"In the end, all finance will be sustainable. The only question is whether we arrive at it through necessity, having exploited the earth’s resources to the point where no other choices are left, or by enlightenment."

- Julie Fox Gorte, Senior Vice President for Sustainable Finance, Pax World Management Corp -

*** HIGHLIGHT ***
E-Learning Programme on Environmental & Social Risk Analysis

UNEP FI GLOBAL ROUNDTABLE 2007

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18. GRI Readers’ Choice Awards and Survey: Have your say on sustainability reporting
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*** HIGHLIGHT ***
E-Learning Programme on Environmental & Social Risk Analysis
Following the successful piloting of the English-language Online Training Course on Environmental & Social Risks in Africa, Asia and Central & Eastern Europe in August, three courses will be opened to the public in November (one in each region).

The Environmental and Social Risk Analysis E-Learning Programme is a product of UNEP FI, German development agency Capacity Building International (InWEnt), and the INCAE Business School, with the support of the Ecobanking Project. The Programme was launched in Spanish by the UNEP FI Latin American Regional Task Force in 2006, with the support of Bank of America. The English-language edition of the course was produced this year thanks to the support of FMO, the Dutch Development Bank.

For further information, please visit: http://www.unepfi.org/training/index.html
Contact: risk-training@unepfi.org

UNEP FI GLOBAL ROUNDTABLE 2007
24-25 October 2007, Melbourne, Australia

Register now! Signatories to the UNEP Finance Initiative will receive two complimentary registrations.
http://www.unepfi.org/melbourne/registration

Speakers
Yoshitaka Akamatsu - Managing Director and Chief Operating Officer - Nikko Asset Management
Richard Burrett - Managing Director, Sustainable Development - ABN AMRO
Tony Coleman - Chief Risk Officer and Group Actuary – Insurance Australia Group
Julie Fox Gorte - Senior Vice President for Sustainable Investing - Pax World Management Corp
Steve Gibbs - Chief Executive Officer - Australian Reward Investment Alliance (ARIA)
Nobuyuki Hirano - Director - Bank of Tokyo Mitsubishi UFJ
Prof. Li Junfeng - Secretary General of China Renewable Energy Industries Association
Rana Kapoor - Managing Director & Chief Executive Officer - YES Bank, India
Matthew Kiernan - Founder and Chief Executive Officer – Innovest, UK
Rachel Kyte - Director, Environment & Social Development Department - International Finance Corporation
Renjie Li - President - Industrial Bank, China
Colin Melvin - Chief Executive - Hermes Equity Ownership Services Limited
Gary Miller - Senior Vice President - OMI, Inc.
Prof. Muhammad Yunus - Chief Executive Officer - Grameen Bank, Bangladesh
Sherisa Nuesa - Chief Financial Officer - Manila Water
John Stewart - Chief Executive Officer - National Australia Bank
Bob Welsh - Chief Executive Officer – VicSuper, Australia

For the complete list of speakers to date, please visit: http://www.unepfi.org/events/2007/roundtable/speakers/index.html

Open Debate Series
Contribute now to the content of the Global Roundtable’s «Open Debate Series», a series of highly interactive sessions which include:
Workshop 1.4.1 The Natural Dividend: Financing Ecosystem Services
Workshop 1.4.2 Wall Street gets on Board: Climate Change and Investment
Workshop 2.3.1 Blue Oil: Water & Finance
Workshop 2.3.2 The Real State of Real Estate

Please submit your relevant questions beforehand and we’ll make sure you get the right answers from the right people. To submit your questions, please log in at:

Social Events
Welcome Reception Date: 6-8pm, Tuesday, 23 October Venue: Ian Potter Centre, National Gallery of Victoria, Federation Square Cost: Inclusive for registered delegates

Conference Dinner Date: Wednesday, 24 October Venue: Melbourne Aquarium Cost: Inclusive for registered delegates

Chinese Delegation
UNEP FI is tailoring a special networking and learning experience for the Delegation of representatives from Chinese financial institutions and international firms present in China, government and regulatory bodies, academics and journalists.

