



TRUST AND INTEGRITY IN THE GLOBAL ECONOMY

DYNAMICS OF TRUST STUDY GUIDE

TOWARDS A CULTURE OF ETHICAL LEADERSHIP

Developed by Initiatives of Change

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THE GLOBAL ECONOMY CONTEXT

The global economy is all pervasive, affecting the daily lives of everyone on the planet in one way or another. It provides all the goods and services for our daily lives. It includes our jobs, incomes, education, skills, housing, health care, economic wellbeing and a degree of human and social security for the billions of people around the world.

It includes the purchasing choices we make about our food and clothing and their origins; the road, rail and air transport we use; our carbon footprint and our energy use affecting climate change. The global economy affects the quality of the air we breathe, the water we drink—and the plastic we throw away. It includes the information technology and social media we use, provided by some of the world's largest corporations. It includes the taxes we pay—or fail to pay due to tax evasion and offshore tax havens.

It includes unjust gender discrimination and the excessive wealth gap between boardroom pay and average pay inside large organizations—prompting a backlash from institutional investors. The global economy

fuels the appalling gap between the world's rich and poor, including the extremism of a handful of the world's richest people who have the same wealth as the poorest half of the global population—3.5 billion people—and the top one per cent of the world's wealthiest people owning more than the rest of the 99 per cent of the world's population. The global economy has lifted millions out of poverty. Yet its injustices too easily fuel the humiliations and anger that lead to violence and extremism.

We need a global economy of human wellbeing and the common good.

In addition to the fundamental challenges towards building social stability and an equitable society, the world also faces increases in complexity and speed of the required changes. This is manifest, for instance, in developments ranging from mapping the human genome to the impact of Artificial Intelligence, driverless vehicles and carbon-free energy sources. The 'old' industrial, mechanical worldview,

where we thought we were in charge (of people and of nature, for instance), is being replaced by something new. 'The "new" is borderless, global, digital... interconnected in a completely new, radical complexity.' (Swedish businessman Göran Carstedt, quoted in *Great Company*, 2015.)

The business community, including big corporations, social and ethical enterprises, employee owned companies, and other alternative economic models, from Benefit Corporations to Community Interest Companies, and banks all play a crucial role in addressing global challenges and disparities and meeting human need.

These challenges require a new type of inner leadership from every individual, to deal with the changes the world faces. As is shown in the real life stories in this document, the decisions made by one individual can have a positive ripple effect on society as a whole. The ethical values and decision-making that underpin our organizations can generate the basis of trust needed for them to meet their full obligation and contribution to the world.

INTRODUCTION: TOWARDS PEAK PERFORMANCE

This Study Guide is based on the values expressed at the annual summer conferences on Trust and Integrity in the Global Economy (TIGE), held in the Swiss Alpine village of Caux for over a decade, and in the national programmes of TIGE. It also draws on the track record of Asian business values conferences held at the Initiatives of Change centre in Panchgani, India, organized by Caux Initiatives for Business (CIB). Ethical leadership training, under the title Heart of Effective Leadership, has been held in Panchgani over many years. This training has successfully supported some of the biggest global companies in overcoming corrupt practices. Years of experience in facilitating training courses have led individuals from the business community and all economic players to explore a journey of personal transformation, leading to organizational and global change.

TIGE, as a global community, aims to practise trust and integrity in public and private life. Its methodology is through shared experience, story-telling, personal

reflection and putting these values into practice. TIGE encourages the motivations of care and moral commitment in business and economic life, in order to address economic and environmental imbalances and tackle the root causes of poverty and inequality.

This Study Guide aims to help you and your organization to operate at peak performance, thanks to the relationships of trust that are built in the workplace and between all stakeholders. It is designed to help companies and organizations to be resilient and regenerative by assessing their commitment to trust and integrity in policies and processes outlined in the various modules. It helps to prepare their future fitness for business.

The Study Guide helps you to:

- stimulate discussion on human relationships of trust in the workplace and between all stakeholders
- identify where there may be gaps
- improve a commitment to the values of integrity which build trust

- make ethical decisions, including action points.

It can thus help in managing reputational risk, smooth supply chains, satisfy all stakeholders and allow organizations, and the people in them, to operate at their peak performance.



HOW TO USE THIS STUDY GUIDE

The Study Guide is in six modules:

1. **Core Principles and Values**
2. **Framework: The Dynamics of Trust**
3. **Five Pillars of Trust:** Integrity; Sustainability; Cooperation; Purpose; Stewardship
4. **Eight Cs of Trust:** Contracts; Covenant; Competence; Character; Conscience; Calling; Courage; Change.
5. **Taking time for self-reflection:** the source of inspired leadership
6. **Questions for reflection and discussion.**

After each module you will find questions to reflect upon for your situation in your current context. At the end in Modules 5 and 6 you will find questions related to your overall experience.

The Study Guide is designed to prompt group discussions and inner reflection, in a workshop/training context. The Study Guide may also be used by individuals to reflect on their experience of trust and integrity in their personal and work environment and how they can make a

positive change for themselves.

The Study Guide includes a number of references to, and case studies of, trust and integrity applied in practice. Most of these are told in the book *Great Company: trust, integrity and leadership in the global economy* by Michael Smith, published by Initiatives of Change, 2015 (ISBN 978-1-85239-047-1).

The book also acts as a resource and the page references for each case study are given in this text, indicated in bracket: (GC). The case studies are also included in the Appendix of the download version of this Study Guide found on the lofC website: www.uk.iofc.org/tige

We recommend that, for maximum benefit, all the modules in the kit are used in sequence.



MODULE I: CORE PRINCIPLES AND VALUES OF TRUST

Below are the Core Principles and Values that have been the guideline for many years of trust and integrity trainings.

Core Principles and Values

- Change in the world starts with change in individuals' motivations and behaviours: to encourage not just Corporate Social Responsibility but also Personal Social Responsibility (PSR).
- The aim is to practise trust and integrity in public, organizational and private life. The methodology is through shared experience, story-telling, personal reflection and putting values into practice.
- The way we do things is as important as *what* we do.
- The journey begins with encouragement towards inner reflection, creating space for reflection and seeking inner wisdom
- Starting with oneself (where does change start personally?) and aiming at taking focussed action
- The sharing of ideas and experience, combined with times of silent reflection, allows us to centre on our true selves,

our consciousness and awareness, our contribution to society and the true purpose of our organizations.

Techniques for inner reflection are introduced in Module 5.

Story telling has proved to be a great lever in personal transformation. Research has shown that story telling supports the brain in absorbing and maintaining information more easily. Over the last decades the stories of positive changes in the global economy, presented in this Study Guide, have been drawn from around the world. They show how individuals have initiated change based on their desire to make a difference.

These stories are inspiring examples of how individual self-reflection is a tool of 'inner governance'—inner leadership strength—supporting a person to deal with challenging situations and implementing better choices with perseverance.

Inner governance can be understood as being intuitive towards an inner guidance or direction and choosing to

live by moral and ethical standards. Inner governance is informed by the values of **honesty** and integrity, including the stance against corruption; **purity of motive** in defining true purpose for ourselves and our organizations, beyond just the profit motive and towards contribution to society; **equity** and mutual interest across all stakeholders—a sense of stewardship and service; and **love** for people, planet, peace, prosperity and future generations. Using these values one can identify current gaps in one's living, explore the questions of life purpose; and how to use one's personal gifts to serve people and the world.

The stories also show how a change in individual behaviour based on inner wisdom has a positive, lasting impact on society and the global economy (see case studies in Module 3).

MODULE 2: THE DYNAMICS OF TRUST FRAMEWORK

The trust deficit in society undermines the public's confidence in organizations and employees' self-respect. A lack of trust fuels cynicism. The trust deficit was particularly exacerbated by the financial crash of 2007-2008. A decade later, less than 50 per cent of the population trust business in half of the world's markets. The 2017 Edelman Trust Barometer reveals that 'trust is in crisis around the world.... In this climate, people's societal and economic concerns, including globalization, the pace of innovation and eroding social values, turn into fears, spurring the rise of populist actions now playing out in several Western-style democracies. To rebuild trust and restore faith in the system, institutions must step outside of their traditional roles and work toward a new, more integrated operating model that puts people—and the addressing of their fears—at the center of everything they do.'

Moreover, refugees flee from conflicts in search of a better economic life. What role does the business community have in addressing the world's economic injustices which fuel polarization and extremism?

The Dynamics of Trust: from the individual to the organizational, the societal and the global economy

Based on the core principles already outlined, the following framework shows that organizational change is affected by personal change, starting with the individual. This then impacts wider society as a whole. The different levels of transformation are as follows:

***The organizational level** is defined by five business principles—integrity, sustainability, cooperation, purpose, stewardship—which help to build trust and inclusion.*

These five trust pillars are taken from the book *Great Company*. They recognize that the culture of an organization determines the basis of trust that exists within the organization as well as with all stakeholders.

Some of these pillars are emphasized in recent business literature and discussions. The concept of purpose and meaning has been stressed either in the context of employee engagement, attracting (and retaining) the right workforce or

in generation Y / millennials studies. Sustainability has become an important principle as more and more customers, and society as a whole, have shifted their focus to ecological awareness and are therefore more likely to buy from a company that follows sustainability principles.

***The personal level** focusses on eight Cs of trust: Contracts, Covenant, Competence, Character, Conscience, Calling, Courage and Change. This level determines individual behaviours and habits. Personal conscious choices can ensure a personal attitude of trust and integrity.*

In the centre is the individual who, through self-reflection, can start the journey of self-exploration and inner governance.

The dynamics within this framework refer to the 'inside-out' principle, ie, if change is needed in a situation, one first has to change oneself to experience a change in the outer environment. Experience shows that personal change leads to changes in the outer level—society and the global economy, having a positive

MODULE 2: THE DYNAMICS OF TRUST FRAMEWORK

impact on how we live our life. E.g. creating a cooperative business to ensure that anybody who wanted a job actually got a job or establishing sustainability policies in hotels that have, over the years, not only saved ecological resources but also raised awareness of millions of hotel guests.

Organizational: Five pillars of trust:

Integrity; cooperation; stewardship; purpose; sustainability.

Personal: Eight Cs of trust: Contracts; covenant; competence; character; conscience; conviction (or calling); courage; change.

Intercultural aspects of operating in a global economy

There is no international formula for building trust across the globe. The way certain aspects of trust are valued or understood depends deeply on the cultural context. In spite of electronic proximity, the globalization of the economy and the resulting convergence, trust is, and will be for decades to come, a national or regional-specific phenomenon.



MODULE 2: THE DYNAMICS OF TRUST FRAMEWORK



Westerners regard information sharing, clear instructions, effective communication and transparency as efficient trust-building strategies. In Eastern cultures these strategies may look very different or may not be common at all.

The nature of one's trust-building strategies will be strongly affected by how trust is defined and perceived in the national cultural context. In the northern European countries, North America and Australasia, trust is recognized as being scientific, based on facts and figures. It is almost an impersonal concept, as trust is based on efficiency, officialdom and laws. Integrity is cemented by doing what you say you are doing on a consistent basis. However, in Latin America, Sub-Saharan African countries such as Nigeria and Angola, South and East European countries, trust is instead placed in family, former teachers and close friends (in-group intimates). People are trusted who show compassion, accept closeness and, if necessary, disobey regulations in keeping that trust. In Asian countries such as China,

Japan and Korea people are trusted who show respectful behaviour, protect the other's 'face' and reciprocate favours. Shared experiences and common friends are important factors, but closeness and compassion are not necessarily required.

This shows the complexity of building trust in a global context. Ways of building trust that work for one country may be unproductive or even destroy trust in another. Hence, trust-building strategies need to be adapted to the specific cultural context.

(See: When Cultures Collide, Richard D Lewis, 2006)



MODULE 3: FIVE BUSINESS PRINCIPLES OF TRUST

I. INTEGRITY

Integrity is the adherence to a set of moral codes, reflected in transparent honesty and synchronized in one's actions—verbal and non-verbal. The success of your organization lies in your interactions with, and between, all stakeholders. To build trust with these groups, practising ethics and integrity is essential. Getting it wrong can seriously damage trust and undermine reputation, market share and stock value. As Michael Smiths writes in his book *Great Company*, 'Integrity in business and economic decision-making is what builds trust between individuals and organizations, and in society as a whole.'

