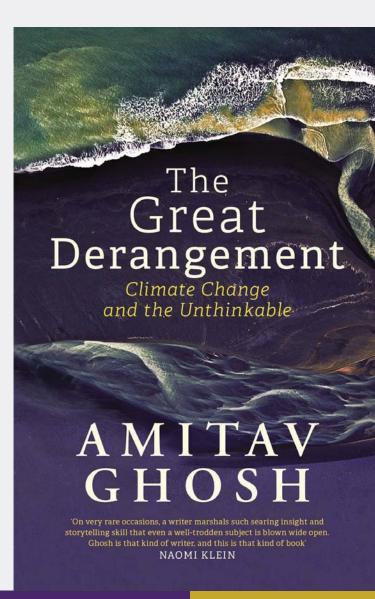
Why Climate Change Hurts Middle Class the Most

mitav Ghosh's latest book 'The Great Derangement - Climate Change and the Unthinkable' has come as a big surprise because you don't expect a celebrity, mostly fiction author, to write on the ecological dangers facing planet earth. Even if scientists or the Greens don't take him seriously, he is already drawing massive attention to a subject that the middle class has been caring the least – climate change. His is a fresh voice in the conversation about climate change.

This is a massive eye opener. The Indian middle class believes that it is insulated from most of the problems the country faces and thinks it is the poor who have to deal with them. At a recent book launch in Bengaluru Ghosh said: "People think the poor will be worst affected by climate change but that's not true. I think it will be the middle classes. The rich can fly off in their helicopters to safer places and the working classes still have their rural connections. They have somewhere to go if an evacuation order is given. What will the middle classes do? They have built their lives in the city, they have no other connections."

Ghosh is appalled at the lack of seriousness about climate change in India. This is largely because Indians



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Purpose: To excite Indian businesses, SMEs, executives and students about the immense business opportunity in not only adopting Sustainability as Strategy in their companies but also inspire them to the possibilities of a big market for innovative sustainability products and services.

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Information in this publication is drawn from a variety of sources, including published reports, interviews with practicing managers, academia and consultants. While doing so utmost importance is given to authenticity.

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http://www.magzter.com/IN/ManagementNext-Media-/ Sustainability-Next/Business/ refuse to see the signs staring right in front of their eyes. It's also partly because the media coverage of disasters such as the recent rains in Chennai, and floods in Mumbai in 2005, was superficial. He said: "Somehow in India people don't seem to have any understanding of the depth and seriousness of the threats that face us. Take the case of Chennai — it was a traumatizing event but when I tried looking for writing about it, there's nothing. Similarly, the Mumbai floods, there's reportage in those few days but first-hand accounts, memoirs, stories, poems, where are they?"

He wonders why there is no imaginative discourse on climate change in India. The big question facing us is 'How do you get the sense of urgency out?' The conversation has to move from bureaucrat and expert groups to the civil society. We cannot deal with climate issues technocratically.

Ghosh wonders why even popular art and cinema is not talking about climate change. "When a traumatizing riot takes place, people are producing accounts in days. Mumbai is the seat of Indian cinema; Chennai is the seat of Tamil cinema. There are so many poets and writers and yet nothing in the mainstream about this experience. Why does this not register? My hope for this book is that it will start these conversations, make people raise these questions."

The C word is Consumption, not Climate

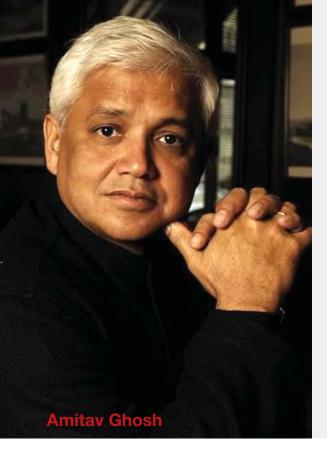
Is there a sense of powerlessness about climate change, asked Sunita Narain, head of the Centre for Science & Environment, Delhi, during a chat at Ghosh's book launch in Delhi recently.

"Climate change reflects intolerance. The C word is not climate, but consumption," she said. "The majority of the people across the globe who are affected by climate change are not at the table on global dialogues and summits. Men in suits are worried about comas and full stops while the climate is running away."

Narain said she has heard people tell her that there will be technological fix and we all live in hope of something will come (to avert disaster). "The only thing that has happened in the last 30 years is we have moved from coal to shale."

Efficiency vs Consumption

Ghosh refers to Jevons's Paradox which states that energy efficiency always leads to greater consumption – the rate of **consumption** of that resource rises because of increasing demand. "Climate change cannot be solved at the level of efficiency but at the level of consumption."



He said modern literature is all about freedom and that includes freedom to consume at will. Technology is depicted as a savior. Even the Paris Accord (December 2015) is about technology and not change in lifestyles.

The only global document that talks about moving to simple life style is Pope Francis' Encyclical in May 2015.

Power and Climate Change

Conversation about climate change is usually about energy, carbon, technology, but ultimately, Ghosh said, "Climate Change is a relationship of power (among nations) – there is a very close relationship between emission and power. This is the crux of it. This lies at the heart of climate change and it is not addressed at the global level."

Watch Amitav Ghosh & Sunita Narain in conversation https://www.youtube.com/watch?v=XQyfJPrHLDw



According to a UBS report, if climate change erodes middle class wealth, the cities where they reside will also suffer economically. The world's large global cities, where nearly 25% of the global population lives, generate about half of global GDP. Most of the global middle class resides in cities in Southeast Asia, which has had the fastest urban population growth in recent years.