The UNEP FI Secretariat invites all subsidiaries of UNEP FI Signatories in the country to take join the Delegation; UNEP FI welcomes nominations to what it envisages will be an important step forward for sustainable finance in China.

Regional Meetings
There will also be meetings for African and Asia Pacific participants at the Roundtable.

Accommodation
UNEP FI has secured discounted accommodation at selected hotels in Melbourne for registered participants. Reservations need to be made before Tuesday, 18 September 2007.

For further information, please visit: http://www.unepfi.org/events/2007/roundtable/index.html
Contact: roundtable@unepfi.org

New Network Partners to the Global Roundtable

Clear Profit, UK
http://www.clear-profit.com

SRI World, USA
http://www.sriworld.com

If you are interested in becoming UNEP FI’s network partner for the Roundtable, please contact: roundtable@unepfi.org

UNEP FI SUSTAINABILITY BEAT

1. UNEP FI Welcomes 3 NEW SIGNATORIES

Banco Itaú Holding Financeira S.A., Brasil
Itaú Holding is one of Brazil’s largest publicly-owned financial institutions. Its shareholders’equity reached R$23.6 billion in 2006, while posting R$209.7 billion in assets and a market value of R$ 92.3 billion. Its shares are traded on the São Paulo (Brazil), Buenos Aires (Argentina) and New York stock exchanges. For the past seven years Itaú Holding has been the only Latin American bank in the Dow Jones Sustainability World Index (DJSWI), and it has been part of the BOVESPA Corporate Sustainability Index (ISE) since the ISE began in 2005.

For further information, please visit: www.itau.com.br

Hana Bank, South Korea
Established in December 1, 1959, Hana Bank is Korea’s fourth largest bank with more than USD 133 billion in assets; 610 branches in domestic and overseas; 9,180 employees and more than 10 million customers. It has been awarded “Best private bank in Korea” by Euromoney in 3 consecutive years. Hana Bank has experienced rapid growth by providing outstanding products and services. It is not only pioneering the Korean financial industry but is also doing its best to become a global financial powerhouse with the best comprehensive financial services network.

For further information, please visit: http://www.hanabank.com

The Co-operators Group Limited, Canada
Based in Guelph, Ontario, Canada, The Co-operators Group Limited is a group of Canadian companies offering home, auto, life, travel, group, commercial and farm insurance, as well as investment products and property development. The Co-operators delivers these services through a dedicated agent force, brokers and call centres. With assets of $7 billion, The Co-operators is a co-operative owned by 37 Canadian co-operatives, credit unions and like-minded organizations. It is well known for its community involvement, and is listed among the 50 Best Employers in Canada.
2. Société Générale adopts the Equator Principles
Société Générale Group recently announced that it has adopted the Equator Principles, a voluntary set of guidelines for managing environmental and social issues in project finance. Introduced in 2003 under the aegis of the World Bank and International Finance Corporation, this initiative has been adopted by around fifty international banks. Société Générale is also listed on the main sustainable development indices: ASPI, Ethibel Excellence, FTSE4Good and Dow Jones Sustainability.

For further information, please visit: http://www.socgen.com/index.htm

3. Royal Bank of Canada introduces choices for environmentally-minded Canadian banking clients
RBC Royal Bank is introducing new financial options and incentives designed to give its environmentally-minded clients a way to bank and help the environment at the same time. Among the new initiatives is a "Make a statement with your statement" campaign for clients in Canada which aims to raise up to $1 million for the Nature Conservancy of Canada's (NCC) wilderness protection and stewardship programs.

For further information, please visit: www.rbc.com/environmentandyou

SUSTAINABLE FINANCE IN THE REGIONS

4. Africa

UNEP FI at the African Banking Congress
27-31 August 2007, Johannesburg, South Africa

UNEP FI's African Task Force (ATF) has been invited to present its recently launched report "Banking on value: a new approach to credit risk in Africa" during a panel discussion to delegates of the African Banking Congress, the continent's premier finance event. The panel discussion, involved Justin Smith, ATF Co-chair and Head of Nedbank's Governance and Sustainability team; Elsa Kruger Cloete of the Development Bank of South Africa (DBSA), and Derrick de Jongh, Director of the University of South Africa (UNISA) Center for Corporate Citizenship (CCC).