Fostering integrity

Integrity can be defined by the following guiding principles:

1. **The commitment to honesty** including the stance against corruption;
2. **Keep promises:** a promise is the first step in a decision, a responsibility. Be smart

in fulfilling your commitments in a timely manner;

3. **Apply integrity in your communications:** doing what you say you will do and being honest—walking the talk;

4. **Stay focussed:** make lists, have reminders and be accountable in your responsibilities;

5. **Be influenced:** to increase your integrity, surround yourself with people/resources you admire. Your integrity is affected by your inputs.

6. **Integrity includes:** honesty; no corruption; true to one's values; integrated personalities; strength of character; walking the talk; being trustworthy; conscience-based decision-making (See Eight Cs of Trust below).

'Integrity is doing the right thing when no one is watching.'—MBA student, Pune, India.

Case Study I (micro-enterprise):

Emmanuel Mutisya gained his Master's degree in Sweden. He founded a 'micro-small enterprise' (MSE) selling tea and chapattis in Nairobi. He and his father



Emmanuel Mutisya

moved into the restaurant and tourism sector, selling art and crafts and providing sightseeing tours. A key challenge was how to change systematic corruption and bribery, considered normal and deeply embedded into the business culture. At first his father did not believe Emmanuel's visions of running a corrupt-free business, despite his commitment to challenging the system. Financial struggles and personal doubts occurred in the first year. The police would stop their tour buses and find

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invalid faults with their licenses or tyres, in order to demand bribes. This delayed journeys and cut into the company's profits. Mutisya felt like giving up. But to his surprise, after a year, his father changed his tune and supported his stance against corruption. The police, for their part, realized there was nothing to be gained from a business that refused to pay bribes and stopped harassing them. The police marked their vehicles and said, 'Let those fools pass. They are wasting our time.' In the next months the business picked up. With the support of his family, Mutisya built the sustainable business model he had dreamed of: one anchored in the principles of 'trust and honesty' in dealing with shareholders, 'collectivity' including investment for collective gains, 'discipline'—setting ethical norms and business rules—and 'etiquette' by treating all stakeholders fairly. Mutisya says this has encouraged other Kenyans to refuse to submit to corruption.

<http://uk.iofc.org/how-kenyan-businessman-made-stance-against-corruption>



Suresh Vazirani

Case Story 2 (medium-sized family business): Suresh and Mala Vazirani are the founding owners of Transasia Bio-Medicals, Mumbai. The company employs 1,500 people in the manufacture of medical diagnostic machines for hospitals. The blood analyzers test for over 200 diseases in a matter of minutes. They help doctors to save lives. The multi-award-winning technology company exports to over 100 countries from Mumbai and Gujarat. Transasia has become a global player, owning companies in Germany, the UK and the USA. Vazirani sees the company's reputation for integrity and

quality as paramount. He has consistently rejected bribery from customs officers and politicians and runs the company on the basis of zero tolerance of corruption.

(GC pp 71-74)



Sunil Mathur

Case Study 3 (global corporation): Siemens

Sunil Mathur, CEO and Managing Director of the German engineering giant Siemens Ltd in India and South Asia, said the parent company had gone through a major

MODULE 3: FIVE BUSINESS PRINCIPLES OF TRUST

corruption crisis that threatened to cripple the whole organization. The company turned the crisis into an opportunity for fundamental, values-led change. Siemens is now ranked as the world's No. 1 company in the Compliance category of the Dow Jones Sustainability Index.

Revelations of large-scale corruption hit Siemens in 2006. Corrupt practices involving bribes to win new business contracts were alleged to be systemic throughout the organization. 'I was then working in the UK and we were stunned,' Mathur said. 'It was the last thing we imagined given the size and stature of the company.'

The response from Siemens was upfront and honest. Almost the entire top management team was replaced, marking the start of a dramatic transformation of the company's leadership culture. The company appointed a new CEO, an outsider, who vowed that, 'Only clean business is Siemens business'—and this is still the way Siemens does business.

The company established global

agreements on client relations and expenditure. Wining and dining clients was immediately forbidden and all sponsorship was stopped.

The company cut back on its multitude of procedures and policies, instead putting the emphasis on compliance procedures and individuals to make good decisions based on personal integrity.

The company now has simple questions employees can ask themselves before making a decision, including: 'Is this the right thing for Siemens? Is it consistent with Siemens values and mine?' and 'Is it something I am willing to be held accountable for?'

The in-depth scrutiny and subsequent implementation of changes were painful and time-consuming but incredibly effective. Agreements were met with authorities in a record-breaking 18 months and the company was not excluded from public contracts. The company paid approximately two billion Euros in penalties and legal fees but Siemens was widely praised for its remediation

efforts by the regulatory institutions. Recognition also came externally for the company's fundamental personnel, cultural and organizational changes: In the 2016 Dow Jones Sustainability Index, Siemens was awarded the highest rating in the Compliance category for the sixth year in a row.

Siemens has started sharing its experiences in the areas of compliance and driving values-led change with other large corporations. 'It's no longer just about getting results but how you get your results that is more important,' says Mathur. 'Policies and guidelines can only take you so far. What really counts is your values system. Individuals living their personal values at work can make significant changes within any organization, no matter how big. Large doors open on small hinges.'

www.iofc.org/sunil-mathur-siemensltd-india-opens-9th-tige-conference#sthash.AeIT2xzk.dpuf

(GC pp 67-69)

MODULE 3: FIVE BUSINESS PRINCIPLES OF TRUST

Questions for self-reflection:

- What do you personally understand by integrity?
- Where does integrity begin?
- Where have you shown integrity in your life?
- What are the implications of integrity for you personally? Give examples.
- Where have you seen integrity being applied in action in difficult circumstances?

Questions for group discussion:

- How is integrity understood (defined) in your professional environment?
- Where do you see cases of high integrity? Where do you see areas of low integrity?
- What are the positive implications of integrity for your organization?
- What real life examples do you know of where integrity has been applied in action?
- Where has integrity broken down? What were its consequences?
- How can you enhance the integrity of your organization?



MODULE 3: FIVE BUSINESS PRINCIPLES OF TRUST

2. COOPERATION

Cooperation is the willingness to share information between individuals, departments, suppliers, customers and shareholders, government and regulatory authorities, even competitors, and to engage with wider society. It requires trust. It is often counter-intuitive in a competitive free market where competition is seen as raising standards of production and service, driving down costs, and offering consumer choice. Yet cooperation it has its own rewards, as the following stories show.

‘By bringing all parties together in a collaborative manner we reaped tangible benefits... for the betterment of the construction industry as a whole....’—Jack CK So, Chairman and CEO of the Mass Transit Railway Corporation, Hong Kong.

‘Trust is valued more highly than secrets because giving away ideas is what makes them proliferate.’—Margaret Heffernan, businesswoman, author of *A Bigger Prize*.

Case Story 4 (cooperative enterprise):

Ocean Spray was founded by three New England farmers in the 1930s. It is now a cooperative involving over 700 farming families. Instead of competing as small holders they decided to form a cooperative, sharing information about such issues as soil, crops and weather patterns. This enabled them to become a global brand.

Cranberries, known for their health properties, are a native fruit of North America and grow in the wild on long-running vines in sandy wetlands. They are typically harvested in the North East of the USA, but also grow in places as far apart as Wisconsin, Quebec, the Pacific Northwest and Chile. Americans consume some 400 million pounds of cranberries a year—including close to 80 million pounds during the Thanksgiving holiday at the end of November. As well as cranberry sauce and juice, they are used in cereals, bread, cookies and nutrition bars.

(GC p48; see also *A Bigger Prize* by Margaret Heffernan, p 230-235).



John Carlisle

Case Story 5 (public sector engagement):

Dr John Carlisle founded John Carlisle Partnerships in 1991, which was to become Cooperation Works. He pioneered a revolutionary approach to dramatic business improvement: the strategy of instilling supply chain, or upstream, collaboration.

His Sheffield-based firm, JCP, helped private and public sector clients across the world deliver projects on time with savings of over £350 million per annum in the 1990s.

JCP became the biggest consultancy of its kind in Europe. He later sat on the UK

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Cabinet Office Government Construction Strategy team to radically reform the delivery of public sector large scale infrastructure projects.

Clients have included BNFL, the relocation of the Johannesburg Stock Exchange. Their greatest success was the Mass Transit Railway Corporation in Hong Kong, where he and his team of consultants helped the corporation deliver its rapid transit system ahead of schedule, with savings of \$1.5 billion.

'Get all contractors and, if possible, stakeholders, around the table at the beginning of the planning phase of any construction project,' he says. 'The optimum approach is to have everyone around the table at the planning stage. It is here, with early involvement, that the systemic inefficiencies are rooted out. Cooperation helps others to achieve their interests without sacrificing your own. As the great [management philosopher] Dr Edwards Deming said, organisations are interdependent entities, so cooperation is essential.'

Questions for self-reflection:

- What do you personally understand by cooperation?
- Which personal examples of cooperation can you give?
- What were the implications of the cooperative behaviour?
- Which situations do you remember when cooperation was challenged?

Questions for group discussion:

- What do you understand by cooperation inside your organization?
- Do people appreciate and encourage each other and their contribution?
- Do they share information?
- Are there jealousies and rivalries?
- How is cooperation essential for the system to work effectively, especially when the parts are interdependent?
- Cooperation is about human relationships but also about systems. For instance, what is the effect of a culture of bonuses, rankings, targets? Do these undermine trust?
- Can you cooperate externally if it is not

the norm internally?

- How can cooperation help towards peak performance? How can you enhance cooperation in your organizational culture?



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3. STEWARDSHIP

Stewardship is the intention and ability to take care of other people's resources—financial, organizational, property, health and the environment—including those of investors and future generations. It is essentially a management responsibility but also affects the attitude of care of all the employees in an organization. It includes the stewardship of organizations and, in the wider context, the stewardship of the planet, and is therefore closely related to sustainability.

'The active and responsible management of entrusted resources now and in the long term, so as to hand them on in better condition.'—definition of stewardship by Tomorrow's Company think-tank, London

'Wise stewardship, good governance and concern for the common good need to be core values of any market economy... a rich set of ethical principles for doing business should underpin all business activity.'—Caux

Round Table group of senior business executives.

'The rights and duties of shareholders give them the stewardship role alongside that of directors in protecting the long-term health of the company and promoting the long-term value of the investment.'—Tomorrow's Company



Roddy Edwards

Case Story 6 (social enterprise):
Roddy Edwards, from a colonial family background, and his colleague Woody Mitchell, cofounded Walkerswood Caribbean Foods, a social enterprise in

Jamaica. Their purpose was to promote economic justice after years of exploitation from which Edwards had personally benefitted through private education. They created jobs in the rural sector and invested in the local economy. At that time unemployment in Jamaica was around 26 per cent. The company grew to employ, at its peak, 140 people, with a turn-over of US\$6 million. Edwards' aim was to make sure that anyone in the local community who wanted a job should have the chance of getting one.

They created a market for produce from some 3,000 Jamaican farmers. Ratio of top executive pay to average employee's pay was only 4:1. Edwards said that the company was run on the principle of 'conscience-based' decision-making. The company exported Jamaican produce to US and European supermarket chains and was commended by the World Bank. After they sold the company in 2009 it continued to thrive, employing 80 people.

(GC pp 135-141)

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Genevieve Boast

Case Story 7 (supply company): Genevieve Boast

In her early 20s, Genevieve Boast found herself in charge of a team responsible for the stewardship of the stock at a supply company which provided TV set-top boxes for the UK's biggest satellite broadcaster. She found that quantities of set-top boxes were being stolen. She reported this to the management who at first said it was merely an accounting procedure and that, in effect, she should mind her own business. She realised that no one wanted to see or take responsibility for the problem.

