

Geneva Agape Foundation

Spirituality 4.0 at the Workplace FaithInvest - Building Bridges

Report of two International Conferences
Geneva Agape Foundation with World
Council of Churches and ACT Alliance
20-22 January 2019, Geneva/Switzerland

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PART I

Spirituality 4.0
at the Workplace

**International Conference of
Faith-based Entrepreneurs:
Stronger Together**

20-21 January 2019

Geneva/Switzerland

OPENING

The Conference was opened by *Christoph Stückelberger, Professor of Ethics, Executive Director, Geneva Agape Foundation.*

How can I be connected with God at work for inspiration and orientation? How can spirituality be strengthened to live faith and values in daily professional decisions? How is spirituality in the modern cyber-world 4.0 of constant global connectivity possible? What kind of tools can be implemented in the company? After the success of the first conference in January 2018 in Geneva, this conference once again brings Associations of Christian entrepreneurs from all continents together to **learn** from each other, to **connect** to each other and to further **cooperate** in implementing the “Faith in Business Geneva Declaration” of 2018.

The conference is organised by the Geneva Agape Foundation with the World Council of Churches and supported by sponsors.

The opening was continued by *Athena Peralta, Programme Executive for the Economy of Life, World Council of Churches WCC, representing Prof. Dr. Isabel Phiri, Deputy General Secretary of the WCC who joined the conference later.*

Athena Peralta underlined the importance of connecting churches and Christian entrepreneurs and the interest of the World Council of Churches in it. Spirituality is a key element in the life of Christians, including at the workplace. WCC is interested to further explore ways of cooperation with related organisations, represented here at the confer-

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ence. The joint “Faith in Business Geneva Declaration” of the joint conference in January 2018 is a good commitment and common basis.

KEYNOTE: SPIRITUALITY 4.0 FOR BUSINESS LEADERS

2.1 Between Crisis, Mobile Phone Prayer and Care

Prof. Dr. Cui Wantian, Entrepreneur, President/Founder of Geneva Agape Foundation, Beijing, China

Business should be done in line with God's instructions. We should not ask God to serve us but ask how we can go closer to him and serve him. We change from Artificial Intelligence (AI) activities to Agape Intelligence (AI): Doing business with love.

"How to Apply Agape Intelligence in China" is his story shared with other participants. Spirituality needs to be practiced every day, like food is to be fed to the body. He observes a daily mobile phone spiritual reflection and prayer for the whole year (365 days). In addition, a monthly reading/reflection workshop with company management team was set. The spiritual environment was merged with company architecture.

The existing Agape/Love in action are Geneva Agape Foundation (value-driven entrepreneurship), Liaoning Agape Foundation (Philanthropy specialized on young poor children) and Kingdom Business College (Christian business education).

The widespread challenges of current business models are increasing the poor-rich gap and global inequality; deteriorating ecological rela-

tionships; and worsening cognitive dissonance. The main reasons for these challenges are the bias of market and science (served person not community's benefit); the misuse of science and technology (control not serve people and nature); and the misrepresentation of money as the value of people (money is just a tool contributing to not defining a value of people). In order to correct these unbalanced relationships, the social development goal should be maximizing social welfare instead of maximizing efficiency; the development model should consider not only present needs, but also sustainability; individual pursuit should focus more on happiness and life value than wealth. And all of these corrections could be made if the Agape model is well applied to any business model (macro and micro level).

2.2 Spirituality and Values in Finance Management and its importance for SDGs

Alfred Berkeley III, President, Princeton Capital Management, New York (SDG Fund), former Nasdaq President

As former Nasdaq President and current President of Princeton Capital I am daily involved in finance strategies and management. To align the personal and professional financial decisions with once own values and convictions is not easy, but key. I learnt it in our faith-community which helped me to see the needs of the needy and serve community. Spirituality is not only an individual act of orientation, but spirituality is an act of the community. Values and faith-based investments are also crucial for reaching the Sustainable Development Goals SDGs which are the common framework of values and goals for humanity. The SCR 300 Fund that we prepare with Princeton Capital Management and the UN rates the top listed companies what they contribute to the SDGs. The fund retains then only those companies who can prove their commitment for the SDGs.

SPIRITUALITY AT THE WORKPLACE: INDIVIDUAL AND INSTITUTIONAL TOOLS AND EXPERIENCES

3.1 Timo Plutschinski, Director of the World Evangelical Alliance Business Coalition, Department Theological Concerns, Hamburg, Germany

The World Evangelical Alliance Business Coalition (WEA) is an ecosystem connecting business and church. Its vision is to globally develop a sustainable growth of God kingdom. Measuring, financing, and leveraging the impact of Christian businesses and ministries are its missions. The speaker shared the working model from portfolio companies to portfolio ministries. WEA represents 130 countries and has access to various churches and ministries. It has also a global network of Christian entrepreneurs and Kingdom companies with staff who are high qualified experts as portfolio managers. A series of international events were organised by WEA such as Congress of Christian leaders in Karlsruhe, Global Workplace Forum in Manila.

3.2 Helen Howe, Christian Aid SALT Business Network Manager, London, United Kingdom

SALT focuses on the private sector because they believe that “businesses, from the larges to the smallest, have a critical part to play in ending the scandal of poverty”. The business leaders have an important role in ending poverty. Salt believes that the business leaders who have an important role in this fight can make the big movement around faith, business and development. They can work together through regional workshops, annual conferences, and webinars. Aside from these official activities, the informal face-to-face events and WhatsApp groups are organised for daily support. The leaders will be able to see the progress from making the move on their own to influence others, and at the end move together. “You are the salt of the earth. You are the light of the world”. With this faith focus, the leader will see the business as a force for good while building up step by step the real values, tools to end the poverty. These steps are developing resilient and diverse national economies; tackling inequalities; and building an environmentally sustainable economy, an accountable governance of investment.

3.3 Ventzeslav Sabev, Entrepreneur, Leader of the UN Activities of the Geneva Spiritual Appeal GSA, Geneva, Switzerland and Dr. Mahmud Samandari, EBBF and Spiritual Appeal

Holistic development is comprised of creating/building (business), sharing (Academic, university), and fulfillment (fundraising, conference, advocacy). Some examples were given on holistic performance in corporate environments such as: strategic partnerships with reputable universities; strong sense of community engagement; integrated product and process development; encouragement of cross-divisional and functional transfers; and transparency and equality in corporate governance.

A short introduction about the 20-year history of “Spiritual Appeal of Geneva” was mentioned.

3.4 Aimé Sene, Entrepreneur, President of ADECCES and Philanthropy, Senegal

Aimé Sene is a solid example of how to succeed by bringing spirituality to work. Religion instructed him to do business and philanthropy. His business was started by applying the faith, being honest and following biblical instructions. He built a chain of hotels and car services, and once successful, he supported the community by sponsoring education, public health, and creating jobs with his real estate projects. Every day he works and lives by co-values, leadership, friendship, and worship. He never stops building, he is a true builder. His business is now mature, fulfilled with the principals of faith, and operated with love. He believes that it is exactly Jesus Christ who instructed him to do so.

3.5 Yomi Bankole, Nigeria, Data Analyst at Global Fund, Geneva, Switzerland

The spiritual journey of Yomi Bankole was rich and meaningful. He followed the Christian guides. That obedience gave him an opportunity to be present with everyone at the conference and talk about his spiritual journey from Nigeria to Switzerland. Working at The Global Fund, he continued applying the principal of faith. And there is no surprise that a small praying room at The Global Fund exists. Muslim, Christian, or Buddhist believers can always pay a visit and practice their faith. Work and live with Faith to give your life the right direction.

WORKGROUPS: SHARING EXPERIENCES AND NEEDS

The participants introduced their background and shared their practice.

The following are some of their experiences and needs:

- Keep the Bible open.
- Pray at the workplace.
- Meditate the Bible every day, early in the morning.
- Create a tool that measures spiritual activities.
- Engage in a 30-minute prayer early in the morning related to daily life, avoiding big topics like world peace.
- Do a study tour every year.
- Lunch time pray group.
- Education and formation are critical dimensions to incarnate, apply and disseminate principles and values at the workplace.
- The design and implementation of training programs based on the Christian social teachings; focusing on young people and collaborators in the enterprise are very important to strengthening spirituality at the workplace.

The work groups also gave suggestions:

- Expressing that not only money matters, there are values to learn and earn.
- Create faith based group in workplace.
- Encourage people to connect with their values.
- Encourage conversation among Christian business leaders, theologians and academics.
- Design and implement dedicated training programs oriented to the new generation who are critical to operating change in the spirituality at the workplace.
- Collaborate with churches and commit to education/training, and formation/advocacy initiatives to disseminate values and strengthen spirituality in our societies, particularly at the workplace.
- Provide an inclusive space where people can come together in worship, prayer and conversation to explore faith and work.
- Be good stewards of those in our workplaces and support their spiritual and emotional needs.

HOW FAITH INSPIRES BUSINESS. CASES OF ENTREPRENEURS

5.1 Brian Grim, CEO and Founder of Religious Freedom and Business, Boston, USA

The speaker talked about his path and how faith inspires business. His foundation has a clear but flexible mission which is to transform individuals and communities in business into an alignment with religion. For example, in Indonesia, around 40 million kids are without birth certificates because their parents are too poor to get married. In response, Grim organised a mass wedding, obtained sponsorship for the event from the multinational corporation, Coca Cola, and invited the faith leaders and celebrities to attend. This is a very good example showing how to apply faith in business.

Many other businessmen are doing the same. For example, Don Larson, is a successful businessman in the US. He felt Christ called him, and so he moved to Mozambique to help people there. Another example is Brittany Underwood, who travelled to Uganda and met so many orphans. Besides implementing a charity to help these orphans, she hired the women who escaped from human trafficking to work for her, which is also a way to reduce the number of orphans.

Grim also shared his business secret stating, “who is your most important follower? - It is you”. Only you know that God has made you a path. You have this confidence for yourself and for doing your business. The main challenge, according to him, is people hide their lights under a bushel (not authentic and split personality) and we should let them be honest about their faiths.

PANEL: SPIRITUALITY AS SOURCE OF ETHICS IN BUSINESS

6.1 Rolando Medeiros, President Uniapac International (International Christian Union of Business Executives), Chile

The workplace gives us the opportunity to act as good Samaritans, to love our neighbour as ourselves. Because we know the human life as sacred – people are more important than things.

