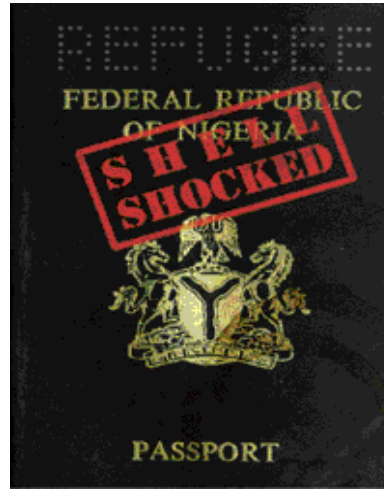


Sustaining Value

UNEP FI 2003 Global Roundtable

20-21 October 2003

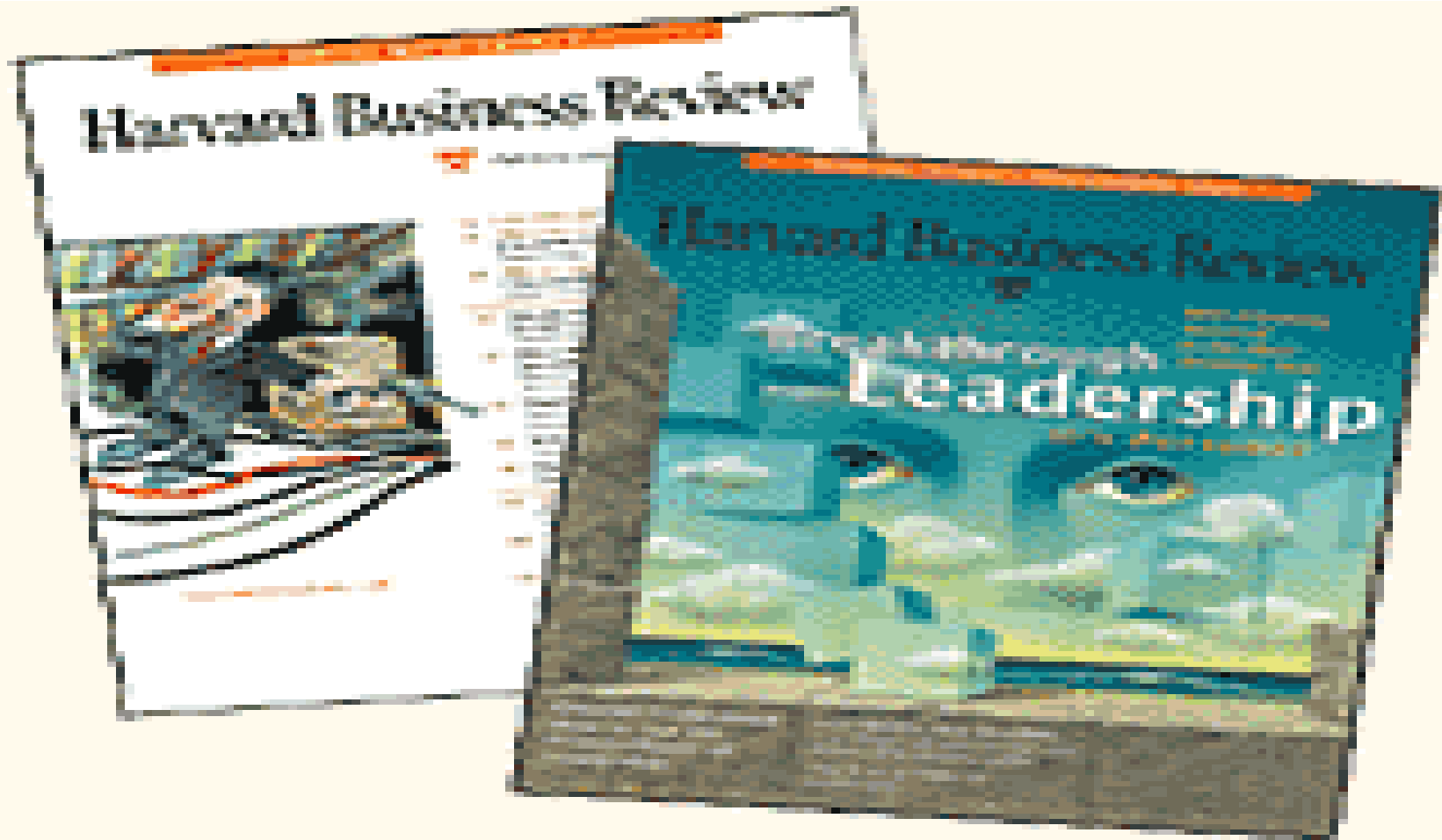
Rule 1: Social and environmental issues will shape the future of investing in emerging markets