Risking losing her job, with great courage she blew the whistle, reporting to her customer that large amounts of their stock was missing. She suspected that she would lose her job and worried deeply that she would be unable to find another due to a previous criminal record for petty theft in her teens. As she suspected, her role in the supply company became untenable and she decided to leave. Informing her contact at the broadcasting company, he immediately offered her a new role there as Stock Integrity Manager having appreciated her courage and honesty. Five years later, the two found themselves falling in love and married as the ripple effect of this decision continued to positively affect them both. The contract with the supply company was terminated. (GC pp 64-67)

Questions for self-reflection:

- What do you personally understand by stewardship?
- Where have you shown stewardship in your life? Give examples.
- What are the positive implications of

stewardship behaviour?

- Where have you seen stewardship shown in difficult circumstances?

Questions for group discussion:

- What do you understand by 'stewardship' in the business context?
- What do you understand by 'entrusted resources'?
- Where have you seen stewardship applied in your organization?
- What are the implications of 'stewardship' for supply chain management, pay differentials within organizations, gender pay balance, equal opportunities for all employees, relations with customers and wider society, impact on the environment?
- Where/when did stewardship go drastically wrong?
- Who is responsible for stewardship?
- How can shareholders have a stewardship role?
- How is theft recognized and dealt with in your organization?
- What is the cost to the organization, and to the economy, of a culture of dishonesty?

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4. PURPOSE

Purpose is the intention to achieve an end result. It may be to achieve a profit, to provide a service or to make a contribution to society. Defining the purpose of your organization helps to clarify priorities and prevents drift or 'mission creep'. The purpose might be to be the biggest in the world—or the best in the world. The public's understanding of your organization's purpose helps to build trust in your organization. Without an overarching, defined purpose organizations can drift.

'Someone without a purpose is like a ship without a rudder.'—Thomas Carlyle

'In a free enterprise, the community is not just another stakeholder in business, but is in fact the very purpose of its existence.'—Jamsetji Tata, founder of the Tata Group

'I'm here to run a business with purpose... This comes down to the deeper purpose of

why we live in the world, to make a difference and to touch people for the positive.'—Paul Polman, CEO, Unilever

'Contribution not acquisition'—Conscious Capitalism movement, USA

What makes a good company? Economic, Social and Environmental dimensions. According to CASS Business School, City of London, a good company is one that provides goods and services that are socially and economically responsible, while generating sustainable profits. Business must return a profit to survive, but there must be a balance between making a return and a company's responsibility to environmental and social concerns. Great businesses exist to provide goods, services and employment.



Merel Rumping

Case Story 8 (social enterprise): Merel Rumping

Over 30 million people worldwide are in need of prosthetics but have no access to them. Merel Rumping, a social entrepreneur from The Netherlands, is the founder of LegBank. Its mission is to 'increase access to affordable, qualitative prostheses for low-income amputees in upcoming economies'. Diabetes, motor accidents and landmines are the main

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reasons for amputations in Colombia, the country with one of the highest rates of landmine victims following the world's longest running civil war dating back to the mid-1960s. Forty per cent of amputations in Colombia are below the knee. Rumping and her team undertook a case study.

They found a small village in Colombia where there were a no less than 300 landmine victims, many of them amputees in need of a prosthetic limb. It can take up to two years to get one—a factor detrimental to most rural inhabitants' livelihoods. The aim became clear: bring the production closer to the rural areas, make the process quicker and produce better quality prosthetics. In cooperation with Strathclyde University, Glasgow, the team created the first prototype of the Majicast socket production unit in January 2015. Majicast, invented by Dr Arjan Buis and developed by design agency Reggs, is a device that reduces production time to create a bespoke, comfortable socket almost immediately. It requires less skills to use than traditional devises, and produces

a consistently higher quality product. Following successful prototype production of Majicast prosthetics, Rumping and her team mapped where to provide orthopaedic services to the areas most in need. But they needed capital investment. Rumping pitched LegBank to Bill Gates; however it was Google who decided to invest \$1 million in this innovative solution. The project was off to a flying start. The aim is to provide orthopaedic services in three rural areas, by building orthopaedic centres. The first was due to open its doors in May 2017.

<http://www.iofc.org/dutch-social-entrepreneur-goes-out-limb>



Sophia Swire

Case Story 9 (social enterprise): Sophia Swire

In her early twenties, Sophia Swire was a high-flying merchant banker in the City of London. She was being groomed for the top and could have made a vast fortune. However, she left banking after the crash of 1987, appalled by the cut-throat atmosphere on the trading floor. She realized she was in a business she no longer believed in. She had to redefine her sense of purpose. After travelling to Pakistan,

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she co-founded a girl-education charity for children in India, Pakistan and Afghanistan. This, she said was her *kismet*—her fate. She became known in the UK as the Queen of Pashmina after importing top quality Pashmina shawls made from Himalayan goats' wool to sell in Western markets.

More recently she has worked with the Afghan Ministry of Mines, developing its gemstone industry. She founded and runs Future Brilliance and its Aayenda Jewellery range, a social enterprise that produces and markets Afghan-designed jewellery. She has organized training in artisan skills for Afghan jewellery designers. Their designs are sold in the USA, the UK and elsewhere, giving them a fair return, thus improving the lives and economies of Afghan citizens and communities.

(GC pp 131-135)



Paul Polman

Case Story 10 (multinational corporation): Paul Polman, CEO, Unilever

Unilever announced its Sustainable Living Plan in 2010. This redefined the company's purpose and vision: to help a billion people, to improve their health and well-being, whilst doubling the size of the business. The company would half its environmental footprint and enhance suppliers' livelihoods. Unilever's Sustainable Living

Plan, and the company's commitment to its implementation, established Polman as a leader in the movement to connect business to society. He has asked every brand to have a social mission that is linked inextricably to its product mission and economic mission. The Lifebuoy soap brand, for example, takes on a whole new significance for employees, customers, NGOs and governments when commercial and social objectives are combined.

Brand managers are on track to educate a billion people in over 100 countries about the benefits of hand-washing. The soap has become 'a movement to improve lives'.

Questions for self-reflection:

- What do you personally understand by purpose in your life? Are you fulfilling it?
- In which situations are you experiencing a sense of purpose?
- What are the implications of purposeful living for you personally?
- In what practical ways can you add more value in the world—and do less harm?

MODULE 3: FIVE BUSINESS PRINCIPLES OF TRUST

Questions for group discussion:

- How do you define the purpose of your organization? Is it clearly defined?
- Where do you see cases of purposeful behaviour in your organization?
- What is the positive implication when companies and organizations have a purpose beyond the profit motive and shareholder value?
- Profit maximization? Or purpose maximization?
- How does the purpose of your organization satisfy the interest of all stakeholders?
- Does the purpose of your organization affect its structure?
- How can a common purpose work towards making the whole system successful—including suppliers, customers, the wider community?
- How can you enhance the sense of purpose in your professional context?



MODULE 3: FIVE BUSINESS PRINCIPLES OF TRUST

5. SUSTAINABILITY

Sustainability is defined as the long-term viability of business organizations, from one generation to the next, but also the preservation of the planet we live on.

‘Creating a desirable, sustainable future is the leadership challenge of our time.’

—Goran Carstedt, board member
IKEA, 1990-97, Chair of Natural Step
International, Sweden

‘Four aspects of sustainability: Economic, Environmental, Human, Ethical’

—Peter Brew, International Business
Leaders Forum, Asia Pacific Region, 2008-
2011

Corporate Social Responsibility (CSR) is redefined by the Anglo-Danish business author Tania Ellis as ‘Corporate Sustainability and Responsibility’, in the context of the environmental sustainability of the planet as well as the sustainability of business organizations. See her book

The New Pioneers (2010). Her friend Soren Hermansen transformed the Danish island of Samso into a carbon neutral community, exporting 20 per cent of its green energy.

Paul Polman, CEO of Unilever, defines sustainability as ‘the right to produce profit long into the future, given to firms who contribute to human progress’. (*Connect*, John Brown, 2015)

Various cultures see the issue of sustainability in a different light. The USA and other Western countries have a strong emphasis on short-term, quarterly reporting of their financial results and profitability, as an indicator of long-term health. Yet this can lead to ethical dilemmas, including regarding stock market valuation as the only criteria by which to judge the wellbeing of a company. The Japanese experience is altogether more long term.

The Japanese experience (long-term orientation):

- 20,000 companies have existed for more than 100 years;
 - 600 companies for more than 300 years;
 - 30 companies for more than 500 years;
 - 5 companies for more than 1,000 years.
- Timeless Ventures*, Haruo Funabashi (2009)

What do these Japanese companies have in common? ***‘Leadership driven by clear values, vision, mission, strong sense of legacy, vision of the long-term, emphasis on the value of people, commitment to society, customer orientation, innovation and continuous improvement.’*** —Mark Goyder, CEO, Tomorrow’s Company think-tank, London, and author, *Living Tomorrow’s Company* (2013)

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Lawrence Bloom

Case Story 11 (global service industry): Lawrence Bloom

After making his fortune in the commercial property market in the City of London, Lawrence Bloom went through an existential crisis. He realized that, rather than making money, he needed to nurture his soul, as he put it, and get into 'right action'. He joined the Executive Committee of InterContinental Hotels Group, from 1988 to 1993. There he was in charge of its \$3 billion global real estate portfolio. He oversaw the group's three-volume environmental manual. Three

paragraphs had a particular effect. They offered hotel guests the choice of a clean towel every night or to keep the same towel. This became the practice in all five star hotel chains. It is now the norm in five and a half million hotel bedrooms worldwide. This has cut detergent use and transformed the environmental impact of the global hotel industry. Other hotel chains have decided to plant trees for every three nights that a hotel guest does not need a clean towel. The Accor hotel chain aims to plant 10 million trees.

(GC pp 7-9)



Guya Merkle

Case Story 12 (social enterprise): Guya Merkle

Haute jewellery entrepreneur Guya Merkle, from Zurich, was reluctant to take on the running of her family's jewellery business after her father died unexpectedly when she was in her mid-twenties. At first her heart was not in it. However this changed when she decided to visit the miners who dig for gold in countries ranging from Ghana to Peru. She was appalled by their working conditions. She

MODULE 3: FIVE BUSINESS PRINCIPLES OF TRUST

determined to help change things for the world's 25 million gold miners, by using only ethically sourced gold, to improve their income and working conditions.

This gave her a new sense of purpose, personally and for the jewellery industry. Ethically sourced gold, she says, ensures that the miners are paid a fair wage for their labour and that their often hazardous working conditions are transformed. She founded the Earthbeat Foundation in 2012 in order to raise awareness amongst customers.

(GC pp 127-130)

See also: <https://vieri.com/commitment>

An estimated 20 million people worldwide are engaged in the small-scale mining industry, which accounts for a quarter of the demand from gold jewelry manufacturers. The remaining three-quarters is supplied by large-scale mining operations that mainly use industrial machinery. Approximately 100 million people depend on small-scale mining for their livelihood, and in many countries child labour is common.

Questions for self-reflection:

- What do you personally understand by sustainability?
- Where have you shown behaviour of sustainability?
- What are the positive implications of behaviour of sustainability?
- In which situations can it be challenging to practise sustainability?

Questions for group discussion:

- How does your company define sustainability?
- How is sustainability practised in your organization? What are the positive implications?
- What examples can you give of sustainability in your professional context?
- In which situations have you experienced that sustainability was overridden by other goals and what were the implications?
- How can you ensure that sustainability is improved in your professional context?
- What are the implications of selling on your company to a bigger organization or new owners?



MODULE 4: EIGHT Cs OF TRUST

Having looked at the five business principles of trust which influence the organizational level, we now introduce eight Cs of trust. These describe personal behaviours and actions which build trust at the personal as well as organizational level.

1. CONTRACTUAL BASIS OF TRUST

These are the written, signed agreements between parties in the sale and purchase of goods, services and property, which everyone honours. Underwritten by the rule of law.

- Severely undermined by the sub-prime mortgage crisis (2007-2008): home owners defaulted on their mortgage repayments; they were unable to pay for them. Contracts were broken. A fundamental dishonesty was built into the system of selling mortgages to people who were not able to pay for the interest on their loans.
- Mortgage lenders also deliberately encouraged customers to inflate their incomes in order to qualify for a mortgage.

This became known as 'liar loans'. It was a bubble that was bound to burst.

- In the business context, contracts are undermined when clients fail to pay suppliers adequately or within an agreed timeframe. Or when suppliers fail to deliver safe equipment, such as the batteries that caught fire in Samsung Galaxy S7 phones.