Uniapac is recognized worldwide for its distinct promotion of business as a Noble Vocation because there has been a change from within – making fundamental choices about who we are and living in accordance with our highest values. There is a need to have belonging, significance, meaning, and a noble purpose – something larger than ourselves.

It is assured that we can find a source of nourishment in our daily actions if it is pursued as noble vocation.

Absolutely, there are many obstacles such as corruption, temptation towards greed, and leading a divided life (between faith and business practice). We believe that faith sheds light on every human relationship and views business as a community of persons. We can overcome these challenges by serving the common good, propelled by a greater meaning in life.

6.2 Nicoleta Acatrinei, Princeton University, Faith & Work Initiative, USA

The difference between spirituality/mindfulness management and ethical behaviour in business is: Being mindful and being ethical is short term but the base, or the long-term effect, is being spiritual. In the last 10 to 15 years, studies on mindfulness in business activities has increased. Many explanations are possible regarding the need for balance between work and non-work life. There is an increasing number of stress, burnout, suicides, and mental health disorders; giving rise to a trending need to align personal values and ethics with organisational ones. More than ever, living faith and work as a spiritual vocation is very important. It is double reciprocal instrumentalisation that both work and spirituality benefit.

People spend most of their time at work. The workplace is a social life, is an important part of their lives. Nowadays, the workplace is no longer considered only as a means of acquiring economic gain but has also become a means of spiritual development. Looking closely to how workplace spirituality can be effective at work, it is obvious that spirituality gives work more meaning, and increases the work performance and ethical behaviour.

You work because this is your mission, because you receive the message and you are the one to complete it. Workplace spirituality also responds to the growing need for a high quality of life, including at work where people spend most of their time. People no longer concentrate on “having” values, but “being” values, for example self-expression, community, freedom....

According to the research of the speaker in 2017, spiritual growth can improve the decision-making process. How? With the awareness of spirituality, the leaders increase their capacity for self-awareness, self-control, focus, discipline, self-image, long term goals, internal control, lucidity, and empathy.

All of these factors are included in three-step programme of Saint John Chrysostom to improve the decision-making process: Self-esteem; inner fight; “nepsis” (vigilance and spiritual discipline), and “askesis” (cognitions, emotion and behaviours). This three-step programme aligns with the three levels of spiritual growth: the manager in regard with himself; the manager in the connection with others (family, business partners, society); and the manager in his relationship with God. The third level comes last, but is profoundly affected by the two other levels. Because at the third level, the Nepsis manager has “Hesychia” mind, meaning peace of mind/soul/body. At this stage, one is ready to form an accurate decision.

6.3 Yeh-Ming Hu, Executive Director, Jubilee Economic Ethic Foundation (JEEF), Taiwan

Since 2010, the Foundation has organised more than 30 “Spirituality at workplace” seminars for CEO’s, professors, and pastors. The foundation has many activities in promotion and hosts the “Biblical Economic Ethics Seminar” in Taipei, publishes theological articles, lectures in Universities, provides speakers for Sunday service, and incorporates with the Joshua Management Institute to equip Christian businesses with the tools to become great commission companies. There is also a Christian Executive Program for 2 years and a Pastor Executive Program for 6 months. From 2012-2018 over 1000 students follow the courses. In addition, the foundation provides consulting services to build up great commission companies, church consulting, and church business organisation consulting.

6.4 Joseph Cajigal, Co-founder and CEO, Hudson Canyon Investment Counsellors, Llc, USA

Faith is able to bring us together – creating an environment of purposeful work. Investments need to be purpose-driven. Faith helps to direct and sharpen the purpose of investments serving humanity.

PLENARY: NEXT STEPS OF COOPERATION

(IN THE LIGHT OF THE FAITH IN BUSINESS GENEVA
DECLARATION 2018 AND THE CONFERENCE 2019)

1. Credo: Jesus Christ is God, Saviour and Lord of all creation according to the scriptures. We seek to fulfil together the common calling to the glory of the one God, Father, Son and Holy Spirit.
2. Love: Love (agape) God and the others as yourself. This key Christian goal, as result of God's abundant love, is the overarching guideline we want to follow as expression of faith at work (Luke 10:27).
3. Faith in business: we are committed to do business based on the ethical values of our faith.
4. Service: GAF starts its ethical service to connect investors with faith-based organisations. The conference is organised in line with this service.
5. Stewardship: There are many leaders who participated in the conference. In faith perspective, God alone is owner of all assets and the whole creation. God entrusted these to us to be God's good stewards and to maintain, innovate and multiply God's gifts. We

are committed to act as good stewards of entrusted assets and talents. (Luke 12:42-48; Matthew 25:14-30)

6. Human Rights/Responsibilities and Environment: these are key criteria to respect in business, thus supporting also the UN Sustainable Development Goals SDGs.
7. Faith in Finance: This will be the topic of the conference in 2020.
8. Overcoming corruption: remains key in Christian business. GAF works on a publication on it with concrete cases, in cooperation with Christian entrepreneurs in China.
9. Engagement with churches: One of the topics was discussed at workgroups during the conference.
10. Unity in diversity: Many suggestions were given to unity in diversity at workplace.
11. Cooperation: We are committed to work together, to exchange good practices, to pray for each other and learn from each other. We are open for cooperation with other faiths and non-faith-based ethical business initiatives.
12. Support of SDGs: More and more faith-based organisations and companies of Christian entrepreneurs are committed to support the SDGs.

CLOSURE

Prof. Dr. Isabel Phiri and Prof. Dr. Christoph Stückelberger

“What is happening in the Global South, involvement of churches in businesses? How to facilitate what is happening with churches in the areas of business?” Isabel Phiri confirmed its part of the good and daily experiences of the churches and facilitating action and holistic approaches, pilgrimage of Justice and Peace.

Global home, WCC is already doing this as a leadership role in the Christian Health Association. Between name and values, what makes an organisation or business being Christian or secular? All the organisations and company should have a long term strategy.

The direction being taken by this conference is in line with what the WCC stands for and represents. Churches need to be involved in business due to decline in donations. Vested interests, conning pastors and churches are happening, therefore business skills are needed in churches.

Christoph Stückelberger mentioned the possibility of having a small conference report which is free to access and share. Needed exchange platforms will be addressed although no one provided input previously on how to share a platform that supports all, and all participate in.

Another important issue was extending invitations to each other's events. It is already happening but needs improvement. We are encour-

aged to share cultures and faiths. The Unity in Christ is inviting other people – human beings – to testify to their own faiths the best they can.

PART II

FaithInvest: Building Bridges

**International Conference for Christian Investors and
Development Agencies**

21-22 January 2019

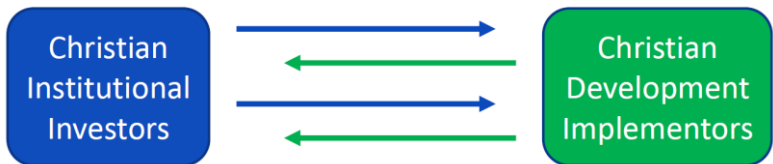
Geneva/Switzerland

OPENING

Prof. Dr Christoph Stückelberger, Executive Director Geneva Agape Foundation, Geneva/Switzerland.

This conference “FaithInvest: Building bridges” deals with the innovative and timely topic, how to strengthen the cooperation between development agencies and investors. Development continues to need donations, but it is by far not enough for scaling up impact. Therefore, investments need to be linked to development goals such as the UN Sustainable Development Goals SDGs. We concentrate in this conference on Christian Development agencies and Christian investors, as it is the first such conference and we need first to build trust among these Christian actors. Opening to different faith and non-faith-based actors is obviously needed in a second step.

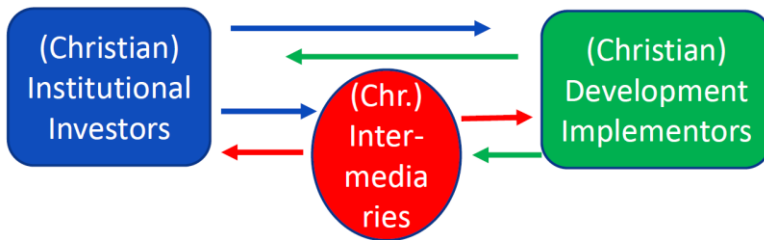
A key condition for building bridges is trust between donation-based development agencies and investment-based institutions.



Four examples of differences which need clarification in order to build trust:

The seize of projects: development agencies need e.g. 100'000 dollars for a project, but investors such as a church pension fund needs to invest 10 million dollars. How can they match with scaling and pooling capital and projects? 2. Investments need different skills than development projects. How to find a language and “translator” for these two worlds? 3. Faith and values: how to synchronize values and objectives? This is often not so difficult among faith-based partners. 4. Needed data and risk management is different and needs in-depth mutual understanding.

Building bridges can be facilitated by intermediaries (bridge-builders).



Intermediaries can offer 1. Specialized services such as consultancy or as data providers, 2. can help in matchmaking between investors and implementers, 3. can contribute in training and formation, 4. Can help in finding funding options, including for the services of intermediaries.

Rudelmar Bueno da Faria, General Secretary ACT Alliance, Geneva/ Switzerland

ACT Alliance is the largest umbrella organisation of Christian development agencies and partners with over 110 partner organisations on all continents and over 3 billion dollar accumulated annual budget, almost all donation based, with substantial parts from governments development cooperation, especially for disaster relief work. The topic of

how to build bridges between donation based agencies and Christian investors is very important for ACT Alliance. We are at the beginning of the process but included it as a topic already in our strategic plan. We therefore look forward to this conference and next steps.

KEYNOTES

2.1 Aid and Investments. The need for cooperation between investors and development agencies.

Dr. Fidon Mwombeki, General Secretary of the African Conference of Churches AACC, Nairobi/ Kenya

“Life in its fullness-for all”. It is necessary to send love to the neighbour (this is fulfilment of the whole law). Serving the neighbour means serving God. Believers can engage in relief and development work. There are many forms and scopes of work in development and investment. For example, the cooperation between small village/small NGOs/large international development agencies which are active in faith and values with individual investors/large international investors who are inspired with ethical investment.

Why is this cooperation necessary?

