Studies from the United Nations – mandated University for Peace in Costa Rica. As a journalist, she covered many stories related to new technology, internet surveillance and hacktivism. She is passionate about peace journalism, digital economy, new technologies and social change.

Patricia de Vries is a researcher at the Institute of Network Cultures and a PhD candidate at Erasmus University Rotterdam. She holds a Bachelor in Film Studies, a Master in Cultural Analysis and a Master in Liberal Studies. She worked as a film programmer at Studio/K, an editor of the art magazine Simulacrum, as an assistant editor at Boom Publishing House, and as a freelance photographer. From 2010 until 2012 she was based in New York where she served a TA at The New School for Social Research and as a research and communications associate at the think tank World Policy Institute.

Partner Organisations
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Baltan Laboratories
FIBER
Fine Art Financ€ Lab
Futherfield
NetHood
University of the Phoenix

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Crowdfunding team
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All conference documentation will be available at:
networkcultures.org/moneylab

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