2. COVENANT BASIS OF TRUST

Covenant is an old-fashioned Biblical word which refers to the promises we make to one another over the long term, often agreed by a handshake. This is different from the contractual basis of trust as it does not depend on written, signed contracts. This traditional concept included the notion of 'My word is my bond', particularly in the City of London.

- Examples can be seen in different cultural contexts, such as in Asia, where the covenant or promise basis of trust is often based on mutual understanding and family bonds. Deals might be based completely on verbal agreements.

- A freelance consultant might fulfil agency assignments without having signed a cooperation contract with the agency.
- Undermined by the crash of 2008, and destroyed further by rogue traders who manipulated key interest rates for their own greed and gain. It put self-interest before mutual interest and was unconscionable.

3. COMPETENCE BASIS OF TRUST

Our competencies, or skills, determine our ability to provide a service that is trustworthy. Do I, as a customer, trust the competence of the person whose skill I pay for—the doctor, the car service mechanic, the computer engineer, the electrician, the plumber—that they will deliver their skills to the best of their ability, on time and within budget? We trust them to provide a great service. We would hardly expect aero-engines to cut out on take-off or for car breaks to fail.

- This is an emphasis on the pursuit of

MODULE 4: EIGHT Cs OF TRUST

excellence across all disciplines—engineers, musicians, sports stars, all of us with our various skills and talents. The market dictates that we walk away from those who prove to be incompetent or slovenly.

4. CHARACTER BASIS OF TRUST

Character is built into our lives by our daily decision-making, right versus wrong, over a life-time. It has been defined as how we behave when no one else is looking, or how we behave in the dark. It is the ability to say no to our baser instincts. Do I really trust a service-provider's character? Is he or she really trustworthy? Am I trustworthy?

- In his book *The Road to Character*, the New York Times columnist David Brooks tells story after story of people in public life who have grown into their roles through their growth of character.
- Fred Kiel writes in his book *Return on Character* that it is the leader who creates value for an organization. Not only what skills the leader applies but what kind of

person the leader is. This turns out to be business relevant. CEOs operating with character increase the return on assets of up to 30 per cent compared to a self-focussed leader, according to Kiel's latest research. He defines character as the four habits of integrity, responsibility, compassion and forgiveness. Kiel urges the need to have character development as part of the core curriculum in leadership development programmes, being able to assess character in the recruitment process, and to include it in the core of curriculums in business schools.

5. CONSCIENCE BASIS OF TRUST

Conscience determines the choice between what's right and what's wrong. Social and ethical entrepreneurs and other economic players have a strong sense of social conscience about what needs to happen in the world. What about personal conscience?

- Rogue traders, corrupt officials or

politicians who steal company or national resources and salt them away into offshore accounts have no sense of personal conscience. The old saying that if it's legal and it's profitable it must be okay is simply inadequate. The world of business and the economy needs conscience-based decision making at its heart.

- If we lose our sense of conscience we lose our humanity. Then we go after the false god of mammon, says the political philosopher David Marquand in his book *Mammon's Kingdom*. That is what happened in the financial crash of 2008. It could easily happen again, because we have not drilled down deep enough into the depths of our souls about what went so drastically wrong.
- Adam Smith made a single passing reference to 'the invisible hand of the market' in his book *The Wealth of Nations*. Yet in his earlier book, *The Theory of Moral Sentiments*, he referred many times to the 'Impartial Spectator', which acts like a 'demigod within the breast'—in other words one's conscience. He also wrote about 'the man within', which acts like

MODULE 4: EIGHT Cs OF TRUST

‘the vice-regent of the deity’. Subsequent generations overlooked this aspect, which was at the core of his moral philosophy. Far from the ends justifying the means, the means *determine* the ends, as the banking crisis so painfully demonstrated. The way we do things is as important as what we do. The need is to rediscover Adam Smith’s moral philosophy; to be true to our sense of conscience, and our consciousness about what needs to happen in the world; to follow our dreams for what we want to achieve in the world.

6. THE CONVICTION OR CALLING BASIS OF TRUST

- What are we really called to achieve in the world? What is our conviction, our contribution? The contribution of our organizations which defines their purpose? This is far greater than the pursuit of wealth and profit for its own sake. It has been well said that profit is like the fuel that propels a vehicle forward. It is necessary. But it is not the purpose of the journey or the

destination. The commitment, the purpose, must be to work towards an economy that serves the common good of humankind. As shown in the case stories of people in this study guide, all have been driven by a sense of conviction and calling to make their contribution to changing things for the better. Throughout the business world individuals have pursued their calling, from Steve Jobs to the founders of Tesla Motors in Palo Alto, California. In so doing they not only defined or changed their own organizations, they have also changed the world.

7. THE COURAGE BASIS OF TRUST

It may take courage to act with integrity. But courage, says the Mumbai businessman Vivek Asrani, grows out of doing what is right. The etymology of the word courage comes from the same word as heart. It is at the heart of ethical decision-making that trust is built. It is different from being foolhardy. But it may take courage to swim

against the prevailing tide, for the sake of what is right.

- It took courage for Emmanuel Mutisya (case story 1) to resist the police’s demands for bribes. Yet he was eventually vindicated. It took courage for Genevieve Boast (case story 7) to expose the theft that was prevalent in the supply company where she worked. Lawrence Bloom (case story 10) says that he needed courage as he faced the possibility of losing his job on the Executive Committee of InterContinental Hotels. He wretched into his basin every morning facing the prospect of losing his job and his reputation. Yet he knew it was the right thing to do for his company and for the industry as a whole.

8. THE CHANGE BASIS OF TRUST

It is often said that the one constant is change. Changes in the global economy or the political context force changes on organizations. So do technological innovations, such as robotics and Artificial

MODULE 4: EIGHT Cs OF TRUST

Intelligence. Where does change begin? The best-led companies recognize that change starts at the top. It is a leadership issue. 'Change starts with me' has to be the mantra of CEOs but it can also begin anywhere inside an organization. Change can either be through command and control or, much better, through communications and cooperation. Mahatma Gandhi said: 'Be the change you wish to see in the world.'

- In the early 1990s, the giant Tata Engineering (now Tata Motors) company in Jamshedpur, eastern India, instituted a Human Relations at Work training programme for all the employees. It included a strong emphasis on the Gandhian concept of the 'inner voice' to encourage 'self-motivation'. As a result their weekly 'small group activity' discussion groups for shop-floor workers gave the senior management 100,000 feedback suggestions each year to improve production. This saved the company nearly \$2 million a year.

- Research on the topic of change led by

John Kotter, a well-respected professor at Harvard Business School, concluded that changing organizations depends overwhelmingly on changing the emotions of their individual members.

Inspired by this research, the journalist Alan Deutschman investigated the plausibility of a unified theory of how both individuals and groups of people can change. As a result, he developed a 'three keys to change' framework: the three Rs (relate, repeat, and reframe). Relate is about forming a new, emotional relationship with a person or community that inspires and sustains hope. Repeat is about learning, practising, and mastering the new habits and skills that you'll need. Reframe is about learning new ways of thinking about your situation and your life.

In his book *Change or Die*, Deutschman applies the three keys to change (also interpreted as new hope, new skill, new thinking) to several seemingly daunting situations: changing oneself, changing a company or an organization or a societal institution, and changing an industry or

profession. His true stories range from the executive offices of companies such as IBM, Yahoo, Amazon and Microsoft to the hallways of charter schools in inner-city neighbourhoods and to the desk of a parole officer.

Questions for self-reflection:

- What other Cs of Trust would you add?
- Which of the Cs are the most important to you in your professional context?
- What real life examples have you seen for each of the Cs?
- For each of the Cs, ask yourself further clarifying questions, such as:
- From where do we gain our sense of conscience?
- In what circumstances may I need courage in decision-making?

MODULE 5: INNER REFLECTION—A SOURCE OF INSPIRED LEADERSHIP

Recognizing that it will take more than human reason and ability to solve the problems within the business world, Initiatives of Change places the search for inner wisdom at the heart of its approach—a practice known as ‘quiet time’. When people listen to what is deepest in their hearts, insights often come which lead in unexpected and creative directions. Some may understand this experience as divine guidance, others as the leading of conscience or the ‘inner voice’.

In Steve Jobs' commencement speech at Stanford University in 2005, he stated: 'Don't let the noise of others' opinions drown out your own inner voice.'

The regular practice of silence can give access to your inner voice—a source of truth, renewal, inspiration, guidance and empowerment.

There is a growing international movement around bringing one's spiritual values into the workplace. A poll published in *USA Today* (quoted by the Center for Visionary Leadership, USA, 2009) found that six out of 10 people say workplaces

would benefit from having a greater sense of spirit in their work environment.

What is spirituality in business? Part of this emerging concept is participating in spiritual study groups, such as mindfulness, or using prayer, meditation, or intuitive guidance at work. For many, this links to being able to make one's business socially responsible in how it impacts the environment, serves the community and helps create a better world.

Increasingly, employees are using silence/prayer/meditation/visioning exercises/active, deep listening at work for several reasons: for guidance in decision-making, to prepare for difficult situations, deep breathing to reduce stress, building shared values, and making action and intention congruent. Meditation-type classes are now held at many major corporations, such as Apple, Google, Yahoo, McKinsey, IBM and Cisco.

There are numerous different ways to practise this at home and the work place.

- Give inner reflection or quiet time

(QT) an honest daily try, initially for four weeks. You may be surprised at how things develop. Start ideally at the same time and location each day.

- Start with 30 minutes and increase to 45 to 60 minutes. Include 'food for thought' (e.g. stories of inspiration and meditating with the flame of a candle/nature/music/spiritual or scriptural text).
- End with one or two questions, followed by 15 minutes of silence.
- You will discover that there are two kinds of QTs: the time to reflect on a question or questions; and the still times into which to take nothing but our open spirit. Both are valuable and can be equally practised.
- Write your thoughts down which can be shared with a trusted colleague. This also acts as an *aide memoire* during the rest of the day. By writing down thoughts, uncomfortable or challenging ideas that demand a change of behaviour or mind-set cannot be easily ignored.
- The best way to understand it is to practise it.

MODULE 5: INNER REFLECTION—A SOURCE OF INSPIRED LEADERSHIP

- Start/end meetings with a short QT for the opportunity for individuals and team members to gather their thoughts. This also helps in the democratic process as everyone's ideas count and anyone may have a breakthrough thought.

In researching companies for his book, *A Spiritual Audit of Corporate America*, business professor Ian I. Mitroff found that 'Spirituality could be the ultimate competitive advantage.'

'In the age of information, real inspiration comes in times of silent reflection.'—Michael Smith, *The Sound of Silence*, 2005
www.soundofsilence.org

Questions: taking time for self-reflection:

- What do you understand by inner reflection? How do you create space for it in your personal and professional life?
- What are the positive implications of spending time on self-reflection? Personally, but also in a professional context?

- What is the purpose and value of silent reflection? How do you make space for it?
- How can self-reflection help you facing challenging situations?
- Is there a collegiate value of sharing times for silence with others?

We shall be glad to receive your feedback on this Study Guide. Please email us at:

tige@iofc.org



MODULE 6: QUESTIONS FOR REFLECTION AND DISCUSSION

These questions are designed for individual, personal reflection, or with a colleague for discussion in pairs, or for group discussion during course work such as Business Studies or at the workplace. The questions are posed on four levels: Individual self-reflection; personal behavioural; organizational; societal and the global economy.

QUESTIONS:

Individual self-reflection:

- What most resonates with you?
- What most challenges you?
- What are you taking away with you?
- What is the value in sharing your thoughts with others whom you trust?

Personal behavioural:

- What do you understand by *a journey of personal transformation*?
- What are the implications for you of *Personal Social Responsibility*?
- What real life examples can you give which illustrate this?

- What are your most important values? How do you define them?
- Where in life are you challenged in your values and behaviours?
- How does one start the process of personal transformation?
- What do you understand by *honesty; purity of motive; equity; love for people, planet, peace, prosperity and future generations*? What are the implications?
- What do you understand by 'conscience-based decision-making'?

Organizational:

- What are the implications of Personal Social Responsibility for organizational and societal change?
- Why is the way we do things important?
- What is the link between personal change and organizational change?
- How does 'the tone at the top' apply in practice?
- What real life examples can you give which illustrate this?