Firstly, these two different partners are sharing the same foundation of faith inspiration, and the same goals of changing the world to a better one for humanity.

Secondly, the partnership can achieve a mutually enriching outcome by focusing on the most vulnerable people and most dynamic entrepreneurs, and erasing a pattern of behaviour from each other that poses “people before profit” against “trade not aid”. People and profit, trade

and aid are important. However, from the viewpoint of development agencies and investors, those factors do not have the same level of priority. There are many agencies involved in business development without using the term profit. There are many ethical investment companies that don't clearly mention development consideration. Only by applying faith and values, these two worlds become one, sharing a common profit for development and business.

This participation requires hard work from both sides. Development agencies can change the focus to communities rather than a company with few people; work on structural adjustments, rather than on a single case; and improve life with other values besides money. Investors can take into account the development perspective of their service.

2.2 Agape Investments. Risk Taking for social progress.

***Prof. Cui Wantian, entrepreneur, investor, Beijing/China,
President of Geneva Agape Foundation***

This presents a different view in defining externality of investment. "The act of giving benefits to others without any payment is the positive externality of the investment". Negative externality of investment is a profit seeking investment with negative impact on social values and corporate values. The traditional investment recipes need to be changed to Agape Investment (positive externality). Agape Investment focuses more on social benefits rather than financial benefits, but it does not mean that there are no financial benefits when more focus is placed on social development. A concrete example is the Medici family who ruled the city of Florence throughout the Renaissance. They had a major influence on the growth of the Italian Renaissance, not by money, but by their patronage of the arts and humanism.

The Agape Investment models are substantial. They are responsible investment, impactful investment and ESG investment (environmental, social and governance). More and more people are acting to contribute

and develop Agape Investment. For example, Breakthrough Energy Coalition is a global group of 28 high net worth investors from 10 countries committed to funding clean energy companies emerging from the initiatives of Mission Innovation. Another example is SDG (sustainable development goals). SDG Development is based on the ESG concept. It considers social indicators apart from its financial indicators.

BUILDING TRUST

Presentations of three core Christian participants' groups and their roles: Institutional Investors, Development Agencies, Churches

3.1 Nicolas Karambadzakis, Partner Relations Consultant ECLOF International, Geneva/Switzerland

ECOLF International goal is “reinventing it to (re-) earn trust”. ECOLF has a global network serving 71% women, 31% youth, 58% from rural areas, and 26% farmers. The finance services and capacity building are included in the consultation package. The foundation was established in 1946 with the mission of rebuilding churches in Europe after World War II. In 1959, institutional loans for church-based social projects around the globe were still the focal point. Other offices were opened in Myanmar, Tanzania, and Argentina. By 1976, 72% of loans in the developing world were created and there were many agricultural loans to given individuals and groups. By 2011 an ecumenical micro-finance network was formed.

ECLOF today has a strong network including a global hub in Geneva and 13 independently governed institutions. These member institutions provide innovative services on finance and non-finance projects to micro

entrepreneurs and smallholder farmers, thereby promoting human dignity and enabling self-sustainability. The network is a strongly governed and sustainable small size, socially orientated, focuses on client and on the financial projects, especially projects from vulnerable and marginalised communities.

ECLOF is in partnership with local churches and institutional investors.

The ECLOF model aims at differentiating ECLOF from conventional microfinance institutions in many aspects. First, the ownership of the members shall be vested in church, related and like-minded institutions to ensure focus on the mission. The interaction with the churches and ecumenical family provides a unique insight into the challenges facing the vulnerable and marginalised poor and opportunities to address those challenges effectively. Secondly, the approach recognizes the need for a long term perspective to address poverty. Lastly, the range of financial services and products shall be biased towards those with greatest impact on poor people and communities.

3.2 Ging Ledesma, Director Investor Relations and Social Performance, Oikocredit (Ecumenical Microcredit), Ammersfort, the Netherlands

Oikocredit is a social impact investor and cooperative. It promotes sustainable development through funding and capacity building. Empowering low-income people to improve their livelihood is its principal. Many partners of Oikocredit are active in financial inclusion, agriculture, and renewable energy. Oikocredit is privately financed through members' shares with 2% dividend.

40 years ago, the first loan of Oikocredit was in India (1978) to the project of social housing for low-income staff at Vellore Christian Medical College and Hospital. By 31 December 2017, Oikocredit reached 36 million clients, of which 84% are female, and 49% are from rural areas.

The number of people employed by agricultural partners is 39,200, of which permanent jobs are 24,000. In the renewable energy sector, households with improved access to energy is 15,600, with 38,100 tonnes of CO₂ emissions avoided.

Oikecredit provides funding to partners in 70 countries including 693 partner organisations, which are very active in inclusive finance, agriculture, and renewable energy. The organisation continues to respond to the growing demand for development finance in the world. By 2020, the total amount of financially underserved adults will be 3 billion. By 2050, demand for food will be up 70% and the estimated needed investment will be 80 billion dollars per year. In the energy sector, there is still 1,06 billion people with no access to electricity.

In order to solve these issues, the outreach goals of Oikocredit by 2022 are: 2,3 million end borrowers; 100,000 households with access to clean energy; 100,000 farmers reached; and 500,000 jobs created or sustained. Besides, its partnerships are getting stronger with Church of Sweden, Bread for the World, Evangelische Landeskirche under the Capacity building program, and Church of Sweden under the Local currency risk fund.

A clear picture on the number of investors from top 5 countries was introduced: Germany (26,2000), Netherlands (12,800), Austria (6,100), Switzerland (2,800) and France (1,900).

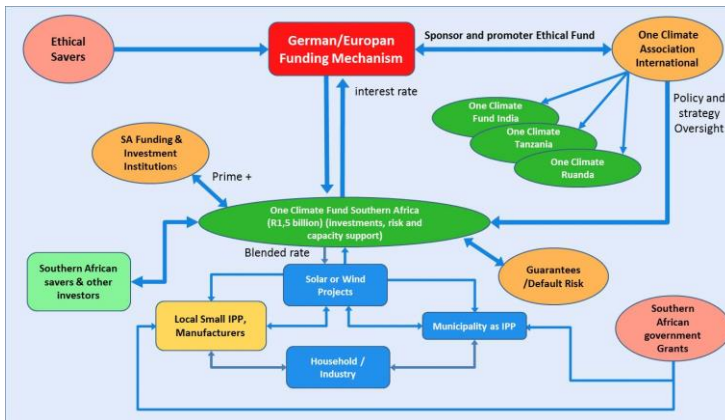
3.3 Ulrich Möller, Member of the Church leadership, Protestant Church of Nordrhein Westfalen, Germany, President of OneClimate Fund

Ulrich Möller opened his speech by reminding us, “Climate change is a global common problem that affects all people around the world”. It was pointed out that the annual CO₂ emissions must be cut down to zero between 2050 and 2070 in order to reach the climate goals. The Fund focuses on supporting self-sustaining renewable energy projects. Any

approved projects must go through a diligent process, and should be related to renewable energy, either wind or solar energy. It is implemented by the South Africa company/municipality, and has the local content and bankable business plan. In addition, the minimum Megawatts of the energy are 1.5.

The market of renewable energy has four main contributors. First, the municipalities develop solar/wind projects, which generate less than 5 Megawatts. Second, the companies install and deliver the service renewable energy products for poor urban and rural households. Third, retail companies supply and maintain small energy system for the middle-income suburban household. Fourth, companies manufacture renewable energy components, including those supplying REI4P projects in terms of the national localization strategy.

A complete funding mechanism was introduced.



The practical trust building makes the difference. Faith based investors and development agencies can explore the joint action with One Climate Fund, become an investor in the Fund, or cooperate on a program and project partnership.

3.4 Paul Dembinski, President of the Council of Rente Genevoise (semi-public Pension Fund Geneva) and Director/Founder of Observatoire de la Finance, Geneva.

Ethics becomes a subject is discussed more and more often in the finance sector, especially in investing. For example, in a saving situation in a typical Swiss pension institution, the required return is three or four percent in Swiss francs. Its investment grade including real estate was 80% of balance sheet and investment lines were between 30 and 50 million CHF. Very often, the return expectation was not achieved. Losing money is not so much a problem, it happens all the time – the problem is when you only lose it, not your partner. The trust between the investors and the agencies was totally broken. Besides, the long-term perspective of investors conflicted with short term reporting and auditing of agencies. The main reason is both partners have not shared the basic rule: apply ethics (faith) on their operation. And faith has a cost, it is impossible to apply it without people adhering to this vision. We need investors who are ready to pay that cost and achieve the goals together.

The seventh Global Prize of Ethics and Trust in Finance was launched. The deadline for essays was 31st of May 2019. This was one important event of “Observatoire de la Finance”.

MIXED WORKGROUPS: SHARING EXPERIENCES

“Exchange your own experiences and questions on how to build Trust between Christian Development actors, Churches, Investments and Research.”

EXPERIENCE AND RECOMMENDATION

4.1 First Group

Experiences:

- Experiencing faith at work is related to the formation of the Christian Character (focus on the person of the Christian actor in interaction with the organization) by daily practice the concrete attitudes and behaviours at work such as sincerity, thoughtfulness, sacredness of work, courage, mindfulness, balance, honesty, forgiveness, humility, empathy, fairness, justice, etc.

- A non-judgmental attitude together with the search of the least common denominators is necessary to foster a harmonious practice of faith at work.
- Create a balanced and mindful attitude at work together with a reevaluation of personal values and their fit with organizational values.
- The practice of Christian virtues at work is a soft power to change internal management strategies and to induce more diversity and inclusivity. Organisations should give value and to reward the practice of such virtues, in order to encourage employees to practice them daily.
- Yet, the Christian actor is anchored in Christ, the Alpha and Omega of any of his actions at work place.

Recommendations:

- Diversity of religion at work is a challenge, but there is a non-verbal and symbolic way to foster spirituality at the work place
- Having small groups of prayer during lunch time in various locations within the company might be a fruitful way to live faith at work.
- At the workplace, sharing in institutions and organization is key, both for inside and outside. Spirituality might be a disruptive force for the management, but this enhances the contribution of the collaborators and help to harmonize the relationships within the institutions. There is a top down imposition of this sharing attitude, and who cannot deal with it, is out.
- Spirituality as a reorientation phenomenon of life based on the practice of mindfulness and a new hierarchization of values. The practice has health benefits for body and psyche.
- Religious freedom might be challenge. However, the practice of Christian values at work lead to a change in attitude from those

who discriminate and, in some case, allow Christians to get higher jobs or to become entrepreneurs and to succeed in a discriminatory environment.