"Banking on value" was prepared by the ATF and UNISA CCC with the objective of assisting African financial institutions to integrate environmental, social and governance (ESG) issues in their lending business activities and credit risk management policies. Best practice and guidance is based on the approaches of leading South African and Nigerian banks. The 50 page report is available to download free of charge from UNEP FI's website.

For information on the African Banking Congress, please visit: http://www.terrapinn.com/2007/bankza
Contact: africa@unepfi.org

UNEP FI International Workshop on SME Financing for Africa
26 September 2007, Geneva, Switzerland

UNEP FI's African Task Force (ATF) & World Wildlife Fund (WWF) will co-host an international workshop in Geneva on innovative financing for sustainable SMEs in Africa. This outcome-oriented event aims to highlight innovative small & medium sized enterprise (SME) financing models in the private, public, and philanthropic categories, share barriers to investment (risk) and mechanisms to address these barriers, and elicit action from participating stakeholders towards scaling these models.

Key Stakeholders to be present at the workshop include representatives from the African SME sector, African Chambers of Commerce, public investors (development banks, bi/multi-lateral development agencies), and private and philanthropic investors.

Knowledge generated at the workshop will become part of an ATF report on innovative SME financing, to be launched in November. The workshop follows the "Geneva Private Capital Symposium on SME Investing in Emerging Markets", to be held on 24 & 25 September.

Contact: smefrica@unepfi.org

UNEP FI East Africa Roundtable
1 October 2007, Nairobi, Kenya

Organised by UNEP FI's African Task Force (ATF), this inaugural East African Roundtable on "Sustainable Finance: Opportunities and Challenges" is kindly supported by Citigroup and will welcome over 50 financial sector, government and NGO delegates from Kenya, Uganda and Tanzania. Roundtable discussions will focus on concepts of sustainable finance and enable delegates to deepen their understanding of actions the finance sector can take. It is hoped discussions will provide a fruitful platform for financial institutions in East Africa can embrace their role in sustainable development.

For further information, please contact: africa@unepfi.org

FMO Course on Environmental and Social Risk Management for MFIs
24-25 September 2007, Nairobi, Kenya

Targeted specifically at Microfinance Financial Institutions (MFIs), the event organised by FMO (Dutch Development Bank) will include a half-day high-level seminar for all parties involved in the microfinance sector in East Africa. This seminar will be followed by a one and a half day intensive course.

For further information and registrations, please visit http://www.fmo.nl

5. Central & Eastern Europe

UNEP FI Outreach Events in Romania and Bulgaria

UNEP FI's Central and Eastern European Task Force is organising outreach events for the financial sectors of Romania and Bulgaria, on 9 October in Bucharest and 11 October in Sofia. Both events will look in detail how accession to the European Union and the subsequent applicability of EU environmental regulations will impact on the finance and insurance sectors in both countries.

In the afternoon the audiences will split up into separate banking and insurance workshops. The banking group will focus on environmental credit risk management and green banking products. The insurance workshop will discuss the findings of the recent UNEP FI Insurance Working Group report and look into environmental insurance products.

The events are kindly hosted by InterAmerican Insurance Romania and Bulgaria, respectively.

For further information, please visit:
http://www.unepfi.org/regional_activities/central_and_eastern_europe/index.html
Contact: cee@unepfi.org

6. Latin America

Sustainability & The Mexican Financial Sector
4 October 2007, Mexico City

The National Institute of Ecology of Mexico (INE), the research branch of the Ministry of Environment and Natural Resources, in partnership with UNEP FI and HSBC Mexico, is organising a one-day seminar with the purpose of gathering the Mexican financial sector to discuss the relationship between environmental challenges and the financial operations of key players in commercial and investment banking, investment funds and the stock market.

For further information, please contact: la@unepfi.org
UNEP FI Latin American Task Force (LATF) Annual Meeting  
5 October 2007, Mexico City

The Members of the LATF will be gathering for their annual strategic planning and information-sharing summit under the auspices of HSBC Mexico. The LATF will be welcoming special guests from UNEP FI’s North American Task Force as well as the Mexican Banking Association which recently inaugurated its new Sustainability Committee, created as follow-on from the LATF’s sustainable finance events earlier this year in Mexico.