Societal and global:

- Why is the way we do things important for society as a whole?
- What do you understand by 'the means determine the ends'?
- What is your vision for the contribution to society of the organization you work for?

ABOUT INITIATIVES OF CHANGE

Initiatives of Change (IoC) is a global movement which aims to build relationships of trust across the world's divides. It embraces people of diverse cultures and backgrounds who are committed to the transformation of society through changes in human motives and behaviour, starting with their own. It aims to inspire, equip and connect people to address world needs. It operates in some 40 countries and has its global headquarters in Caux, Switzerland, where it is registered as a non-profit organization for the public good. It grew out of the 1930s movement The Oxford Group, founded by Dr Frank N D Buchman.

Its international centre in Caux, Switzerland, opened in 1946 as a centre for post-war reconciliation. The centre has hosted annual conferences on values in business and the economy since the 1970s. Asia Plateau, the Asian conference centre of IoC, is in the hill resort of Panchgani, south of Pune, in India. It has hosted biennial conferences on values in business and the economy since 2005.

It also runs training courses in Heart of Effective Leadership for business organizations, senior civil servants and others.

IoC's business and economy programmes encourage conscience-based decision-making. In Europe and elsewhere IoC's business programme is called TIGE (Trust and Integrity in the Global Economy).

TIGE encourages the motivations of care and moral commitment in business and economic life, in order to address economic and environmental imbalances and tackle the root causes of poverty and inequality.

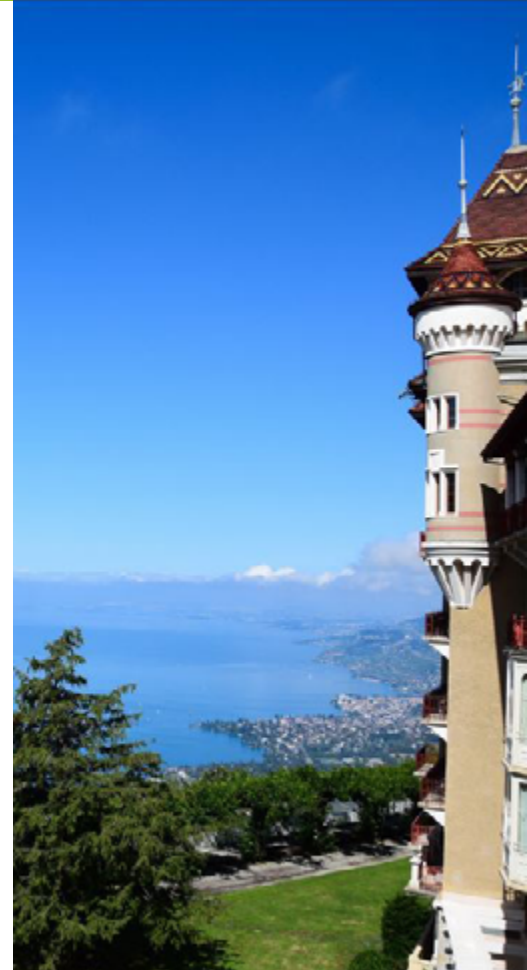
www.iofc.org

www.caux.ch

www.uk.iofc.org/tige

www.trustandintegrity.org

www.cibglobal.org



FURTHER RESOURCES

The following resources are available online, taken from or inspired by the Caux TIGE conference in Switzerland as well as Caux Initiatives for Business conferences at the Initiatives of Change centre in Panchgani, India.

VIDEOS:

Kofi Annan On Youth Leadership:

<https://www.youtube.com/watch?v=978sCLGWZr4>

Kofi Annan speaks about global issues, including unemployment, the Syrian crisis, the Middle-East, Africa and northern African Springs and uprisings. He insisted on the importance of youth leadership in the world, which is needed now more than ever.

A Vision Renewed: **Guya Merkle** of Vieri Jewellery: <https://www.youtube.com/watch?v=XDucyiGDCUw>

Discover Merkle's story on how she trusted her intuition to change her family's business into what she believed in.

The Business of Building a Better

India: <https://www.youtube.com/watch?v=YYVjpDiGwfo>

Vivek Asrani, MD of Kayo Industries, Mumbai, talks about how honesty and ethics make for a good business strategy. He narrates his personal experience of putting this philosophy into practice successfully.

Interview with Sunil Mathur, CEO of Siemens Ltd India: <https://www.youtube.com/watch?v=iVOVGjIq2NU>

Whistleblowing: Genevieve Boast and Euan Smith's story: <https://www.youtube.com/watch?list=UUroHNWP2g-0b9c0ecso3x8w&v=5y5FTubtH-g>

Genevieve Boast and Euan Smith share their journey of whistleblowing, leadership, showing trust and integrity in the workplace and finding love. They told their story at the TIGE conference at Caux 2014.

Banking On Change: <https://www.youtube.com/watch?v=jTF094ZBbXc>

Two-thirds of India's population live in villages. Despite India's economic growth, the disparities between wealth and poverty are enormous. Many villagers migrate to the cities in search of work and end up begging on the streets. South Indian bank manager J S Parthiban set out to do something to help their economic circumstances. He encouraged beggars to open bank accounts in New Delhi, and pioneered micro-loans to villagers in his home state of Tamil Nadu. This film documents his story—and theirs.

Joe Garner, previous Deputy Chief Executive, HSBC Bank plc, speaks on 'Leading in a high risk environment: engaging hearts as well as minds': <https://www.youtube.com/watch?v=yrNlq92N63s>
Q&A with Garner: Can 'courageous integrity' change banking for the better? https://www.youtube.com/watch?list=UU2D-u2yeMIUdOjLnGO0tI9A&v=LPyT74GrV_s

FURTHER RESOURCES

Margaret Heffernan—Wilful

Blindness: <https://www.youtube.com/watch?list=UU2D-u2yeMIUdOjLnGO0tI9A&v=pQaIaeTJflo>

Author of the business book *Wilful Blindness* speaks on the subject of her book and why we, in all walks of life, so often ignore what, with hindsight, appears so obvious?

Capitalism For The Common Good series:

Paul Moore, *Psychosis in the Boardroom*: <https://www.youtube.com/watch?list=UU2D-u2yeMIUdOjLnGO0tI9A&v=gk6727w8g-w>

Paul Moore, the HBOS whistleblower gives insight into the attributes of the psychopath that finds its way into the boardroom and the madness that can be found at the high levels of capitalist infrastructure.

Roger Steare, *For Those With Nothing...*: <https://www.youtube.com/watch?list=UU2D-u2yeMIUdOjLnGO0tI9A&v=NyqvTceoloQ>

[A&v=NyqvTceoloQ](https://www.youtube.com/watch?list=UU2D-u2yeMIUdOjLnGO0tI9A&v=NyqvTceoloQ)

Roger Steare, visiting professor in organizational ethics at Cass Business School, London, divulges where the true poverty in society lies and gives a mantra for those wishing to change it.

Nick Robin, *The Failings Of Financial Speculation*: <https://www.youtube.com/watch?list=UU2D-u2yeMIUdOjLnGO0tI9A&v=FzuYWsfGLqI>

Nick Robins, author of *The corporation that changed the world—a history of the East India Company*, highlights one of the major shortcomings in the history of the East India Company and compares it to the unethical capitalism of today.

Stories of Change in Business

J S Partiban, *Giving Others the Opportunity and Inspiration to Change*: <https://www.youtube.com/watch?v=VISZa6nQxGA>

Bedan Mbugua, *Practising Integrity*: <https://www.youtube.com/watch?v=3dnR6H3MHOw>

[watch?v=3dnR6H3MHOw](https://www.youtube.com/watch?v=3dnR6H3MHOw)

Interview with Sunil Mathur
<http://uk.iofc.org/interview-sunil-mathursiemens-ltd-india-youtube>

WRITTEN STORIES OF BEST PRACTICE IN BUSINESS:

How a Kenyan businessman made a stance against corruption: <http://uk.iofc.org/how-kenyan-businessman-made-stance-against-corruption#sthash.FbP0ba2S.dpuf>

A personal story of leadership and transformation from Emmanuel Mutisya

What gives the courage to whistleblow? One woman's story: <http://uk.iofc.org/what-gives-courage-to-whistleblow#sthash.UsiFto02.dpuf>

Genevieve Boast is the Founder of Beyond Human Stories, a life coach and organizational storyteller.

Choices between 'right action' and wrong values: <http://uk.iofc.org/choices-between->

FURTHER RESOURCES

[right-action-and-wrong-values](#)

The story of international businessman and environmentalist Lawrence Bloom

Dutch social entrepreneur goes out on a limb:

<http://www.iofc.org/dutch-social-entrepreneur-goes-out-limb>

The story of how Merel Rumping founded LegBank to provide cost-effective prosthetic limbs to landmine victims in Colombia and elsewhere.

Business seen as a force for good – rediscovering its human purposes:

<http://uk.iofc.org/business-seen-force-good-rediscovering-its-human-purposes#sthash.2WvXY8Qp.dpuf>

The human purposes of business, shareholder responsibility and a stewardship code for business owners were the key themes stated by Mark Goyder, the Founding Director and CEO of the London-based think-tank Tomorrow's Company.

Four steps needed to change the culture of the City: <http://uk.iofc.org/four-steps-needed-change-culture-city#sthash.QA45eXtP.dpuf>

James Featherby, author of the book *Of Markets and Men*, argues that 'The greed narrative allows us all off the hook too quickly. It's all about the practices we have built as a society: greed played a part in the financial collapse, but greed wasn't the only reason for it.'

How it's possible to be ethical while remaining competitive: <http://www.cibglobal.org/wp-content/uploads/2016/02/CIB-eSPIRIT-Vol.-2-Issue-2.pdf> (page 3 – 14)

Story of a young Malaysian entrepreneur who has shown by example that it is possible to be ethical while remaining competitive. He took bold steps to correct what is wrong, before moving from compliance to commitment and finally to consciousness. The story tells of how the company went from a small printing block to a multi-million dollar enterprise.

A story from Kenya: doing what is right, even at the cost of personal loss: <http://www.cibglobal.org/wp-content/uploads/2016/02/Vol2-Issue-3.pdf> (pp 3 - 8)

James Mageria has shown that when you know what is right and are convinced that doing what is right is the only answer to wrong; then it is only logical to relentlessly pursue it. From a police officer to the MD of a construction company; from heading various social organizations to working closely with the government to review the country's Constitution; from his present responsibility as chairman of a world-class hospital to his dream of making a difference in villages.

Whistleblowing puts the humane back into business: <http://uk.iofc.org/tige-conference-personal-stories-leadership-and-transformation#sthash.5iSfmKdc.dpuf>

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Lawrence Bloom's story (Great Company, pp 7-10)

As Kofi Annan, Chair of the Kofi Annan Foundation and Secretary-General of the United Nations from 1997 to 2006, enters the main hall of Mountain House, the former *Belle Époque* Caux Palace Hotel, in the Swiss Alpine village of Caux, the conference audience breaks into spontaneous applause. The platform speaker, Lawrence Bloom, who is well into his speech, wonders what he has said that has prompted such a warm response, before realizing that they are not clapping him.

Annan settles into his reserved seat and Bloom continues with his talk. It is the closing plenary session and climax of a five-day conference on Trust and Integrity in the Global Economy (TIGE), in July 2013. It is the eighth annual conference

which attracts participants from some 30 countries to the Initiatives of Change centre in Switzerland.

Bloom, in fact, has the audience in the palm of his hand as he tells his story of a change of direction in his business life—personal transformation as he prefers to call it. Such personal transformations amongst business leaders and other economic players, leading to organizational, economic and global changes, is a hallmark of the TIGE conferences. Bloom's story deeply impresses Kofi Annan who, when he gets up to speak, says that he will be more informal and spontaneous in his remarks as a result of listening to Bloom.

What is it that has so impressed Annan, on his second visit to the Caux conference centre, 1,000 metres above Montreux with its breath-taking views over the Lake of Geneva and east towards the Dents du Midi mountain range?