- Displaying religious objects might lead to discussions with non-believers. The best way is to be not-judgmental, to be funny, to be honest. There is a need from the church leaders to know better this topic and to address it more often in their Christian teachings.
- Find the least common denominator in organizations in terms of religious and spiritual practices and focus on values and their practice to support the diversity in a non-offensive way.
- Non-verbal actions might have a great impact in living faith at work. Being in Christ at workplace rather by talking about Christ at workplace.

4.2 Second Group

Experiences:

- The micro-financing eco-system in Cap Vert, under the supervision of the central bank and working even right now on new partnership for new "customer" in the micro-financing world.
- Creating an eco-system with investors, a research institute and an aid-agency. These three contributors have their own contribution and red-lines. Within this framework, each takes some own risk, meaning, no one in the partnership is risking others' reputation. And this is the key to foster trust.

Recommendations:

How to establish the trust among the development organisations?

- Reinforce trust in themselves, trust in God and trust each other. Renforcer sa confiance en soi, sa foi en Dieu et de ce fait, la foi en l'autre.
- Choose carefully the partners who share the same values and write a concrete contract

How to build the trust between Faith-based organisations and churches?

- Exchange information, being transparent, respect the agreed conditions.
- Share the same values.
- Being steward to God, to human not only spiritual but also in the social development and finance activities.

How to build trust between faith-based organisations and national institutions (public, private or government)

- By improving the business environment
- By being aware of the laws
- By promoting transparency
- By fighting corruption
- By supporting democracy

How to establish trust between the national institutions and the international organisations/investors?

- Establish a system of credit and certificate for the reputed NGOs.
- Promote installation of transparency in business management at churches

Other recommendations:

- Business should do business (yes, with investment from churches) and church do church (but with donation money from both businesses and church members).
- A "tithe-withdrawal" from Christian investments could be removed from assets to finance charities.

- Local knowledge through a trustworthy partnership (bank to bank as second security to due diligence in the first bank) should be exchanged.
- Between a bank/investor and the implementer, a “language specialist” (i.e. need a 1000 computers in Rwanda, but without solar power, it's not usable describing the need and the why is critical in both languages) should be used.
- A partnership between public and private sector and NGOs is necessary due to the high interest rates (9-18%) at developing nations.
- Stock-exchange for project and investors (a platform to meet to invest in projects or pitch them). Shares of a project can be sold whether lucrative or not for purpose of investment or philanthropy.
- Skilled businessmen can be offered more than money but it comes with the service of consultancy, wisdom...
- “co-sourcing” - it's like outsourcing, but including "in-factory" trainings fitting the production's needs and building loyalty in the worker

4.3 Third Group

Experiences:

- Education and formation are critical dimensions to incarnate, apply and disseminate principles and values at the workplace.
- The systematic exchange and discussion with Churches representatives is a good way to nurture the Spirituality at the workplace
- The design and implementation of training programs based on the Christian social teaching focused on young people and col-

laborators in the enterprise are very important to strengthen Spirituality at the workplace.

- The dissemination of ethical values and principles among the young population are critical to the private sector in parallel with efforts to develop entrepreneurship and create new jobs.
- The Values of the Christian Social Teaching; as the respect of the human dignity, responsibility, honesty, solidarity, integrity, reciprocity and the common good; are universal values and have to be integrated in education and training programs as well in the CSR programs of the enterprises.

Recommendations:

- Developing programs at national, regional and community levels to raise awareness on the importance of the implementation of ethical values and principles in the society
- Designing and implementing dedicated training programs oriented to the new generation are critical to operate a change in the Spirituality at the workplace.
- The practical application of values are very difficult in the day to day operations but efforts can be made by business leaders in cooperation with other societal actors at different levels (personal transformation, enterprise, community, regional, national, international)
- Deploying advocacy efforts to raise awareness on the importance of the application of ethical principles and values at the workplace.
- Collaborating with churches and commitment in educational/training, formation/advocacy initiatives to disseminate values and strengthen spirituality in our societies and particularly at the workplace.

4.4 Fourth Group

Recommendations:

- Create and nurture faith-based group in workplaces
- Ingrain a culture of respecting the values of thy neighbour
- Encourage people to connect with your values
- Apply holistic approach to work
- Use different ways to strengthen spirituality at workplaces
- Encourage conversation among Christian businesses leaders, theologians and academics.
- Create a work environment that fosters spirituality
- Provide an inclusive space where people can come together in worship, prayer and conversation to explore faith and work
- Share the love of Jesus
- Be good stewards of those in our workplaces and support their spiritual and emotional needs.
- Have integrity – be a servant leader

BUILDING BRIDGES: PANEL

Panel Presentations: Cases in the field of cooperation between investors and development programmes

5.1 Terry Gray, Executive Director, Impact Bridges Group for impact of social programmes, Toronto, Canada

Impact Bridges Group is a service group who specializes in impact investing, and financial sustainability, with an international view of making a difference. Three main clients that the group targets are investors, development practitioners (agencies) and government.

The group has multiple goals and objectives, with an aim to unify values and objectives. The critical aspect to building bridges for investors requires knowing what motivates them. There are four broad objectives:

1. Personal needs, personal goals
2. Innovation, gain experience
3. Financial returns
4. Social returns output vs. outcome levels

Many services are offered to investors to understand, to answer the questions that they want to know such as: the outcome levels not the output levels; what is the risk level? What are the trade-offs?

Bridges of trust are built by informing investors of the potential risk and leading them to the legal structure of the investment. Last phase is negotiating the contract.

Other services are assisting the development agencies in collecting, managing, analysing and cleaning data. The group provides an integrated program analysis that measures benefits and costs for both the financial and economic appraisal for social programming decisions, specializing in financial modelling and economic and risk analysis.

5.2 Jørgen Thomsen, Chair of the Council in the Oikos Cooperative Bank and Advisor on Religion and Development, DanChurch Aid, Copenhagen/Denmark

In 1989, many were affected by a serious ethical inconsistency in development funding, many people of goodwill, Christians and Church Organisations would put their money in banks, shares and currencies. Some of their earnings happily went to poor countries through humanitarian and development organisations. However, the world painfully realized what the “third world debt crisis” was when Susan George released the book, *A Fate Worse than Debt: The World Financial Crisis and the Poor*, by Susan George. New York: Grove Press, 1988. People were shocked to learn how the banks were irresponsibly lending money to dictators and generals of the third world, who then ran away with the money. Furthermore, with the help of the IMF, these banks forced the poor countries of the dictators to pay the debts at very high interest rates.

In the end, money donated by devoted Christians for solidarity obtained profit through the extortion of poor people. This matched perfectly the schizophrenic logic of “feeding the dog with its own tail”.

This issue was discussed seriously at the Danish Kirchentag /Church Days in 1989. We couldn’t accept the way other banks were operating and insisted on having another option to use our own monetary flows more responsibly.

As a consequence, the speaker found himself in a small, weird working group including a Lutheran musicologist and a development officer, a Baptist high court lawyer, a catholic Jesuit priest, an ecumenical General Secretary of the NCC (speaker), and a very smart young student of law. They discussed and negotiated to take over a small, local coop bank. A bank was then established in 1994 with the goals of ‘let the dog keep its tail AND contributes to solidarity’.

The business model of Oikos offers the basic services as a normal bank, but refrains from risky, speculative financial services that nobody needs. This small market became much bigger. It is about 95 % of today’s economy according to Alfred Berkeley, President, Princeton Capital Management, New York (SDG Fund).

The deposits, earnings on loans, and service fees allowed the bank to make capital available for solidarity loans and micro-credit. And then, partnership with development organisations (e.g. Danchurch Aid, Danish Baptist Mission) provided opportunities to lend money to their partners at low interest rates (4-5%).

The model avoided a ‘set-aside-leftovers’ pattern and made sure the solidarity was integrated in the normal stewardship of the financial flows. This was exactly the systematic change expected.

Oikos continues the mission of bridge-building. Everyday stewardship of money and need of financial services are implemented. Oikos, therefore, has both capital and banking know-how. The cooperation between local development organisations have formed, and the organisations have partner knowledge and financial strength to act as guarantors. Plus, they can carry out the practical projects such as the local savings and loans groups that received micro-credits, which are integrated in a larger programme of advocacy, training etc.

For example, coffee growers in Burundi (partners of the Danish Baptists) formed a cooperative and had their first loan to establish a coffee-processing plant. The problem was that their cooperative would give the growers vouchers for the coffee-beans, and these vouchers would be

changed to cash only when the coffee was sold at the world market. In order to obtain cash quickly, these growers sold the vouchers to middle men at low prices. The local cooperative had to change, and thanks to the loan with Oikos, it has a capital buffer to pay the full price immediately and later reimburse itself once the coffee sold.

Thanks to the ethics and faith based principals, today Oikos is the smallest bank but has the best customer satisfaction rating according to Trustpilot. It also boasts a solid, experienced technology business model and comprehensive banking services – combined with profit making solidarity loans.

Recently, cooperation is with Danish NGOs offering credits to refugees in Denmark who may be ‘un-bankable’ but have great entrepreneurial skills and start up ideas.

This is a complete picture of Oikos. Will you help bring this business model to bigger scale? Will you provide guarantee for a loan (new regulations demand diversifications of guarantors) – and bring a partner for a loan? Will you buy shares – 1 share expands our lending capacity by 10-fold.

5.3 Nicolas Lorne, Founder of Waterpreneurs, Innovate for Water Marketplaces, Lausanne, Switzerland

Waterpreneurs has a vision about local entrepreneurs playing a main role in sustainable development, access to safe affordable water and sanitation for all, and impact investing as a solution to solve global problems.

The scale up innovative solution is Waterpreneurs, who connect local entrepreneurs that have sustainable solutions for access to safe water and sanitation with impact investors, who can finance the scaling up of their activities. The assessed and selected group of responsible water and sanitation entrepreneurs and investors have criteria on: human rights checks, business evaluation, and ecosystem due diligence.