For further information, please contact: la@unepfi.org

UNEP FI Latin American Task Force (LATF) Outreach Events  
29-30 October 2007, Caracas, Venezuela

In its first to reach out specifically to the Venezuelan financial sector, the LATF will be holding a trio of events, namely a Training Workshop, a CEO Breakfast and a Corporate Seminar. While the workshop will seek to train analysts and managers across the country's financial sector on how to identify and manage social and environmental risks and opportunities in their lending and investment operations, the Breakfast will provide an opportunity to make the business case for sustainable finance before the CEO community and to discuss next steps for the sector. The ensuing seminar will be directed at the Venezuelan corporate sector, with a view to sensitising the overall private sector to the growing drive for sustainable finance.

The event is being hosted by the Venezuelan Banking Association ABV, and co-sponsored by ABN AMRO Venezuela. Training will be provided by Christopher Wells, Environmental Risk Manager for Latin America at ABN AMRO Banco Real and Chair of the LATF, and Edgar Rojas, Manager of the Ecobanking Project, a joint venture between the INCAE Business School, Capacity Building International/InWEnt, and UNEP FI.

For further information, please contact: la@unepfi.org

UNEP FI Latin American Task Force Online Training

3-21 September Online Course on Environmental and Social Risk Analysis – Public  
8-26 October Online Course on Environmental and Social Risk Analysis – Special Education for Corporacion Andina de Fomento (CAF) clients

For further information, and registrations, please visit:  
http://www.unepfi.org/regional_activities/latin_america/index  
Contact: latf-online@unepfi.org

7. North America

UNEP FI Workshop on Green Financing  
27 September, Toronto, Canada

This August, the North American Taskforce (NATF) launched its latest report “Green Financial Products and Services: Current Trends and Future Opportunities in North America”. The report is an in-depth study examining best practice around the globe, with a focus on North America, covering a number of financial sectors including retail, corporate and investment banking, asset management, project finance and insurance. To follow-up the report, the NATF will be hosting a workshop which will cover the key findings of the report and include presentations from a number of experts.

To download the complete report, please visit: http://www.unepfi.org/fileadmin/documents/greenprods_01.pdf

For further information please contact: na@unepfi.org

8. Western Europe

UNEP FI / VfU Roundtable on Corporate Social Responsibility  
13-14 November 2007, Munich, Germany
This 2-day conference, jointly organised by UNEP FI and VfU, the Association for Environmental Management in Banks, Insurances and Savings Banks, will address responsibilities of financial institutions that go beyond environmental management. The aim of the conference is to shed light on the different norms, standards and indicators of social requirements in the financial sector. The conference will seek to deliver a high level of practical applicability thanks to the participation of experienced speakers and via a series of interactive workshops.

Alongside joint plenary session UNEP FI and VfU will offer four workshops on: consumer protection and product development, responsible HR management, reliability of sustainability rankings and on social aspects in lending (Equator Principles).

The conference will be kindly hosted by UNEP FI Signatory Bayerische Landesbank. Presentations and workshops will be held in German.

For further information, please visit: http://www.unepfi.org/events/2007/munich/index.html
Contact: we@unepfi.org

INVESTMENT

9. Survey Launch: "The State of Responsible Investment in South Africa"
2 October 2007, Johannesburg, South Africa

The survey report was produced by UNEP FI's African Task Force (ATF) in partnership with University of South Africa (UNISA) Center for Corporate Citizenship (CCC) and Noah Financial Innovation. It provides details on how the South African investment community perceives environmental, social and governance (ESG) issues and integrates them in its investment decision making and ownership practices. A total of 32 pension funds, 19 asset managers and 11 investment service providers were surveyed. The launch event, kindly supported by the JSE - South Africa's Stock Exchange, will welcome delegates from South Africa's investment and finance community. The report will be available to download free of charge from UNEP FI's homepage as of Tuesday 2 October 2007.