Bloom's story is remarkable by any standards. The grandson of East European émigré Jews to London, who had escaped the anti-Semitic pogroms, he had made his

fortune by his early thirties as a chartered surveyor in the commercial property market in the City of London. In 1974 he bought his seven-bedroom mansion in Hampstead Garden suburb, north London. One evening, as he sat outside in his 500 SEL Mercedes, he asked himself, 'Is this it? Is this all there is to life? I have arrived at the place where everybody aspires to be, and they're a little bit anxious because they haven't got there yet,' he tells the conference. 'Now I'm here and I'm still as anxious as I ever was. I realized that anxiety was like a coat hanger and the clothing I had hung on it, up to the moment I had bought the mansion, was, "Will I ever make it?" and the clothing I hung on it after I made it was, "Will I ever keep it?" That was a trauma for me because I realized something very deep about human nature, that there's a part of us—the ego—that is continuously feeling unsafe.'

At first, to compensate for this hollowness, he went on a binge drinking spree which lasted for three years. 'It wasn't very efficient or effective—nearly

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ruined my liver—but it brought me to a few home truths,' he says. 'And the home truths were that there's a part of me that wasn't being nourished. I call it my soul, other people can call it what they like. But it's something deep inside us that needs to be nourished. I realized that this reality is a dance between the material and the spiritual. So what was my soul asking me to do? It was much less concerned with me being unsafe as it was with me being in right action. And, ever since the alcohol haze of the three years cleared, that's how I've intended to live my life.'

Switching his career from property agent to the executive committee of a multinational, and still totally committed to 'right action', he joined the InterContinental Hotels group, at the time Japanese-owned, from 1988 to 1993. There he was in charge of their \$3 billion global real estate portfolio. Whilst there, with the support of the tech services department, he created their three-volume environmental manual.

Just three paragraphs in the manual were to have a profound effect on the

global hotel industry. It offered hotel guests the choice of having a clean towel every day, or keeping the same towel. Such a simple idea revolutionized the hotel industry, cutting its laundry bill, detergent and water use, and the environmental impact. It is now standard practice in over five million hotel bedrooms worldwide. As Bloom tells this story there is more spontaneous applause. But he adds that the board's decision was not an easy one. He had to fight it through in the teeth of fierce opposition from fellow board members.

'It was a huge opportunity but the idea wasn't very popular,' he explains. 'We're talking about 1992. The Chief Financial Officer would say, "Lawrence, shareholder value. Don't talk to us about this fluffy sustainability nonsense: shareholder value." And the Chief Operating Officer would say, "Quarterly bottom line, Lawrence, talk to me about quarterly bottom line; you're here to increase the value of our properties, not to come up with fluffy ideas." But I knew an environmental manual was needed and I was sick every

morning into the sink when I woke up, knowing how they were trying to marginalize me on the main board to stop me pushing this through. I could lose my position on the board and my job. For three months every morning I got up feeling terribly unsafe but knowing that it was the right action. Gradually the CEO was supportive and, after three months of me being sick in the basin, we created the manual which we then offered to all the other hotel companies, much again to the anger of the remainder of the board.'

Bloom later explains in more detail what actually happened. At first other hotel chains were not interested. No thanks, we'll write our own, they said. Fearing that this would undermine the environmental impact, the CEO of InterContinental approached Prince Charles, who promptly invited the CEOs of half a dozen five-star hotel chains to meet with him at Highgrove, his country home in Gloucestershire.

He presented to them what became known as the Prince's Manual and they could hardly refuse. This initiative

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then spawned the International Hotels Environmental Initiative which continues to this day.

Another unique outcome of the initiative is the standard plastic door key, inserted in the bedroom wall to connect the electricity, thus preventing guests accidentally leaving their lights on when they leave their rooms.

In 2013, Bloom, now Secretary General of Be Earth Foundation, was staying in the Novotel Beijing, owned by the French Accor hotel group, when he read about Accor's new environmental initiative.

For every three towels not washed they would plant a tree. They now plant an average of one tree every minute or over half a million trees each year. Bloom is delighted to discover this knock-on effect of his original concept.

Ocean Spray **(Great Company, p 48)**

We do better not by competing but by cooperating, Heffernan argues. This

leads to the bigger prize which should be the world's new paradigm. Heffernan tells engaging stories to support her thesis. Ocean Spray cranberry sauce and juice—good for health—has become a global brand because the New England farmers decided they would cooperate together, sharing information about their crops, rather than competing against each other. This and other cooperatives and employee-owned companies have consistently outperformed the economy as a whole. They reward 'mutual assistance and support, openness and honesty'.

John Carlisle's story **(Great Company, p 49)**

Another strong advocate of cooperation is Professor John Carlisle of Sheffield Business School, who was an advisor to the UK government on large-scale infrastructure projects. He spells out the need to bring all contractors together around the table in a spirit of cooperation at the very beginning of such large investment

projects, especially in the construction industry which is, notoriously, one of the world's most corrupt business sectors. His company, the John Carlisle Partnership, renamed Cooperation Works, was able to help deliver the Hong Kong rapid transport system, 30 per cent under a reduced budget, saving \$1.5 billion, and completing it four months early. It also helped to relocate the Johannesburg stock exchange on time and within budget. Carlisle told a one-day TIGERoadshow, on trust and integrity in the global economy, held at Sheffield Business School on 12 September 2013: 'The best business model is not to cut the cost but to improve the quality. The new order can be established straight up through working with your suppliers.'

Genevieve Boast's story **(Great Company, pp 64-67)**

Genevieve Boast, also risked her career by exposing theft in the electronics supply company where she worked. I first met Boast, a vivacious woman in her 30s,

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when we shared a speaking platform in the City of London in 2012. Her story was so compelling I urged her to tell it to a Caux TIGE conference. Born in Colorado, she grew up in England when her parents moved there when she was six. She had a rollercoaster ride as a teenager: Getting caught up in the drugs culture at the age of 17, she was arrested for shoplifting and put into jail. A tall police officer came to her cell and sat next to her. He made a single remark to her: 'Gen, you are worth so much more than this.' Then he left. Boast has never met him since then and to this day does not know his name. But his remark completely turned around her life. From then on, she says, she determined to live a life of personal integrity. With a criminal record, blowing the whistle in her company was all the more risky as she wondered who on earth would ever employ her. She came to the 2013 Caux TIGE conference and riveted her audience:

I fell into a job, working nights, at a logistics company in Sheffield, where I was at university. It was a horrific shift: four

in the afternoon to four in the morning. It was one of those places where it was an incredibly traditional, male-dominated environment. It was a warehouse, so it was pretty much all guys. It was run on fear and the dictatorial management style of the people at the top. But it was also a place where anybody who had a spark, passion and enthusiasm got promoted very quickly. So, I quickly found myself working on days. Within a year, at the age of 21, I was running a team of 17 people, all older than me, not having a clue about leadership, but finding my way having jumped into the deep end.

My team was responsible for all of the stock in the warehouse that belonged to our customer; the biggest satellite television network in the UK.

One thing I discovered that I loved about leadership was forming real human connections with people. Not only did I do that with my team but I also formed an incredibly close friendship with my counterpart at our customer. About a year into this I was doing some investigation

in the warehouse, looking at stock, and I started to discover that, where it was saying on the system we should have lots of boxes of satellite dishes belonging to our customer; there were just big gaping empty holes. So I started asking questions: 'Where is this stuff?' I was told by the warehouse, 'Oh it's just a system problem, don't look at it.' But it was my job to look at it. So, I started asking questions higher up: 'Where is this stuff?' I'm going to get asked by the customer; 'Where is it?' They said, 'Oh, no, just don't look at it, it's an audit fault.'

But the more I looked into it, the more I found these boxes were showing up in places where they shouldn't be. Through my investigation over a couple of months, I found that the company had lost, stolen, misappropriated about £1 million worth of our customer's stock.

So I was faced with the decision, at a very young age, what do I do? And I was scared. I had pretty much been told to shut up by the company I was working for. I knew what the right thing to do was. But I

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agonized over it for about three days.

The stories I created in my head, from the basis of fear, overruled that quiet voice of my intuition, knowing what the right thing to do would be. I made up every story in the book: you'll lose your job, no one will give you a reference, you'll have no credibility, you'll have to go back to digging in the field and make no money (I used to be an archaeologist)... It sounds very biblical now when I tell it, but for three nights I agonized over this decision and on the morning of the fourth day I walked back into the office, took my phone and locked myself in the computer server cabinet. I called my friend, our customer, and said, 'I've got something to tell you.' And I did!

There was silence at the end of the phone. Then he said, 'Wow, Gen, thank you so much for that. You know I'm going to have to have this conversation but I'll try and protect you.'

And I was thinking, 'Thanks... but you're not going to be able to protect me.'

I'd been asking questions for months. Everybody knew it had to be me but

couldn't prove it. My life at work became a living hell. I felt alienated, I felt victimized. Every meeting was painful. It got to the point where it was almost unbearable. I thought, 'Okay, so now I'm faced with another decision. I know I've done the right thing, I can sleep at night. My conscience is clear, so now what do I do?' I was gonna leave. This is the only thing I can do if, at best, I can get a reference. I started looking around and got some interviews. I called up my friend at our customer and I said, 'Look, mate, I'm going. I can't stand this anymore.' He said, 'Don't move, someone will call you back in half an hour.' I starting thinking okay, fine, intrigued. In half an hour somebody did call me back. It was the newly appointed Head of Supply Chain at the customer, a guy called Euan Smith. He said, 'Gen, I'm so impressed with what you did, I want to create a job for you with us. I'm going to pay you more money and I want you to come up and head our entire stock division, and I want to call you Stock Integrity Manager!'

That opened the door to my career in

the media. For the next seven years I had several different jobs there. The positive ripples of that into my career spread wider and wider. The story gets better still. Five years after joining the broadcasting company, Genevieve found she wanted to work more in leadership with people and on environmental concerns. So she moved into the corporate social responsibility team.

There she found herself on a flight from Scotland 'with Euan in the seat behind me, laughing and joking and pulling my hair like two kids'. They were both going through divorces, following impetuous and broken youthful marriages. Genevieve had by now trained in psychology and said to Euan, 'Why don't I coach you and you coach me and we'll see where we get to?' In June 2013, they made their sacred vows to each other on the side of a volcano in Hawaii. Genevieve comments: 'I honestly cannot believe the magic that has happened in my life as a result of that one decision to stay in integrity.'

In 2014, Boast returned to Caux

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with Euan, who was by now running Product and Operations at the German sister company. In a platform interview he confirmed that the contract with the Sheffield logistics company had been quickly terminated. He told the TIGE conference why he had decided to hire Boast from the supply company:

There was this little beam of sunshine in the corner (in Sheffield). That was the first time I met Gen. It was a two-second interaction before I got back in my car and wondered how I was going to change this whole logistics operation. It was a big amount of stuff to lose—over a period about 10 articulated lorries full of kit. You don't lose that amount easily. It was a natural no-brainer (to hire Genevieve). Most people would run away from a whistleblower. I chose to run towards her, because if there is one thing you need it is somebody who, one, was the only positive, smiling face in an otherwise very disappointing day for me, but, second, you are trying to make sure that you've got on your team someone who cares where

every single piece of stock is and lives with it passionately. The person who is prepared to put their entire career on the line because they have that principle—that is the person I needed on my team. You can train the skill. You are looking for the spark—the spark that says, 'I care about doing the right thing.'

Sunil Mathur's story (*Great Company*, pp 67-68)

In 2006, Siemens AG, the German engineering giant, was exposed to have been involved in a massive bribery scandal. The company held a web of secret bank accounts to hide bribery transactions. One of its accountants ran an annual bribery budget of \$40 million to \$50 million. The slush fund was used by corrupt managers and sales staff to bribe government officials to win contracts, particularly for its telecommunications subsidiaries, worldwide. The company paid millions of euros in bribes to cabinet ministers and other government officials in Nigeria,

Libya, Russia and elsewhere in order to win contracts.

Yet Siemens was able to turn the crisis into an opportunity for fundamental, values-led change, according to Sunil Mathur, CEO and Managing Director of Siemens Ltd South Asia. He told the Caux TIGE 2015 conference that the parent company had successfully overcome the corruption crisis which had threatened to cripple the whole organization. Remarkably, Siemens is now ranked by Dow Jones as the world's number one company for best compliance.