In 2017, Innovate 4 Water series of marketplace forums was created, with a global plan to present at more than 25 selected countries identified as hot points in the fields of water and sanitation, entrepreneurship and innovation, and impact finance.

Waterpreneurs aims to promote impact investment funds; catalyse global strategic coalition and regional ecosystem consolidation.

Waterpreneurs navigates through complexity:

- Business and human right to clean water and sanitation (SDG 6) “ensure availability and sustainable management of water and sanitation for all.”
- Impact investments, blended finance and hybrid business models supporting the growth of local water and sanitation entrepreneurs

The completed process supports partners to develop a global and local impact action plans on Safe Investments for Safe Water and Sanitation.

The key partners and stakeholders are: Impact Hub, UNDP, US AID, SIIA, Aqua for All, Sanitation and water for all and others.

Global roll of 2019-2021 of the organisation is expected to cover main cities such as Abuja, Amsterdam, Bangalore, Beirut, Budapest, Cape Town, Casablanca, Dakar, Delhi, London, Manilla, Mexico, Paris, Phnom Penh, Shanghai, Singapore, Stockholm, Sydney and so on.

5.4 Stephan Werhahn, Bundesvorstand / Board member for International relations of the Workgroup Responsible Finance of the Alliance of Catholic Entrepreneurs (BKU), Germany

BKU is a non-profit association, founded in 1949 in Cologne/Germany. It will celebrate 70 years in Oct 19th 2019 in Siegburg. Its mission is integrating Christian ethics into the business community, economic expertise into churches and both into society. BKU applies the combination of Christian Social Thought and Social market Economy in

the 21st century, the century of international, digital and ethical cooperation. In its vision, Christian entrepreneurs are responsible for their own enterprise and co-responsible for a free, democratic state, social market economy, human rights, fair trade and global peace; entrepreneurship is a noble vocation; wealth for everyone, sustainability for the entire planet; the key idea is the Christian subsidiarity principle “lowest level first-bottom up approach”.

The finance sector has lost trust, reputation and has broken many rules. Legal fines for 4 years only (2011-2015) has already reached 13 billion dollars (Wikipedia.org). In 2015 Unipac Europe and BKU developed an ethical and regulatory charter for financial markets recovering from the financial crisis. The process will take place at three levels: Individual decision maker, financial institution and regulatory and legal framework (the public institutions governing this framework). This is also in line with the approach of Unipac: Transform person, transform company and transform society.

Nowadays, the churches also have a reputation for unprofessional and non-transparent management. Since 2014, churches in Hamburg lost 80 million euros for no accruals for teachers' pensions; churches in Eichstatt lost 50 million euros in US for a real estate project. BKU president highly recommended a system with more transparency, advice of trustworthiness, and professional external sources.

In fact, church should be a professional and ethical model. Its fund's management and location should be handled by professional agencies. Financial matters must exercise the rule of good governance, transparency to build trust, and reflect Christian ethics and values.

In the view of BKU there are important rules for all responsible bishops and their co-operators to be observed:

- Transparent consolidation of all assets and money flows
- Independent external control on a regular basis
- Co-decision making & Co-operation of all responsible persons

- Delegation of power to trustworthy professionals
- Practical business wisdom on a Christian value basis
- Investing with social impact & market returns

There are many mistakes that have been made but “it is never too late to start something better”.

NETWORKS PRESENT THEIR WORK AND VISION OF COOPERATION

6.1 ACT Alliance: Rudelmar Bueno da Faria, General Secretary, Geneva, Switzerland

Act Alliance engages in partnership with national governments and regional entrepreneurs. All decisions take place in the capitals and need to be engaged locally in order to transform the lives of the people.

Religion at a national level and needed partnerships play a very important role in this decision-making process. It helps to solve the basic conflict between national company and investor. In general, the focus of a national company is never as the investor wants. Risks and conflicts take place and business cannot be fostered.

It is necessary to guarantee stability and equality. By investing in these things it will ultimately enable businesses to grow. Besides, there is a need to invest and engage climate change in many ways; invest in policies in COOPS, to engage governments in a commitment to being better for climate change and gender inequality. Without gender equality, there will be no sustainability.

Churches act as mediators of conflict at many levels so people can live with dignity and sustainable resources. For example, problems of

misinformation on migration and how migration plays a negative role, have been strongly discussed recently. Churches need to get involved more and more to solve the problem.

It is the same situation for NGO's working on the implementation on the ground. They need to demonstrate Christian values in their work in order to achieve the ethical goals.

6.2 FaithInvest Alliance: Martin Palmer, Interim President, London, Great Britain

There is a high desire for banks to interact with churches. Nine faith groups from different traditions considered moving investments into a sustainable development environment.

Institutional representation of the faiths includes 10 to 12% of the international market. 3 trillion dollars from religions are available to be allocated. And there are many organisations such as The Global Impact Investing Network (GIIN) scaling scope of network across the world for faiths to get a hold of investing for everyone.

6.3 Swiss Impact Investment Association: Klaus-Michael Christensen, Zug, Switzerland

Entrepreneurs shape our future, investors select our future. That is why we should be aware of the impact that investments make. So the mission here is to raise the awareness of investors.

Problems need solutions to be invested into collaborative effort, viewing and making things happen. But they cannot do it alone. We can have a look at the golden circle of impact. Connect the *why* to the *how*, and then the *what*. Define what their impact is, how they can scale it, whether it is a new approach or not, and what the business model is. It is also important that the model be financially sustainable.

For example, Gender equality funds.

Why: Improving gender equality is essential in the business world and society in general. How: Data analysis of, and investment in the best performing gender equality companies will be the tool. What: Swiss Pension Fund and Swiss Private Bank Certificate SDG5 funds.

Another example, WFN Impact Fund.

Why: Concerned about climate change and the resulting poverty, hunger & migration. How: Partnering with Government to finance and select companies with the right local solutions. What: WFN “Water Food & Nature” Impact Fund listed in Luxembourg.

Now, we set an impact challenge to find the 11 best impact investors and entrepreneurs then present them and their impact and business models. It is a mission to bring visibility in order to connect. Let’s do it.

6.4 Geneva Agape Foundation/China SDG Fund: Karl Pilny, Geneva, Switzerland

A fund SCR 300, listed in the US and planned also in Luxembourg, rates the 500 top listed companies in the world based on the 17 SDG criteria. This screening and rating allows then to select those performing in line with the 17 criteria. The same methodology is now planned for an SCR 100 fund in China for 100 listed companies in China fulfilling the criteria. The first step is that the brochure 2018 of the SCR 300 Fund was translated into Chinese and will be presented in Davos next week in a parallel event to the World Economic Forum WEF. The English and Chinese brochures are available on the GAF website <https://gafoundation.world/en/programmes/programme-3/project-4-publication>.

6.5 International Network of Financial Centres for Sustainability FC4S: Mark Halle, Geneva, Switzerland

“Sustainable finance: The power of place” is the subject of the speech.

The financial system is in charge of leading the change. Financial centres are the places where the demand and supply of sustainable finance comes together. The role is getting more important due to a global shift that is underway with leading centres making a strategic commitment to sustainable finance. Here are some numbers collected: \$70 trillion of total assets under management of companies which are signatories to the Principles for Responsible Investment; \$140 billion of total insured losses from natural disasters in 2017 (hurricanes, wildfires); 14x increase in annual issuance of labelled green bonds from 2013 to 2017, from \$11 to \$155 billion; and 270 is the total number of sub-national, national, and regional-level policy actions on sustainable finance end-2017, double the number in 2013.

The financial centre is a key community to accelerate finance for sustainable development and climate action with the existence of more than 100 major financial centres around the world. They serve the community in different level such as:

- **Harnessing the Cluster Effect:** Leveraging synergies from concentration of activities: banking, capital markets, investment, insurance, professional services, public finance and regulation.
- **Driving Competitiveness:** Sustainability is becoming a key factor determining the competitiveness of financial centres, in terms of upside opportunities and downside risks.
- **Delivering Policy Goals:** Local and national governments want their financial centres to mobilize capital in order to deliver key environmental, climate and sustainable development goals.

- **Serving the Real Economy:** Sustainable finance offers ways for financial centres to serve a real economy in transition, closing the gap between Wall Street and Main Street.

UN Environment has established the financial centres for a sustainability network. The network will deliver practical outputs for financial centres to share experience and scale up activity. It will phase out unsustainable practices, appealing to people's better nature, becoming more responsible. The network is ambitious and aims to accelerate the pace of change by harnessing the cluster effect for sustainable finance. By 2020, the Network will have:

- Mobilised the world's key financial centres to accelerate their action on climate change and sustainable development.
- Enabled both sophisticated and emerging financial centres to deepen their practical engagement on sustainable finance priorities.
- Made a material contribution to scaling up flows of sustainable finance for a world economy in transition.
- Provided a valued and trusted platform for members, stakeholders and policymakers.

6.6 Interfaith Center for Corporate Responsibility ICCR: Rev. Seamus Finn, Chair Board of Directors, New York, USA

The first "social" resolution was filed at General Motors in 1971 by the Episcopal Church asking the company to cease doing business in South Africa until apartheid was abolished. Shortly thereafter, other faith organizations joined the cause and ICCR was born. Since that time, ICCR members have been in dialogue with major corporations for nearly five decades as long-term, faith and values-based investors.

The pillars of faith consistent and social responsible investing based on ICCR are negative/positive screening, shareholder engagement, impact investing, and divestment.

ICCR today has more than 300 institutional investors representing over 400 billion dollars in assets. Memberships are institutional investors from diverse faith communities, asset management companies, unions, pensions, NGOs, foundations and other socially responsible investors.

The center operates based on the principals:

- Support the company to transform its business model in line with social benefit and sustainable environment through active engagement investors.
- Corporate due diligence around ESG risks. It is a core component of good governance and material to long-term performance.
- Avoid short-termism which is harmful to both companies and the public interest.
- Take into account the possible impact by center's operation to all of their stakeholders (including workers, customers, and the communities impacted) to their long-term value.
- Work closely with NGOs and community groups to ensure that impacted stakeholders' voices are represented at the engagement table and are integrated into corporate decision-making.

In order to implement these principals, ICCR uses its tools of engagement. These are evidence-based research, corporate dialogues, investor letters, proxy resolutions, press campaigns, multi-stakeholder engagement, and public policy advocacy.