For further information and registrations, please contact: investment@unepfi.org

PROPERTY

10. UNEP FI Signatories JPMorgan Chase and Citigroup Green their Buildings

JPMorgan Chase Opens its First Green Bank in the U.S.
Inaugurated in Denver, the building was built according to LEED guidelines and is the first of at least four more green branches to be opened by Chase in the coming months.

For further information, please visit: http://www.jpmorganchase.com

Citigroup to spend Millions on Green Data Center
As part of its on-going environmental initiative, Citigroup plans to build a LEED-certified data centre to reduce greenhouse gas emissions, energy costs and water usage.

For further information, please visit: www.citigroup.com

INSURANCE

11. Sweet Sixteen Turns Seventeen: The IWG Heads to the Great White North

The Co-operators Group Ltd., one of Canada’s leading multi-line insurers, became a UNEP FI Signatory in August and the seventeenth member of the UNEP FI Insurance Working Group (IWG) – its first from Canada. Co-operators Group likewise joined the UNEP FI North American Task Force (NATF). The Group’s largest company, The Co-operators General Insurance Company, is the third biggest Canadian property & casualty insurer. The Co-operators rank among the “50 Best Employers in Canada” and are represented within UNEP FI by Dennis Deters (Senior Vice President, Member & Corporate Relations & Planning) and Barbara Turley-McIntyre (Director, Sustainability & Corporate Citizenship).
The IWG is a strategic alliance of leading insurers, reinsurers and brokers from fourteen countries committed to advancing sustainability throughout the insurance industry, while the NATF works to incorporate the principles of sustainable development throughout the North American financial sector.

For more information on The Co-operative Group, the UNEP FI Insurance Working Group and the UNEP FI North American Task Force, please visit:

http://www.unepfi.org/regional_activities/north_america/index.html

12. Exploring Innovative Sustainable Insurance Solutions
21 September, London, UK

The UNEP FI Insurance Working Group (IWG) will be undertaking a project that will link innovative sustainable insurance solutions, specifically, microinsurance, natural catastrophe insurance and alternative risk transfer (ART). The twofold aim is to underpin the role of insurance as a vital tool for sustainable development and to optimise business opportunities. A project committee comprising leading players such as Achmea, AIG, Allianz, AXA, HSBC Insurance Brokers, Munich Re, Swiss Re and XL Insurance has been established and will be meeting in London to frame the project.

For further information, please contact: insurance@unepfi.org

13. The IWG and The Geneva Association Go For “MORE” in Paris
24-25 September, Paris, France

The UNEP FI Insurance Working Group (IWG) will be participating in the 21st Management of Risks in the Economy (MORE) Seminar of The Geneva Association (a.k.a., The International Association for the Study of Insurance Economics). The seminar, co-organised by the French reinsurer, SCOR, will focus on the subject of “The Role of Risk Management and Loss Prevention in Fire Insurance” and will include a special workshop, “Dealing with Economic Costs and Prevention Strategies,” on the occasion of the 25th Anniversary of the World Fire Statistics Centre. The IWG will be represented by Catherine Boiteux-Pelletier of AXA, IWG Co-Chair, and Butch Bacani of the UNEP FI Secretariat.

For more information on The Geneva Association, please visit: http://www.genevaassociation.org
Contact: insurance@unepfi.org

14. Sustainable Insurance at Europe’s Biggest Risk Management Event
30 September-3 October, Geneva, Switzerland

The IWG will be participating in this year’s FERMA (Federation of European Risk Management Associations) Risk Management Forum, “Risk Management in Motion: Global Responsibility and Sustainability”. Butch Bacani of the UNEP FI Secretariat will be speaking at the plenary session for the topic, “Corporate Citizenship Meets Globalization,” to present sustainable insurance and the triple bottom line.

For further information on FERMA and its 2007 Risk Management Forum, please visit: http://www.ferma.eu

CLIMATE CHANGE

15. Reporting on the Business Implications of Climate Change

A new report from the Global Reporting Initiative and KPMG Services finds that most companies include climate change in their sustainability reports find greater potential financial opportunities than risks from climate change.