For Mathur, the values at the heart of the TIGE conferences 'have never been more relevant than they are today'. He has worked for Siemens for 25 years and yet even he was not prepared for the revelations of large-scale corruption that hit Siemens in 2006. Corrupt practices involving bribes to win new business contracts were alleged to be systemic. 'The news hit us straight between the eyes. We were stunned. Almost overnight, we had the [US] Securities and

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Exchange Commission and the German authorities against us. It was the last thing we imagined, given the size and stature of the company.'

The media worldwide had a field day, reporting revelations that the company had million-dollar slush funds routinely used to bribe officials and decision-makers, and, most disturbing of all, the boardroom knew what was happening and turned a blind eye.

Ethics had always been central to Siemens' corporate philosophy, Mathur said. Over a century ago, Siemens' founder had said, 'I won't sell the future for quick profits.' Many of the company's projects are about improving quality of life for citizens, whether in designing more liveable 'smart cities' or hi-tech solutions to improve energy efficiency.

So what went so wrong?

For Mathur, it was, counter-intuitively, the proliferation of policies that played their part: 'We had a guideline or procedure for everything! But, in making so many policies, we had lost our values. Our values were

only on paper. They were not lived out in the fabric of the organization.'

The response to the crisis from Siemens' leaders was upfront and honest: 'We have made mistakes and now we will clean our house up,' Mathur said. The board resigned and a new CEO was appointed, importantly an outsider, who vowed that, 'Only clean business is Siemens business.'

The company set to work on establishing agreements on the murky areas of client relations and expenditure. Wining and dining clients was immediately forbidden and sponsorship was stopped. 'Sales forces thought we'd lost it,' Mathur admitted. "How can you win client trust without taking them to dinner?" Every case was tracked and training programmes were organized to integrate these new guidelines and emphasize the values behind them.

The company cut back on its multitude of procedures and policies, instead putting the emphasis on individuals to make decisions based on personal integrity. The company now has questions employees can

ask themselves before making a decision, 'Is this the right thing for Siemens? Is it consistent with Siemens' values and mine?' and, importantly, 'Is it something I am willing to be held accountable for?' Such simple but effective self-questioning builds trust in an organization and helps people act from a more ethical position.

The in-depth scrutiny and subsequent implementation of changes were painful, costly and time-consuming but incredibly effective, Mathur said. Agreements with authorities were met in a record-breaking 18 months and the company wasn't excluded from public contracts. The company paid out a massive €2.5 billion in penalties and legal fees, including the largest fine in US corporate history. But it was praised for its remediation efforts by the regulatory institutions. The real recognition externally came with its ranking in the Dow Jones Sustainability Index in 2009. Siemens was ranked number one under compliance and risk management and has proudly maintained that position every year since—an astonishing turnaround for

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a company mired in corruption just three years before.

Siemens now shares their experiences in these areas of compliance and driving values-led change with other corporations. 'It's no longer just about getting results but how you get your results that is more important,' Mathur said. 'Policies can only take you so far. What really counts is your values system. Individuals living their personal values in work can make significant changes within any organization, no matter how big. Large doors open on small hinges.'

The car maker Volkswagen could take a leaf out of Siemens' book following the scandal that VW had installed software that falsified toxic emissions from diesel engines.

Suresh and Mala Vazirani's story *(Great Company, pp 71-74)*

Suresh Vazirani, who I have known since he was an engineering student in the early 1970s, is the founder of the award-

winning Mumbai-based medical technology company Transasia Biomedicals. He grew up in a refugee camp, as his parents were victims of the conflict between Pakistan and India at the time of Independence in 1947. He is part of the Sindh community which his wife, Mala, describes as 'addicted to working and finding solutions without expecting too much outside help'. Vazirani, a pioneering entrepreneur, fits this description well. The couple told their story to Caux TIGE in 2012.

Three considerations led him to set up Transasia, one of India's leading niche enterprises in manufacturing medical healthcare technology. Firstly, during his nine years of voluntary work based at the lofC centre in Panchgani, he was on the faculty for training business people in values of honesty, purity of motive and care for people. There he would urge businessmen not to be corrupt. That's all very well, they would reply, but you've never run a business. You don't know what it's like. As a result, he felt challenged to see if he could live what he preached to others.

Secondly, he realized that, for demographic and economic reasons, it was impossible to supply the healthcare needs of India through Western produced machines and that India itself needed to make them. Thirdly, he decided that 'by the time I retire, I wanted to look in the mirror, and say, "Well done, I achieved something for my country".'

He began the enterprise with 250 rupees (\$4), which was only enough to register the company's name. It now employs 1,500 people and exports to over 100 countries. Initially a friend offered him a loan which financed a six-month trip around the world during which he visited over 40 enterprises and learned as much as possible about biomedical techniques. Returning to India, he became a successful distributor of Japanese machines.

'I don't sell you my product,' he used to tell his clients, 'I sell you myself'—meaning his skills and service. 'If there are any troubles, this is my phone number.' His approach has never changed.

Transasia sets the standard for Indian

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companies in other areas too. There are no strict recall rules in India, but when one Transasia product seemed not to be working properly, he recalled the product despite the cost. Customers have stayed with Transasia for 20 years, an indication of the positive effect of this kind of principle-based decision-making. The defining attitude of Vazirani's business values is revealed in his tax payments. In India, he says, it is easy to pay low taxes.

Even the field agent of the tax department tried to advise him to pay less—on the condition that five per cent of the savings would go to the agent. But Vazirani insisted: 'No, I want to pay my taxes. I should be happy to pay taxes to the state.' It means that he has a much better idea of the true value of the company than other companies do.

His philosophy is also reflected in the way Transasia treats its employees. His company provides healthcare insurance to all family members of the employees including their parents. It provides interest-free student loans for employees' children,

to encourage them to overcome the limitations of the Indian caste system.

All employees participate in an orientation programme, where they are introduced to the company's ethical values. Compared to other companies, Transasia's employees are considered the most reliable, willing to go 'above and beyond' to serve customers. In one case, they went into a conflict zone where bullets were flying to explain to doctors how to use the machines. Vazirani is often asked why his income isn't ten times more:

'Are you not tempted to increase your salary?' 'No, earning money was never my goal,' he answers. According to Mahatma Gandhi, businessmen should not consider themselves as owners of their properties, but as trustees of the wealth of society, he says. This is why 95 per cent of Transasia's profits go back into the business. He is often accused of working too hard: 'You have a nice living standard, sit back and relax.' His reply? 'My mission is far from accomplished.' The Vaziranis' home, an apartment overlooking Juhu Beach in the

salubrious area of north Mumbai, is open to all comers and a visitor there will find others from Europe or Japan staying with them.

Vazirani has a mission to provide affordable healthcare for all Indians. Seventy per cent of the population are without health insurance, higher than in Bangladesh or Sri Lanka. More than 20 per cent of the population earn less than one dollar a day. For them, affording European-produced technology is a fantasy. To meet this need, Transasia first set up a research department, but progress was slow. The next tactic was to buy technologies, which was not easy. So they decided to buy European and American companies close to bankruptcy in order to inherit their technology. Their companies in Germany, Italy and the USA have all survived and improved. Transasia can produce technology more cheaply due to lower labour costs, but the main difference comes through product simplification. Vazirani still sees a long way to go in improving the healthcare system in India.

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'This won't happen in my lifetime,' he says. This doesn't deter him from putting all his efforts into the project.

Change is still needed, Vazirani notes—people and the system becoming honest. An American senator had told Vazirani that there is also corruption in America. 'Last month a consul went to jail for corruption,' the senator said. 'Well,' Vazirani replied, 'this is exactly the difference: in India those people go court-free. But I have full faith that one day we will succeed in overcoming corruption. Honest business in India is possible.'

It is a conviction he is putting into practice himself. What especially marks out the Vaziranis is their courageous and dogged stance against corruption. At one point he employed two lawyers full-time to fight the cases that arose. When, for instance, he wanted to install a fountain in the lunch area, two government officials demanded a \$100 bribe for a license. Yet no such licenses had been issued for 20 years. It took his lawyers four years in the courts, costing \$4,000, to deal with the

case. But Vazirani feels it is worth making a stand on such issues, as his company's reputation for integrity is paramount.

Early in the development of the company, he risked losing a DM20 million sales contract to Germany because a customs officer wanted a bribe to release vital imported components. Rather than paying up, Vazirani left the components in the warehouse for three months. He went to the top customs officials, arguing that if Transasia didn't get this order the country would lose. 'We appealed to their sense of national pride.' The components were released just in time for Transasia to win the contract.

Then there was the time when a politician suggested to Vazirani that it would be 'an opportunity' if they each pocketed part of the World Bank aid the politician had received to improve health care. 'Yes, and is it an opportunity if we land up in hospital needing urgent care ourselves?' replied Vazirani. At this, the politician realized that Vazirani was not to be bought and hastily changed his tune.

He even promised to increase state aid to hospitals.

'Corruption is a big road block to progress,' Vazirani says. 'Because of it everything goes wrong. The intimidation leads to wrong decision-making. Transasia can be an example. But many more companies need to be.'

Guya Merkle's story (*Great Company*, pp 127-130)

The Swiss haute jewellery maker Guya Merkle aims to ensure that gold miners in Uganda and Peru also receive a fair wage for their labours. Merkle is the CEO and owner of Vieri Haute Jewellery founded by her grandfather in Zurich. She belongs to a generation of businesswomen who want to achieve economic success based on ethical principles. She is one of what *Forbes* magazine calls the 'impact generation', which is 'one of the most significant developments in business today'. 'According to a study by Deloitte of 5,000 millennials in 18 countries, respondents ranked "to

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improve society" as the primary purpose of business. This shift in beliefs is compelling businesses to consider not only profitability but also social impact.' Such business 'will often out-compete its competitors thanks to a new generation of consumers, employees, and investors.' Moreover, according to a Nielsen study (March 2012), 'two-thirds of consumers prefer brands that give back to society,' *Forbes* reports. 'Consumers not only want brands that do good, they also care about the conditions under which the products are made.'

Every new jewellery collection produced under Merkle's leadership has used ethically sourced gold. 'A jewel's true beauty is indicated not by aesthetic standards alone, but also by its ethical quality,' states Vieri's website.

As demand for gold rises dramatically, in line with higher prices, more and more people are also attracted into the labour intensive, small-scale mining industry. Yet the miners work under conditions that are frequently hazardous or potentially lethal, often in countries that are politically and economically unstable. The miners are

exposed to dangerous levels of the highly toxic mercury and cyanide used in gold extraction, but despite major efforts to reduce pollution, very little has been done to protect people and the environment. The damage to health caused by exposure is severe, but few miners are aware of the risks. Merkle aims to address this, as she told Caux TIGE in July 2014.

Her father had died in 2007 when she was 21. She was studying communication and management at that time and was working in a social business supporting grassroots projects all over the world. As her parents' only child, she suddenly found herself having to lead the family jewellery business. 'Although I had been surrounded by jewellery my whole life, I felt unhappy running the business,' she said. At first she tried to continue the business as usual, as her father had run it, but 'as no part of me really loved what I was doing, there was no success anymore.'

She thought about the possibilities she faced: selling the company or finding out what she really wanted to do with the business and how she could bring her

true self into it. Appreciating her family's life work, she chose the second option. Wanting to learn more about jewellery, and to create her own pieces, she went to the GIA (Gemmological Institute of America) in London to gain deeper insights into how jewellery is made and the whole history of jewellery, including where the materials came from. 'I saw pictures of gold mines in South America and Africa and there was something about them that really touched me.'

Researching further, she found out that gold mining is 'a very hard and unfair business'. Not only is the environment badly affected by it, but also the people working in it. Currently, some 25 million people worldwide work in gold mining, especially in small scale mining. 'People working in the field did very unrespected work, under the worst conditions you can imagine. When I first heard of this I was shocked. It was clear to me that I was never going to work in an industry like that. But somehow I couldn't close my eyes to it. I decided to see for myself what the situation really looked like.'