As a result, ICCR has achieved critical impacts on:

Ethical recruitment: Ensure that workers in corporate supply chains are not forced to pay for employment. (No fees, written contract, no retention of documents or deposits). Engage with 70 companies across

six sectors have yielded adoption of “No Fees” policies by 20 companies.

Methane and 2° scenario planning: twenty-three oil and gas companies engaged on methane emissions reductions; twenty-one companies responded positively to engagement; Eight methane-related resolutions were filed and half were withdrawn due to improved management and disclosures; Methane Disclosure in the Oil and Gas Industry released in September 2018.

Drug pricing and opioids: Drug Pricing: Resolutions with five major U.S. pharmaceutical companies requesting a report on link between executive incentive structures and escalating drug prices. Results are between 21-27%.

Investors for Opioid Accountability: forty-six funds representing \$2.2 trillion filed thirty five resolutions at eleven companies. Thirteen were settled; four received majority votes and reports are being prepared; remaining vote outcomes were between 18-49%.

Antibiotics in meat: Engagements with: Darden’s, Denny’s, Domino’s Pizza, Hormel, Jack in the Box, McDonald’s, Restaurant Brands, Sanderson Farms, Starbucks, Wendy’s, and Yum! Brands. A number of fast food restaurants have implemented policies to phase out the routine use of medically important antibiotics in their chicken supply chains the US. Companies need to do more on beef, pork and turkey.

Gun safety: Resolutions requesting a report on gun safety filed at manufacturers Sturm Ruger and American Outdoor Brands (Smith & Wesson) and retailer Dick’s Sporting Goods. Reports are due in February 2019.

KEYNOTE

Religions for Development: Funding and Implementing the SDGs by cooperation between Governments, UN Agencies and Faith Communities.

Prof. Obiora Ike, Executive Director Globethics.net and its Representative to PaRD, Africa Representative to the Club of Rome, Founder/President of a Christian Bank in Nigeria

The speech was opened by expressing: “People matter. In empowering people, we build upon our most valuable resource. For us development must be people centred and the poor empowered to participate in their own development”¹

A list of basic questions to be considered is recommended to find out: the ultimate purpose of business (profit or service or both); the way that the wealth created benefit for all, not just the fortunate few; the priority of education to give everyone a start in life and not just a privileged few; the part of governments should play in all of this; and the possibility of taking care of ourselves but not forgetting to take care also of others.

¹ Obiora Ike and Nnoli Edozien, *In Development is People, Business is Ethics*, Enugu: CIDJAP, 2003, 24.

The answers will be powerful guidelines for an organisation's operation. For Faith in finance, the "Zug Guidelines" book will definitely help you decide what to do with your wealth to make a better planet. It explains clearly what the faiths own, their future priorities for investment; their values and motivations for action and investments. Islam, Daoism and Christianity have forbidden usury. However, in different ways and for a variety of reasons, this ban has sometimes slipped. However, the re-introduction of Islamic banking in the early 1970s marked a dramatic return to this core religious principle (p.6, *Zug Guidelines*).

Another interesting guideline is increasingly known as "Faith-Consistent-Investing (FCI)". A term expresses the combination between faith beliefs, values and investment policy. Faiths live on their core beliefs and values (wisdom of religions) which is their mission, but they also apply to practice (business of religions) through projects of development and businesses that have investment consequences.

Finance contributes in part to transformation, but faiths take on a big role based on their beliefs and values. The reason that faith can be so powerful – for good, and sometimes for bad – is its personal and community transformative power – which money can sometimes, but not always, assist with. According to a document published in October 2017 by the Alliance of Religions and Conservation and compiled by Martin Palmer and Pippa Mose on the Zug Guidelines on the topic of "**Faith – consistent-investing**", it is stated that: "the Faiths own about 8% of the habitable land surface – about 5% of all commercial forests; run, manage or founded around half of all schools worldwide and in sub-Saharan Africa 64% of all schools; The Faiths have more TV and Radio stations between them than the whole of the EU and produce more books, newspapers and journals than any other networks. They also own an estimated 10% of the world's total financial investment" (Cf. p. 5/6)

Faith groups are the oldest trusted fund raiser, community mobilisers. Faith leaders, who are often community leaders as well, are respect-

ed to solve conflicts. Faith groups complement government in social action aligned with the fundamental values. Faith groups can make the SDGs become reality. Faiths have unique convening capacity and infrastructure which will significantly support SDG's application.

In conclusion, the financial sector has strongest impact and relevance when it promotes an economy that serves persons; puts the people ahead of profits; reduces gaps that make people dependent and makes the economy serve the human person, not vice versa". Monetary policy must not be damaging to one's country or to others, talk less of the human person; Extension of loans at high interest rate is ethically unacceptable; Short term gain must not destroy or abuse long term human advantage.

There are seven key areas for creating a long term faith plan to protect the living planet

- Faith-consistent use of assets – Land, investments, medical facilities, purchasing and property.
- Education and young people in both formal and informal situations – including school buildings and curricula, as well as youth organisations and faith based education.
- Wisdom – including theological education and training, as well as rediscovering past teachings and understandings about human responsibility and our place within the bigger picture of the whole planet from religious texts, and helping people adapt to new situations in areas where issues such as climate makes this necessary
- Lifestyles
- Media and advocacy
- Partnerships
- Celebration.

WORKGROUPS TO ELABORATE STRATEGIES FOR COOPERATION

8.1 Group One: “Building Trust: which language, which target groups, which data needed”

- Trust is the key word in the faith-based investment field.
- Person to person level trust is the most fundamental.
- Faith-based organisations (FBOs) as investors. The current status quo is far from satisfying. Acknowledging the great potential of church to nurture multiple actors including investor, entrepreneur, intermediate and etc, NL expressed his concern over the pace and the scale of the positive impact
- Many FBOs, for example, German Catholic church, don't disclose their current asset book publicly. There should be a rule on the size of assets that churches can have to avoid unprofessional allocation.
- FBO as the trustee. Despite the flow of the existing investment, the entrepreneurs might prefer an investor whose primary concern is not individual focus. As investees, FBO could have less appeal. Pressure on faith-based investors comes not only from investee but also the donors and tax payers. As the public pres-

sure could reach a critical level, pre-measures can be taken as to improve the image of churches.

- *Solutions and ideal:*
- Provide business and finance education for churches to facilitate an opportunity to improve governance in this area.
- Organise a closed-door workshop for faith-based organisations and financial professionals and an open conference to showcase positive practice for FBOs to follow.
- Provide professional financial services for FBOs just like pension funds.

A good practice for FBOs in investment must be transparent, professional, with good governance, complying with the legislations and offering scaled impact.

8.2 Group Two: “Bridges: partners: who with whom? Concrete needs, challenges and solutions”

Christian development agency - investing for impact:

- Concerns about pre-selecting grantee/investment cases and distort the market through unfair substitution
- Recent attempts focus more on market/industry building rather than individual grant-giving
- Recommendation to consider ‘Pay-for-success’ schemes that reward impact results and make enterprises more investable without distorting the market

Christian pension funds - constraints by regulatory environment

- Faith-based pension funds have the same regulatory restrictions as other pension funds
- Fiduciary duty to offer a certain financial return (and impact return in addition for religious pension funds)

- Only a limited amount can be allocated in alternative investments and within them, PE/VC funds offer a much higher return than impact funds so there is a financial disincentive to invest in impact funds. This prevents commitment to (potentially) more impactful investments
- Higher trust in established organizations such as UBS, Credit Suisse
- Pension funds are dependent on offerings from such established organizations
- Good practices - Evangelical pension fund of Finland, AKD in Germany, Church of Sweden

Intermediary - lack of internal capabilities within religious organizations

- Lack of financial skills to manage investments - few religious leaders or CIOs with financial sophistication
- Lack of management skills to establish clear impact strategies
- Necessity to redefine 'return' for faith-based organizations - it should be more expansive rather than be limited to the current financial return

Common challenges on impact definition and measurement

- Necessity to define 'impact' stricter - e.g., not zero carbon emission (status) but the decrease in carbon emission (delta)
- No clear comparability between impact 'returns' that investments offer

Difficult to establish an acceptable trade-off between financial and impact return

8.3 Group Three: “Intermediaries: what types of services? Who pays the fees?”

- High quality services will increase trust between partners.
- The partners should pay some “entry fee” in time and effort in order to set up a successful impact investing project.
- The project should consider investing in activities with long term impact uncovering, if possible, an entire cycle, such as educating, employing, and investing back locally, generating value for the community.
- Relationship with government should be built.
- Understanding the determinants of trust in each context for each project for each partner and to favor those activities that ensure the alignment of these “needs” of trust of each participant.

8.4 Group Four: “Institutionalizing cooperation by networks: Geneva Agape Foundation, FaithInvest, ACT alliance etc.”

- Most important elements for any cooperation are (1) personal and organizational integrity (walk the talk) and (2) evidence based accountability reporting, owning up to mistakes. For Christian investors/implementers, good to have spiritual “accompaniment” to reinforce and make “Christian” commitment clear.
- The partners are able to “translate”/ explain to each other to bridge different starting points/perceptions, have the skills/competencies, techniques to unpack assumptions/“negotiate” expectations, agree on targets and standards etc.
- The partners are able to describe the value added of a faith based approach (not necessarily in “outputs/efficiency” but in outcomes/measure non tangibles, expand the notion of Return on Investment). Churches typically reluctant to measure “spiritual impact” (what does that mean?)

- There is a high need of qualified people who know how to do impact investing and are willing to do it. Distrust of church (and NGO) leaders and management skills is a big problem. The private sector and governments are often guilty of much larger breaches but church and NGO claim “moral high ground” so double breach of trust.
- There are many good initiatives in different sectors, but all are struggling to find funds. Even in more mature economies, huge capital available, well regulated/many requirements, but don’t focus on social purpose/limited attention to SDGs.
- Particular attention to relationship between Boards of Directors and CEOs These leaders should be questioned to open the possibilities of change.
- There is a need for the Christian investors and Christian implementers to work together on an accountability framework.
- Choosing partners carefully and establishing the ground rules from the beginning. An experience with bank scandals in Denmark and Europe was shared. When trust is lost, it’s very hard to rebuild. Especially there were few consequences for bad behavior, and we become accustomed to low standards.