Atlas: University College London

Rule 2: Understanding key materiality issues will be vital

AIDS is your business - HBR Feb 2003



Rule 3: Investments in developing markets will be impacted on by supply chain issues


UNITE! Stop Sweatshops Campaign Sweatshops Home | UNITE Home

[Consumer guide to decent clothes](#)
[Links & resources](#)
[Sweatshop news](#)

Hot Topic

No Tax Dollars for Sweatshops! New York City Council Speaker Peter Vallone introduces anti-sweatshop legislation for city uniforms. [Read more about this campaign.](#)

- ✓ **Cities Against Sweatshops**
 Across the U.S. and Canada, cities and towns are saying no to sweatshops. Let's make sure city uniforms - police, firefighter, sanitation - are made under decent conditions. [Find out more...](#)
- ✓ **College Students Against Sweatshops**
 Members of the well-established United Students Against Sweatshops (USAS) movement are taking on a new round of battles at colleges and universities this spring. [Find out more...](#)
- ✓ **High School Students Against Sweatshops**
 Not to be out-done, High School Students Against Sweatshops have started a power-



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Rule 4: Emerging technology will transform the access issue



Towards Sustainability Banking

Defensive banking

A defensive state of denial of sustainability issues

Reactive banking

Recognises environmental and social issues as risks only

Competitive Sustainability advantage

An integrated business approach recognising sustainability opportunities as well as risks

Responsible competitiveness

Where a fully integrated business approach includes promoting national and sector competitiveness through sustainability