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She travelled to Peru where she found the working conditions were even harder than she thought. But spending time there, talking to the miners, the communities, the women and children, made clear to her that there was a chance to transform things. 'People there had so many ideas and, suddenly, in the middle of Peru, I found the part of myself which I wanted to give to the company. I wanted to create true luxury and a true luxury business because, for me, luxury can't be real luxury if it doesn't bring the best value to everybody who is in touch with it. So, what did I do? I transformed the company into one which produces every single piece out of ethically sourced gold.'

This was easier said than done. She faced challenges every day. The market was not ready for it. There was no big demand from the consumer side because customers didn't really know, or care, about the conditions of the gold miners.

Merkle thought more about the possibilities for changing the industry. 'It became even clearer to me that just

transforming my company into an ethical one is not enough to change the way mining is done today.'

So she decided to create a foundation with the aim of bringing awareness to customers and the jewellery and watch industry, to give miners a voice, a face and the appreciation they deserved, and to picture a positive vision of the gold mining industry, to empower people at its source, and to bring change.

The Earthbeat Foundation was founded in 2012 'and since then we are working hard, every day, to achieve these goals, especially the goals which are not just linked to the gold industry, but the goals which should be achieved for every single activity in the economy. It is about humanity. It is about fairness. It is about empowering people and giving them the chance to express themselves. It is about human beings and that all of us should have the same rights and chances to rise and develop.'

The work of the Earthbeat Foundation goes hand in hand with the work of Vieri

by working with mining communities at a partnership level rather than exploiting them. Merkle says it is all about finding solutions together—'how we can achieve the right direction and what needs to be done to uplift their standards of living. But it is also about the other side, about why companies in the industry do not work exclusively with ethically sourced gold.'

Designing jewellery out of ethically sourced gold is still expensive. 'We all know that profit, and maximizing profit, is the biggest driver and decision-maker in businesses, although I do not share this idea,' Merkle says. 'But it's the reality and this topic is always a matter for jewellery and watch brands. So we try to take this into consideration and, working on business models, aim to avoid extra costs but at the same time making sure that the mining communities are able to sell their gold at fair prices. If one is to bring a change—and I mean a real change—we need a solution that will work for both sides. So, companies need to make small compromises, not big ones, towards humanity and fairness.'

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Merkle and her colleagues at Earthbeat developed an initiative called Heartbeat Uganda. The aim is to empower communities towards responsible gold mining, to capacity building and appropriate technology transfer. They ran a pilot project under this initiative called Happy Mine. The aim is to set up a social business including safe mining, agriculture and craftsmanship, by setting up a workshop where women and children in the communities will learn how to add value to their gold by designing and creating jewellery. 'This model should work as an example of how gold mining could work in the future,' Merkle believes. 'It should show how mining can become safer, more environmentally friendly and more efficient. In the end, when the mine becomes a social business and through that a partnership to the jewellery industry directly, the miners will earn much more when they sell their gold, instead of selling it to a lot of middlemen. This should show how they can sustain themselves, how education can be included, and how they

can achieve an alternative income to that through debt.'

Merkle hopes it could become a real social business, where the mining communities will be in partnership at the same level as the 'gold demanding' industry. 'For me, this is the only way that my company can work in an industry like this. I make no compromises about how I see my company and foundation work, even though it is not an easy way and we have miles to go. Times are changing. We can see that every day in the news and social media, and in stories we hear. I believe in what I am doing and in how I am doing it. This is my drive every day. It's about creating beauty. It's about creating true luxury that brings wellbeing to everybody that is in touch with it.'

Sophia Swire's story **(Great Company, pp 131-135)**

While a fair price for gold miners can change their lives, Sophia Swire believes that jewellery can also help to transform

the economy of Afghanistan. If this sounds far-fetched, her conviction is based on a realistic assessment of Afghanistan's artisan skills supported by vast deposits of gemstones including world-class emeralds, lapis lazuli, rubies, spinels, tourmalines and aquamarines among other stones. Swire, a former investment banker in the City of London, became the senior gemstones adviser to the Afghan Ministry of Mines, funded by the World Bank.

The country is home to the world's oldest lapis lazuli mines, dating back 7,000 years. According to a US report in 2010, Afghanistan's untapped mineral deposits, including gold, copper and lithium, could be worth a trillion dollars or more.

'Afghanistan is sitting on treasure,' Swire told *The Sunday Times* of London. 'I want the world to know that it's not just a land of mortar shells, suicide bombers and Taliban.' She believes that the gemstone industry 'could become a viable alternative to poppy farming, transforming the economy.' Given sufficient development assistance—she suggests \$10 million over

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five years—the industry could be worth \$300 million a year.

The need for such investment couldn't be more pressing. The United States has spent \$7.6 billion on counter-narcotics programmes in Afghanistan since 2001, says the office of the Special Inspector General for Afghanistan Reconstruction. Britain has invested in similar eradication programmes. Yet by October 2014, opium poppy cultivation had hit an all-time high of 209,000 hectares, worth an estimated \$3 billion.

Swire, who took part in a forum on human security in Caux, 2012, is the founder and CEO of the not-for-profit Future Brilliance and its social enterprise, Aayenda Jewellery, *aayenda* meaning 'future' in Dari. Its designs are co-created by Afghan women and leading Western jewellery designers and use Afghan sourced gemstones. A royalty from sales of Aayenda and a profit share through dividends held in trust for the Afghans through Future Brilliance continues to provide skills training and equipment to the

artisans. Swire believes that it is essential to train Afghan artisans in technical and entrepreneurial skills that give them a sustainable way to earn incomes, as Western governments pull their troops out of the country and aid budgets plummet. Women jewellery-makers are able to work from home, a great advantage should the Taliban ever return to power following the pull-out of UN forces.

Yet 'mining techniques in Afghanistan haven't changed in thousands of years and the men work in appalling conditions,' Swire told *The Sunday Times*. 'They burrow into the rock and support shafts with branches and twigs.' They mine with rudimentary crowbars, as she has seen for herself. Substantial investment in the gemstone mining industry is vital as well as in the development of artisan design skills.

In 2013, on winning a grant from the US Department of Defense, Swire took three dozen men and women from Kabul and other places in Afghanistan for skills enhancement and business training at the Indian Institute of Gems and Jewellery

in Jaipur, India. Jaipur has been a world centre of the gem and jewellery industry for hundreds of years, including gemstone dealers, stone cutters, polishers and jewellery makers. There they learned about design from award-winning Western jewellers such as the US designers Annie Fensterstock and Anna Ruth Henriques and the British designer Paul Spurgeon. Together they designed products that appeal to the taste of young Western customers in London, New York and California, and the first collection was snapped up by top boutiques and style leaders such as Fred Segal LA, among 25 fashion retail outlets. All 36 students were trained to be teachers and, back in Afghanistan, are passing on their learning with the ongoing support of an international trainer supplied by Future Brilliance. Some of the workshops in India will be offered for ongoing apprenticeships.

Swire chose Jaipur for the training as it is a safe place to operate for international trainers and designers. She is all too well aware of the dangers of life in Afghanistan.

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She was 'profoundly shocked and saddened' by the murder of her friend Dr Karen Woo, a British doctor whom she had encouraged to serve in Afghanistan, and her American colleagues who were killed by Taliban gunmen while on a medical mission to a remote region in 2010.

People often tell Swire that they are struck by her courage, working as she does in remote parts of Afghanistan, often in the heart of the gemstone-mining areas, many days' drive from safety. 'I am so inspired by the [Afghani] women in the project because they've taken a much bigger risk than I will ever take in coming to Jaipur,' Swire told *The Mail on Sunday*, UK. For them it is a huge step and I am so proud of them.' Swire 'wants to close the gap between those who have benefitted from [Afghanistan's] wealth (mainly foreign dealers) and those who haven't (the Afghan people).'

She hopes that such investment in people—in 'human capital' in the jargon of business—will have an impact on the Afghan economy, though the challenge is

to scale it up sufficiently to have a national impact. Some of the Jaipur graduates go on to earn up to \$300 (£199) a month as gemstone cutters and goldsmiths—more than six times the average Afghanistan wage.

Khala Zada, a 50-year-old widow from rural Afghanistan, learnt to make and, most importantly, teach others in the design of stunning bracelets and necklaces, using super-fine, hand-carved lapis and turquoise beads, on the Future Brilliance training programme in Jaipur. Commissions for Aayenda Jewellery doubled her sales turnover in the first six months following her return to her village. She can now expand her business and employ more women. 'So in terms of maximum return on capital employed, taking just this one woman and investing in her is potentially huge as far as the economy of her local village is concerned,' Swire told *You* magazine.

I first met Sophia Swire at an event at the Royal Geographical Society in London in 1998. It was an appropriate

place to meet a natural-born traveller and adventurer. The event was the launch of her documentary film about the life of Muhammad Ali Jinnah, the founding father of Pakistan, commissioned by Channel 4 TV. It was in aid of the UK educational charity Learning for Life which Swire and her friend Charlotte Bannister-Parker had founded to support village schools for girls in rural Pakistan, a traditionally patriarchal society that actively disapproved of girls' education.

Swire had been a high-flying merchant banker with Kleinwort Benson in the City of London. But the cut-throat atmosphere on the trading floor after Black Monday, the financial crash of 1987, so appalled her that she resigned. She took herself on a three-week holiday to Pakistan's North-West Frontier Province (now renamed Khyber Pakhtunkhwa or KPK). Arriving in Chitral, a magical snow-bound valley in the foothills of the Hindu Kush Mountains bordering on Afghanistan, she felt she had found her spiritual home.

A local Pakistani district commissioner

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approached her; apparently out of the blue, on her 25th birthday and asked her to return with British friends to help found an English medium school. This, she told me, was her *kismet*, her destiny.

Swire responded by recruiting friends and family, and returned a few months later with 250 kilos of school books and equipment, funded by her last City bonus. The experience of seeing first-hand how a single school could uplift the outlook for an entire community led her to understand the transforming power of education.

And so Learning for Life was born. The charity helped to establish over 250 schools in Pakistan, India and Afghanistan and, in 2010, Swire was honoured with the Pakistan Achievement Award for empowering the women and girls of Pakistan through education. Returning to London, she became known internationally in the fashion world as the 'Pashmina Queen', as she initiated a global craze for pashmina shawls, made from the finest goats' fur. Her 'Sophia Swire London' fashion cashmere line sold successfully in

stores such as Harrods and 250 outlets worldwide for 15 years.

The British Council wrote of her: 'With corporate social responsibility and sustainability at the heart of all her work, (Sophia) launched and managed an innovative and profitable, ethical luxury fashion brand, working with artisans in Nepal and India and spearheading the launch of the global fashion for pashmina shawls in the 1990s.' This led to a significant increase in Nepal's GDP.

In 2008, at the London film premiere of *The Kite Runner*, whose producers she had introduced to Kabul orphanages, she met Rory Stewart, the former diplomat and now the Tory MP for Penrith and the Borders. He insisted she put her fashion business on hold to go to Kabul and establish Afghanistan's first jewellery school at his charity, Turquoise Mountain, which was developing artisan skills and renovating the ancient heart of Kabul. There she established the school in six months, and used her experience in fashion to launch Afghanistan's first jewellery brand during

London Fashion Week.

Swire lived in Kabul full time from January 2008 to June 2011—her first year in the Fort of the Scorpions, a building where alarmingly scorpions would fall onto her bed in the night; the second year in a USAID compound; and the third year in her own place with an Afghan family. She continues to travel to Afghanistan about three times a year, and has signed a contract with the World Bank to continue advising the Afghan Ministry of Mines for six months through 2015 and 2016.

Her journey in life has not been without personal cost. She feels she has missed out on motherhood, but she puts her maternal instinct into serving her younger protégés. One of them is Roya Hayat, a half-Afghan, half-Chitral woman born in Kabul and educated in the first school sponsored by Sophia and her mother through Learning for Life. Roya went on to earn her Masters in Gender and Development at the London School of Economics and is now Gender Manager for Future Brilliance.

Sophia has often told me that she has a

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profound sense of calling to tackle extreme poverty and instability in South Asia. She has the satisfaction of knowing that her original decision, all those years ago, to turn her back on the pursuit of wealth in the City of London, and to follow her heart, her *kismet*, has transformed the lives of countless numbers of people in the region through education and skills training. She continues to do so through her charity, Future Brilliance, and its ground-breaking jewellery brand, Aayenda.



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