PLENARY: STRATEGIC PLANNING, LESSONS LEARNT, NEXT STEPS, CONCLUSIONS

Suggestions from workgroups and plenary:

What	Who	When
1.1 Changing negative narratives to positive narratives on companies and churches (CRO), and based on facts		Ongoing
1.2 Gather studies of positive examples of faith in business		
1.3 Clearly articulate values and expectation of investments	Investors	
1.4 Values must be consistent with beliefs		
1.5 Teach business people what sustainable business means		

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What	Who	When
1.6 Build language of trust among all parties, different languages to different target groups		
1.7 Finding local ambassadors/sponsors to encourage dialogue		
2.1 Separate business and church interests		
2.2 Business should set aside money to give in donations 10% of income to community. Promote economy.		
2.3 Businesses should have partners on the ground where they are investing to know the needs of people		
2.4 Need of translation, Mission partners to businesses		
2.5 Threefold Partnership, NGO, Bank, government		
2.6 Stock exchange for investors and projects to share/sell projects (philanthropy), can be found through platform		
2.7 Co-sourcing, in factory training building loyalty with workers.		
3.1 Matching established organisations with investors		

3.2 Identifying investors		
3.3 Types of programs, high impact, identifying metrics for		
What	Who	When
3.4 Structuring payments via cash analysis		
3.5 Role of contracting		
3.6 Term sheet provided for investor		
3.7 Encouraging investors to support ground level projects/Start-ups. Size mismatch, finding intermediaries and research role	ACT, Waterpreneurs	
4.1 Scale organisation for children from WCC with other AGAPE organisations thru other churches		Q1+2 2019
4.2 Exchange program of entrepreneurs and investors		
4.3 Support from like-minded organisations		
4.4 Empower institutions in Taiwan to become more faith based Making resources that already exist available to them		

4.5 Leverage global network of local church members and help with understanding data and impact investments. Pipeline	ACT	
4.6 Building trust between organisations and investors/locals. SALT		
4.7 Create a common platform, visual problems and solutions in investing. Organisations to visual projects and how people can learn from them.		
5.0 Conference recommendations Conference report	GAF GAF	End Feb End May
What	Who	When
5.1 Media release about the conference	GAF + ACT	Until 27.01.19
5.2 Video clips from 1st and 2nd conference available	GAF + ACT	End of January
5.3 Next international conference in Geneva	GAF +	17-18. 01.2020
5.4 Events Calendar, Online platform (TBD), GAF Website or FaithInvest?	GAF	Ongoing
5.5 Online marketplace on matching investors and project partners	GAF + FaithInvest + others	TBD

5.6 SCR100 fund in China as a new SDG fund	Chinese Investors	End 2019
5.7 Identify research needs on faith and investments	Uni Princeton, Zurich, ETH	TBD
5.8 Directory of Christian Institution Investors and Development Agencies (Christian FaithInvest Directory)	GAF + FaithInvest	2019+ ongoing

APPENDICES

Appendix 1: Two Conference Programmes



International Conference of Faith-based Entrepreneurs: Stronger Together Spirituality 4.0 at the Workplace



Sun 20 January 2019, 13h - Mon 21 January 2019, 14.30h
Geneva/Switzerland, Ecumenical Centre

- **Topic** *How can I be connected with God at work for inspiration and orientation? How can spirituality strengthen to live faith and values in daily professional decisions? How is spirituality in the modern cyber-world 4.0 of constant global connectivity possible? What kind of tools can be implemented in the company? After the first, successful such conference in January 2018 in Geneva, this conference brings again Associations of Christian entrepreneurs from all continents together to **learn** from each other, to **connect** to each other and to further **cooperate** in implementing the "Faith in Business Geneva Declaration" of 2018.*
- **Twin** *This is the first part of a twin conference. You can register for one or the other but we recommend to participate in both conferences. The second focussing on building bridges between Christian investors and Christian development agencies. The second takes place at the same venue on Monday 21 Jan, 14h to Tuesday 22 Jan, 17h.*
- **Registration** *Please register until 31 December. In case a visa is needed, ask for the invitation letter immediately.
Registration and updates on the programme on www.gafoundation.world/conferences.*

DAY 1: Sunday 20 January	
Time	Activity
Sat/Sun	Arrival
13.00-13.30	Registration, coffee
13.30.13.45	1 Opening and Introduction of Participants <i>Prof. Dr Isabel Phiri, Deputy General Secretary World Council of Churches</i> <i>Prof. Dr.Christoph Stückelberger, Executive Director Geneva Agape Foundation, both Geneva, Switzerland</i>
13.45-14.30	2 Keynotes: Spirituality 4.0 for Business Leaders <ul style="list-style-type: none"> • Between Crisis and Mobile Phone Prayer and Care. <i>Prof. Dr Cui Wantian, Entrepreneur, President/Founder of Geneva Agape Foundation, Beijing, China</i> • Spirituality and Values in Finance Management and its importance for SDGs <i>Mr. Alfred Berkeley III, President, Princeton Capital Management , New York (SDG Fund), former Nasdaq President</i>
14.30-16.00	3 Panel: Spirituality at the workplace. Individual and institutional tools and experiences. <ul style="list-style-type: none"> • <i>Mr. Timo Plutschinski, Director of the World Evangelical Alliance Business Coalition, Department Theological Concerns, Hamburg, Germany</i> • <i>Mrs. Helen Howe, Christian Aid SALT Business Network, Manager, London, UK</i> • <i>Mr. Ventseslav Sabev, Entrepreneur, Leader of the UN activities of the Geneva Spiritual Appeal GSA, Geneva, Switzerland, and Mahmud Samandari, EBBF and Spiritual Appeal</i> • <i>Mr. Aimé Sene, Entrepreneur, President of ADECCES and Philanthropy, Senegal</i> • <i>Mr. Yami Bankole, Nigeria, Data Analyst at Global Fund, Geneva</i>
16.00-16.30	Networking Break
16.30-17.30	4 Workgroups: Sharing experiences and needs
17.30-18.30	5 Worship in the Chapel: Spirituality by Singing <i>Mr. Tobias Karcher SJ, Director, Lassale-Haus, Zug, Switzerland</i> <i>Mrs. Dai Sheng, Church musician</i>
18:30-20.00	6 Networking Evening
Day 2: Monday 21 January 2019	
Time	Topic
8.30-9.00	7 Prayer/Worship
9.00-9.20	8 Keynote: How Faith Inspires Business. Cases of Entrepreneurs <i>Prof. Dr Brian Grim, CEO and Founder of Religious Freedom and Business, Boston, USA</i>
9.20-10.20	9 Panel: Spirituality as Source of Ethics in Business <ul style="list-style-type: none"> • <i>Mr. Rolando Medeiros, President Uniapac International (International Christian Union of Business Executives), Chile</i> • <i>Mr. Hubert Miyimi Muwawa, Director General, Société National des Hydrocarbures du Congo, Democratic Republic of Congo, Kinshasa, DRC</i> • <i>Dr. Nicoleta Acatrinei, Princeton University, Faith & Work Initiative, USA. Research results</i> • <i>Dr. Prof. Yeh-Ming Hu, Executive Director, Jubilee Economic Ethic Foundation, Taiwan</i> • <i>Mr. Joseph Cajigal, Co-founder and CEO, Hudson Canyon Investment Counselors, LLC</i>
10.20-11.00	10 Networking break for bilateral connections (+exhibition)
11.00-12.30	11 Plenary: next steps of cooperation (in the light of the Faith in Business Geneva Declaration 2018 and the conference 2019)
12.30-12.45	Closure: <i>Prof. Dr. Isabel Phiri; Prof. Dr. Christoph Stückelberger</i>
12.45-14.30	Lunch break
14.30	Beginning of the Second Twin Conference: "Faithinvest: Building Bridges." See separate Programme



actalliance

International Conference for Christian Investors and Development Agencies
FaithInvest: Building Bridges



Mon 21 January 2019, 14h – Tue 22 January 2019, 17h
Geneva/Switzerland, Ecumenical Centre

- ☰ **Topic** *Churches and church-related institutions with their pension funds and capital invest billions of dollars worldwide. How can these investments become more consistent with the Christian values and have positive impact on development? And how can Christian development agencies with their expertise and partners match the needs of Christian investors? This conference aims at **increasing trust** between Christian (institutional) investors and Christian development agencies, **share experiences** of cooperation and **develop strategies** for future joint projects. The conference also contributes to the newly built FaithInvest Alliance.*
- ☰ **Twin** *This is the second part of a twin conference. We recommend to participate in both conferences. The first one focusses on spirituality at the workplace as source of energy and orientation and takes place from Sunday 20 Jan, 13h to Monday 21 Jan, 14.30h at the same venue.*
- ☰ **Registration** *Please register until 31 December. In case a visa is needed, ask for the invitation letter immediately.*
Registration and updates on the programme on www.agafoundation.world/conferences.