To view the report, please visit:

WATER

16. UNEP FI at World Water Week 2007
14-15 August 2007, Stockholm, Sweden
**Founders’ Business Seminar**

Co-convened by the Stockholm International Water Institute, ITT Corporation, UNEP FI, the WBCSD and Siemens, this year’s Founders’ Business Seminar brought together a wide range of water-exposed business representatives and their financial backers to discuss the public side’s and their own roles and responsibilities in ensuring water sustainability. UNEP FI’s contribution, facilitated by Paul Clements-Hunt, set the scene for discussion between water-related risks and financial opportunities.

At the heart of the discussion lied the question whether or not water should be given the price that reflects its true economic value. If done so, the argument went, water would less be wasted and the sector would attract more of the needed investment. Simultaneously it was stressed that while being able to independently cover costs, water-supply and sanitation schemes should not become exclusive, especially with respect to poor consumer households in developing countries.

It therefore became clear that what the sector needs in many cases is an association of mindsets: water must be regarded as both a human right and an economic product.


**UNEP FI Workshop on the Water-Related Risk Management Guidelines for Financial Institutions**

At this Workshop ICF International - Water Markets Practice - , a Pilot Testing Committee, the broader Water Advisory Group and relevant external stakeholders came together to design the last phase of the development of what will be:

- a framework for financial institutions to identify, appraise and mitigate their portfolio exposure to water-related risks through their clients and investments
- a methodology to integrate the guidelines into existing risk appraisal processes
- a guide to information resources on emerging sub-sector and regional water related risks and opportunities

Stay tuned – the Guidelines will be launched at UNEP FI’s Global Roundtable 2007 in Melbourne.


**Biodiversity**

**17. Workshop on the Natural Value Initiative**
3 September 2007, Sao Paulo, Brazil

Following on from a similar workshop held in London in August, UNEP FI in collaboration with Flora & Fauna International and Fundação Getulio Vargas (FGV), joint partners in the Natural Value Initiative (NVI) held a workshop in Sao Paulo to share examples of best practice management of biodiversity and ecosystem services risks within the food and beverage sector and inform the development of a benchmarking tool for the finance sector to enable a better understanding within the sector of biodiversity and ecosystem services impacts and risks.

The workshop was well-attended by 48 participants from the finance sector, food, beverage and agro-industrial sectors, academia and the NGO community. This event, combined with additional one-to-one discussions with key stakeholders and the results of the workshop in the UK, will be used to inform the NVI’s strategy going forward.

Further information on the workshop as well as presentations will be available shortly at: [http://www.unepfi.org/events/2007/saopaulo2_biodiversity/index.html](http://www.unepfi.org/events/2007/saopaulo2_biodiversity/index.html)

Contact: biodiversity@unepfi.org

**Sustainability Management & Reporting**

**18. GRI Readers’ Choice Awards and Survey: Have your say on sustainability reporting**
From 1 October the GRI Readers’ Choice Awards and Survey will give all sustainability report users worldwide a voice on the current state of sustainability reporting. Readers will have the opportunity to evaluate a minimum of two sustainability reports from 2006 and contribute to deciding which reports should deserve recognition in the GRI Readers’ Choice Awards.

In conjunction with the Awards, KPMG and SustainAbility, the leading global sustainability reporting trend monitors, will conduct an online survey about sustainability report readers’ needs and preferences.

Both the Global Readers’ Choice Awards and the Survey results will be presented during ‘The Amsterdam Global Conference on Sustainability and Transparency’, which will be held from 7 - 9 May, 2008. All readers who evaluate a minimum of two reports will qualify for the prize draw to win one of six all-expenses-paid trips to the conference.

For further information and registrations please visit: http://www.awards.globalreporting.org

19. New UNEP FI Signatory Sustainability Report

Insight Investment Quarterly Report
www.insightinvestment.com/responsibility/reporting

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To subscribe: email LISTSERV@peach.ease.lsoft.com and in the body of the email type “subscribe UNEP FI”

To contribute a piece to the ebulletin: email ebulletin@unepfi.org and find out about contribution opportunities and conditions.

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