Case Study 1: Mobile Banking



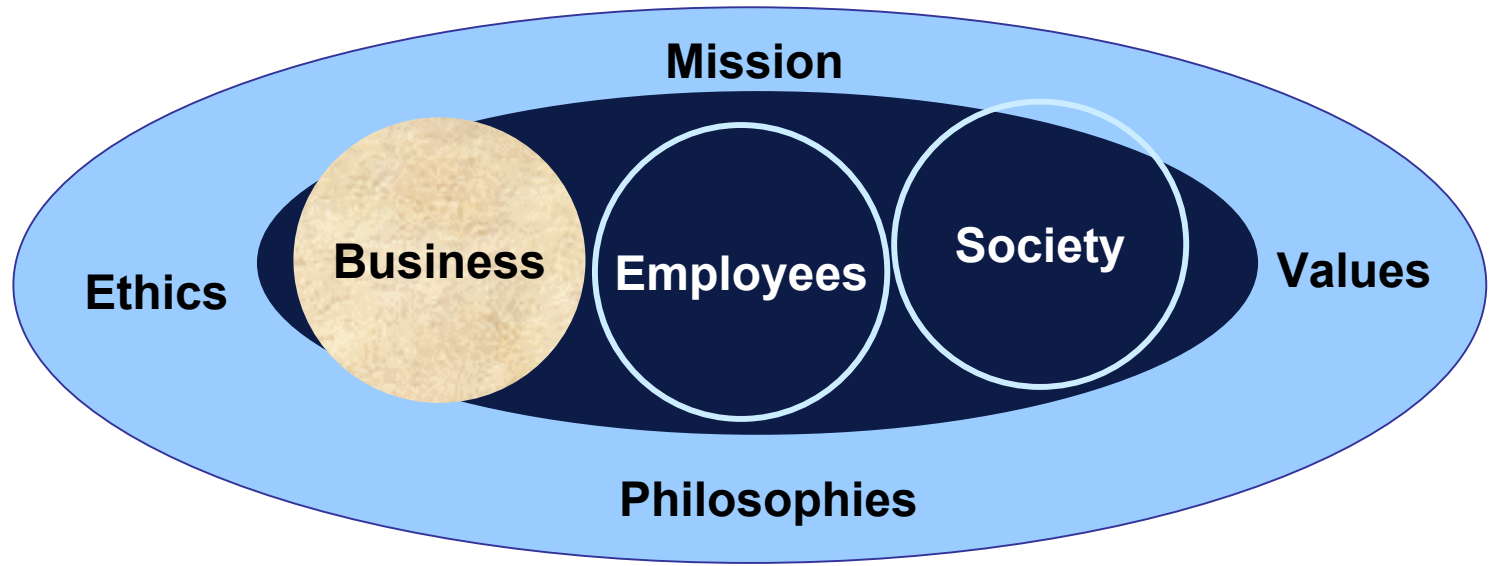
THE WALL STREET JOURNAL.
O N L I N E

12/12/2002

**Africa is at Telecom Forefront
MSI launches mobile phone system ahead
of most rivals**

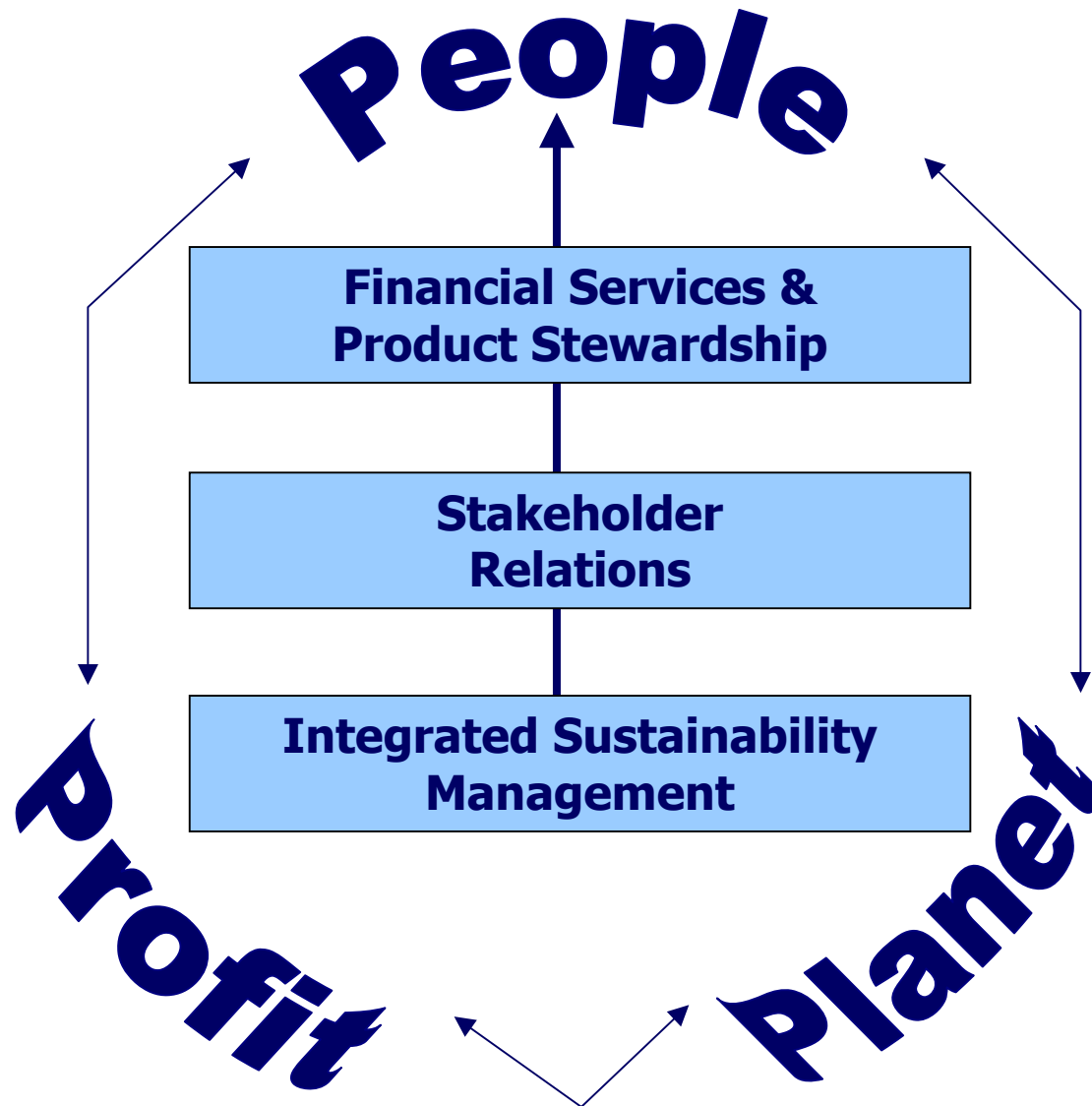
Mobile phone payments remove the high amount of cashIt opens up a whole new world of payments here. Gibson Maluma GM BP Retail Zambia