DAY 1: Monday 21 January 2019	
Time	Activity
14.00-14.30	Registration of (new) participants
14.30-14.40	1 Opening Address <i>Prof. Dr. Christoph Stückelberger, Executive Director Geneva Agape Foundation.</i> <i>Mr. Rudelmar Bueno da Faria, General Secretary ACT Alliance, both Geneva Switzerland</i>
14.40-15.10	2 Keynotes: Aid and Investments. The need for cooperation between investors and development agencies. <i>Dr. Fidon Mwombeki, General Secretary of the African Conference of Churches AACC, Nairobi/Kenya</i> Agape Investments. Risk Taking for social progress. <i>Prof. Cui Wantian, entrepreneur, investor, Beijing/China, President of Geneva Agape Foundation</i>
15.15-16.15	3 Building Trust: presentation of 3 core Christian participants' groups and their roles: Institutional Investors, Development Agencies, Churches <ul style="list-style-type: none"> • <i>Mr. Nicolas Karambadzakis, Partner Relations Consultant ECLOF International, Geneva/Switzerland</i> • <i>Mrs. Ging Ledesma, Director Investor Relations and Social Performance, Oikocredit (Ecumenical Microcredit), Ammersfort, The Netherlands</i> • <i>Dr. Ulrich Möller, Member of the Church leadership, Protestant Church of Nordrhein Westfalen, Germany, President of OneClimate Fund</i> • <i>Prof. Dr. Paul Dembinski, President of the Council of Rente Genevoise (semi-publi Pension Fund Geneva) and Director/Founder of Observatoire de la Finance, Geneva.</i>
16.15-16.45	Networking Break
16.45-18.00	4 Mixed workgroups
18.30-21.00	Networking Apéro rich in Geneva old city (Quadia Investment Company)
Day 2: Tuesday 22 January 2019	
Time	Topic
08.30	5 Chapel prayer
08.45-10.00	6 Building bridges: Panel: cases in the field of cooperation between investors and development programmes <ul style="list-style-type: none"> • <i>Mr. Terry Gray, Executive Director, Impact Bridges Group for impact of social programmes, Toronto, Canada</i> • <i>Mr. Jørgen Thomsen, Chair of the Council in the Oikos Cooperative Bank and Advisor on Religion and Development, DanChurchAid, Copenhagen/Denmark</i> • <i>Mr. Nicolas Lorne, Founder of Waterpreneurs, Innovate for Water Marketplaces, Lausanne, Switzerland</i> • <i>Mr. Stephan Werhahn, Bundesvorstand / Board member for International relations of the Workgroup Responsible Finance of the Alliance of Catholic Entrepreneurs (BKU), Germany</i>
10.00-10.30	Networking Break
10.30-12.00	7 Networks present their work and vision of cooperation <ul style="list-style-type: none"> • <i>ACT Alliance: Mr. Rudelmar Bueno da Faria, General Secretary, Geneva, Switzerland</i> • <i>FaithInvest Alliance: Dr Martin Palmer, Interim President, London, GB</i> • <i>Swiss Impact Investment Association: Mr. Klaus-Michael Christensen, Zug, Switzerland</i> • <i>Geneva Agape Foundation/China SDG Fund, Prof. Dr Karl Pilny, Geneva, Switzerland</i> • <i>International Network of Financial Centres for Sustainability FC4S: Mr. Mark Halle, Geneva, Switzerland</i> • <i>Interfaith Center for Corporate Responsibility ICCR: Rev. Seamus Finn, Chair Board of Directors, New York, USA</i> Questions and Answers in Plenary

12.00-13.30	Lunch break
13.40-14.00	8 Keynote. Religions for Development: Funding and Implementing the SDGs by cooperation between Governments, UN Agencies and Faith Communities <i>Prof. Obiora Ike, Executive Director Globethics.net and its Representative to PaRD, Africa Representative to the Club of Rome, Founder/President of a Christian Bank in Nigeria</i>
14.00-15.00	9 Workgroups to elaborate strategies for cooperation
15.00-16.30	10 Plenary: Strategic Planning, Lessons Learnt, Next Steps, Conclusions
16.30-16.45	Closing

Appendix 2: Speakers/Participants and organisations

of both conferences, Spirituality 4.0 at the workplace and Faith-Invest: Building Bridges, 20-22 January 2019, Geneva/Switzerland

For a description of the organisations see *Faith at Work. Directory of Associations of Christian Entrepreneurs and Workers* (Christoph Stückelberger/ Vanessa Yuli Wang/Hong Bui-Rydell), book 2nd enlarged version, Geneva 2018. Free download: <http://gafoundation.world/en/programmes/programme-1/project-3-publications-on-entrepreneurship>.

1	ACATRINEI	Nicoleta	Princeton University, Faith & Work Initiative
2	BANKOLE	Yomi	The Global Fund
3	BARBOSA DOS SANTOS	Miluci	Associação de Gestores, Empresários e Profissionais Católicos de Cabo Verde (AGEPC-CV)

4	BECHUT	Penny	Act Alliance
5	BERKERLEY	Alfred	Princeton Capital Management
6	BLUNIER	Joel	Prosperita Stiftung für die Berufliche Vorsorge
7	BUENO DA FARIA	Rudelmar	Act Alliance
8	BUI-RYDELL	Hong	Geneva Agape Founda- tion
9	CADANGEN	Joy	Geneva Agape Founda- tion
10	CAJIGAL	Joseph	Hudson Canyon In- vestment Counsellors
11	CAMIGLIANO	Elvira	Geneva Agape Founda- tion
12	CHENG	Wallace	German Development Institute
13	CHRISTENSEN	Klaus-Michael	Swiss Impact Invest- ment Association
14	CUI	Wantian	Geneva Agape Founda- tion
15	DELGADO LIMA	Teresa	Associação de Gestores, Empresários e Profis- sionais Católicos de Cabo Verde (AGEPC-CV)

16	DEMBINSKI	Paul	Observatoire de la Finance
17	FINN	Seamus	Interfaith Center for Corporate Responsibility (ICCR)
18	GLORIA	Adelina	Ajeafa Tradings SA
19	GLORIA	Edna	Ajeafa Tradings SA
20	GÖBEL	Thorsten	Act Alliance
21	GRAY	Terry	Impact Bridges Group for impact of social programmes
22	GREYSHOCK	Pete	International Bridges to Justice
23	GRIM	Brian	Religious Freedom and Business
24	GWYNNE	Beris	Impact Bridges Group
25	HALLE	Mark	International Network of Financial Centres for Sustainability FC4S
26	HOWE	Helen	Christian Aid SALT Business Network
27	HOWE LOPEZ	Lucy	Globethics.net
28	HU	Yeh-Ming	Jubilee Economic Ethic Foundation

29	HUG	Daniel	LGT Bank AG
30	IKE	Obiora	Globethics.net
31	IVANOV	Stefan	Full Gospel Business men's Fellowship
32	JUVET	Alexandre	ESBS Foundation (Europe shall be saved)
33	KARAMBADZAKIS	Nicolas	ECLOF International
34	KARCHER SJ	Tobias	Lassalle-Haus
35	KNOBLAUCH	Joerg	Tempus
36	KOUNETSRON	Dzimado Koumavi	Chose life / FGBMFI
37	KWON	Taeun	University of Zurich, Institute of Finance
38	LEDESMA	Ging	Oikocredit (Ecumenical Micro-credit)
39	LENOIR	Paul	Trust Bridge Global
40	LINE	Hempel	Act Alliance
41	LÖRINCZ	Szabolcs	Conference of European Churches
42	LORNE	Nicolas	Innovate for Water Marketplaces

43	MAHMUD	Samandari	Ethical business building the future (ebbf)
44	MARCZYK	Ireneusz	Polish Association of Christian Entrepreneurs
45	MARQUES	Maria Clara	Associação de Gestores, Em-presários e Profissionais Católicos de Cabo Verde (AGEPC-CV)
46	MASCARENHAS	Teresa	Associação ACARINHAR-CV
47	MEDEIROS	Rolando	UNIAPAC
48	MÖLLER	Ulrich	OneClimate Fund
49	MONTEIRO	Beatriz	Associação caboverdiana de luta contra violência baseada no genero
50	MUNKITTRICK	Dan	Muraho Technology
51	MWOMBEKI	Fidon	All African Conference of Churches (AACC)
52	NOL	Ilse	Globethics.net
53	PALMER	Martin	FaithInvest Alliance
54	PELLETIER	Nicolas	Funds for life Foundation

55	PERALTA	Athena	World Council of Churches
56	PESTALOZZI	Dietrich	International Martin Luther Foundation
57	PHIRI	Isabel	World Council of Churches
58	PILNY	Karl	Geneva Agape Foundation / China SDG Fund
59	PLUTSCHINSKI	Timo	World Evangelical Alliance Business Coalition
60	ROBERTSHAW	Kina	Faith in Business
61	SABEV	Ventzeslav	The UN activities of the Geneva Spiritual Appeal (GSA)
62	SANTOS	Jacinto	Coopérative pour la promotion de l'inclusion financière (Citi-COOP)
63	SARFRAZ	William	World Impact Ministries Pakistan
64	SEIDEL	Frederique	World Council of Churches
65	SENE	Aimé	L'Association des dirigeants entrepreneurs et cadres catholiques du Sénégal (ADECCS)

66	SHENG	Dai	Church Musician
67	STÜCKELBERGER	Christoph	Geneva Agape Founda- tion
68	THOMSEN	Jørgen	Danchurchaid
69	WATERS	James	Eido Research
70	WERHAHN	Stephan	Federation of Catholic Entrepreneurs (BKU)
71	WHITELAW	Rodrigo	UNIAPAC
72	WILLIAM	Samuelle	Christian Aid SALT Business Network
73	ZHENG	Isabelle	University of Zurich, Institute of Finance

Appendix 3: Photo Gallery of Both Conferences



International Conference “Spirituality 4.0 at the Workplace”



International Conference “FaithInvest: Building Bridges”



Cui Wantian, China



Isabel Phiri, Christoph Stückelberger



Ventzeslav Sabez, Bulgaria



Nicolet Acatrinei, Rumania/USA



Mahmud Samandari



Switzerland Yomi Bankole, Nigeria



Timo Plutschinki, Germany



Paul Dembinsky, Switzerland



Karl Pilny, Germany



Ulrich Möller, Germany



Alfred Berkely III, USA



Nicolas Karambadzakis, Germany



Stephan Werhahn, Germany



Helen Howe, UK



Terry Gray, Canada



Jorgen Thomsen, Denmark



Yeh Mingu Hu, Taiwan



Ging Ledesma, The Netherlands



Mark Halle, Switzerland



Nicolas Lorne, Klaus-Michael Christensen



Stückelberger, Aime Sene, Senega



Berkeley III, Wantian, Stückelberger



Tobias Karcher, Switzerland



Dai Sheng, China



Teresa Delgado-Lima, Cap Verde Rudelmar Bueno da Faria, Switzerland



Fidon Mwombeki, Kenya



Irenaeusz Marczyk, Poland



Seamus Fin, USA, Yu Hu Taiwan



Intercontinental cooperation



Brian Grim, USA, Rolando Medeiros, Chile Daniel Hug, Switzerland



Dembinski, Möller

M Marquez, Jacinto Santos, Cap Verde



Werhahn, Kina Robertshaw, UK

Cajila, USA, Marczyk, Poland



Group Work

Martin Palmer, UK, Obiora Ike, Nigeri

Photos can be downloaded from [Flickr](#)

The Presentations of the two conferences can be downloaded here:

<https://gafoundation.world/en/conference/2019-conference/2019-presentations>



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