Case Study 2: The Investec Entrepreneurial Spirit

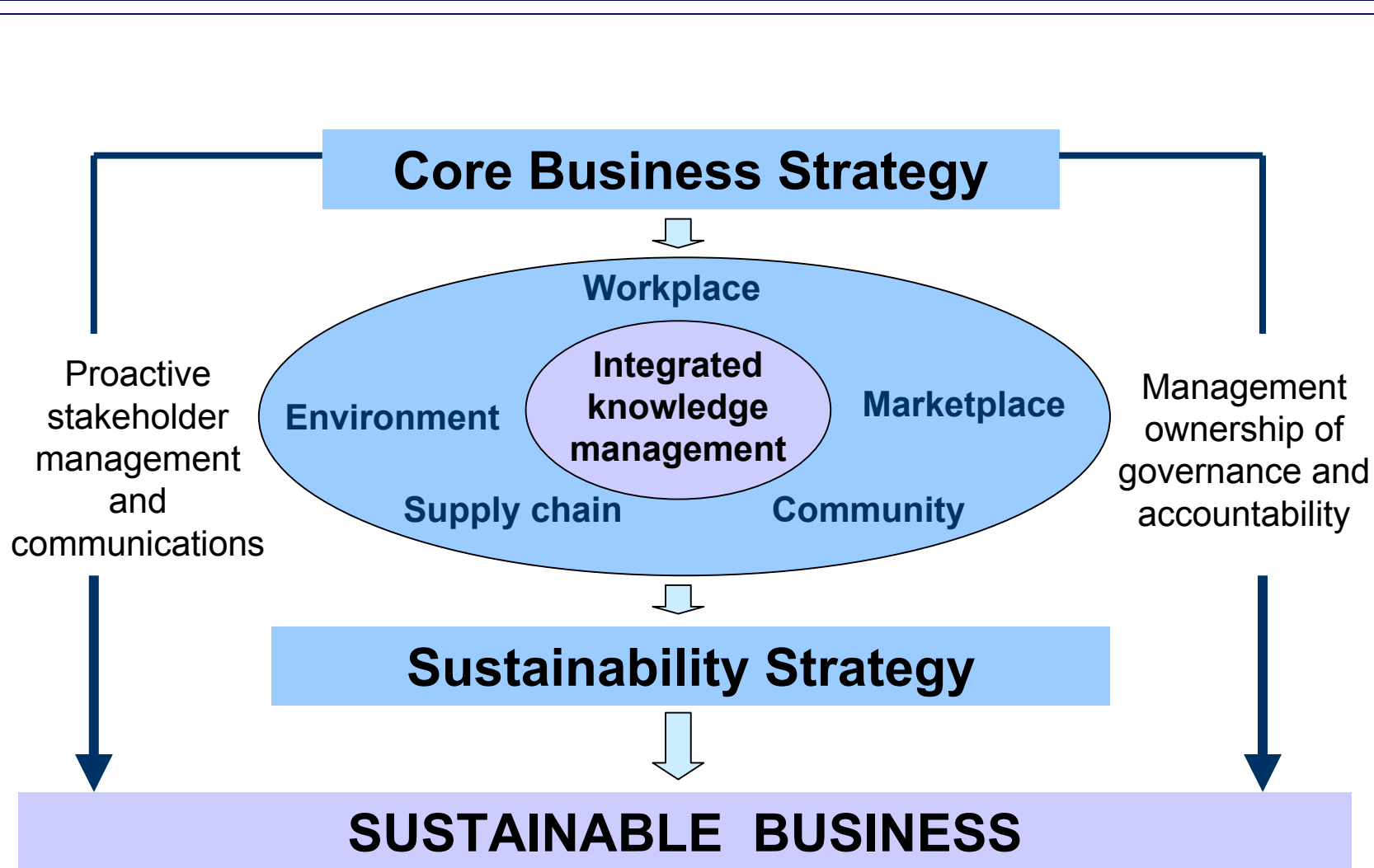


- **Entrepreneurial spirit of Investec was the core competency that led to Black Economic Empowerment strategy, philosophy and actions**
- **2003: 25% of Investec sold to BEE consortium of companies. Approx. US\$ 100 million - culmination of 6 years of intense transformation work**
- **First financial sector BEE deal in South Africa - This has provided a powerful vehicle for broader sustainability initiatives**

Integrated strategy



Integrated Sustainability Banking



Six Step Approach