The World Bank estimates that more than half of China's population is urban, up from less than a quarter in 1985. With so much of the world's population concentrated in urban areas, the health and wealth of global cities are not only crucial to a nation's economic growth, but also to the growth of many global companies. The middle class matters to markets and policy, and markets and policy matter to investors.

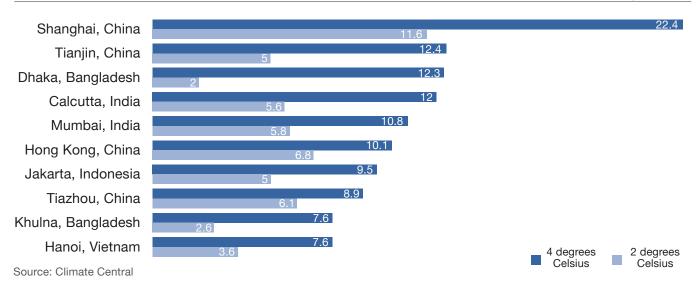
https://www.ubs.com/microsites/climatechange/en/home.html#sectionheader-sectionheader_5

WEF says Middle Class Will Be Worst Hit

Excerpts of a report published by the World Economic Forum on impact of climate change on the middle class in January 2016

Which cities are most in danger from rising sea levels?

Total 2010 population (millions) below median locked-in sea level rise, based on different warming levels



s middle-class wealth erodes, there could be a significant impact on the global economy. The report sees cities as future centers of middle-class populations. Today, cities generate around half of global GDP. However, as the risks faced by urban middle-class populations increase, so too does economic instability.

This risk will be particularly keenly felt in Asia, where rates of urbanization are highest. Asian nations are among the worst hit by weather-related disasters. However, levels of insurance remain low. **Between 1980 and 2014**, just 9% of losses in Asia were insured. Even in the US, a third of losses were uninsured.

Lack of protection increases the economic consequences of disasters caused by climate change. This risk could be felt not only locally, but also on a global level. Equally, economic development will increase the volume and value of infrastructure, especially as the middle-class population increases. In turn, this will increase financial losses.

However, there are potential positive outcomes. Globally, people are concerned by climate change, and believe they will need to change. UBS cites the relative political and social power of the middle class, which could see them increase calls for climate action. Pressure applied to governments and other organizations could increase efforts to limit emissions.

The report concludes that "the forces that make the middle class suffer and adapt to climate change are the same forces that are likely to stir the middle class to political activism".

Sustainability is a Marketing Problem

Prof. Jagdish N. Sheth's books are popular because they are less theoretical and more action driven. His latest one, co-authored with Suhas Apte, 'The Sustainability Edge - How to Drive Top-Line Growth with Triple-Bottom-Line Thinking,' published by the University of Toronto Press, tries to solve business leaders' biggest problem today by providing a manual/guide about HOW To translate their



intention to transform their enterprises into sustainable entities. Excerpts of his interview with Benedict Paramanand, Editor of SustainabilityNext

Please tell me about the timing of your new book

Public policy is already beginning to mandate sustainability as a requirement. The cost of non-compliance can be very costly. The big question is how do you do it.

This book is written from a stakeholder perspective, not shareholder perspective alone. It's not enough to do sustainability internally; you need to engage with eight or nine stakeholders outside your organization as well. Which means sustainability is more of a marketing problem.

We asked ourselves this question: 'How does a company which believes in sustainability market it to all its stakeholders.' The notion is sustainability is not a journey just for yourself.

Companies typically relate to sustainability as a cost problem, not a marketing problem...

Sustainability is clearly a marketing problem. You have to motivate, persuade and influence your stakeholders just like the way marketing does for brands. The question is how you do it in a positive way involving communities, families, shareholders, customers, government and others.

We came out with 9 stakeholder framework. Key three stakeholders are customers, employees and shareholders; then community, suppliers, media (which is a powerful influencing mechanism) then government. The one involving investors was a tricky one. In the book we have shown that companies who have invested in sustainability have outperformed the market. Essentially, doing well is doing good.

Suhas Apte, co-author and former sustainability head of Kimberly Clark, got in touch with chief sustainability officers of several organizations. We were surprised at how much has been done. The 'how to' manual in the book is Suhas' contribution.

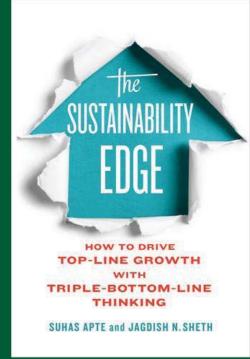
Web-based Database

Along with being a roadmap and a guide, the book offers a self-audit system for individual firms and helps in monitoring their progress.

In a first of its kind, Suhas is putting together a portal which offers companies to voluntarily upload their data about their sustainability outcomes. He will start recruiting companies to volunteer soon. The portal will lead to constant dialogue between organizations. The idea is very powerful. It helps create a social group among sustainability practitioners who will know, in real time, where they are in the journey. Peer pressure will add an element of competition which is good for everyone.

Incentives, Not Punishment Will Work in India

Prof. Sheth's book 'Sustainability Edge' could be more relevant to Indian enterprises than anyone else. The tremendous success of the Total Quality Movement in the decade of 2000 shows that Indian firms adopt game-changing models if they see perceived benefits to the bottom line and when the tools are unambiguous. He said: "TQM changed the manufacturing sector and later the services sector. The next frontier is sustainability."



Isn't the problem in India translating sustainability from mission to strategy?

There are three problems that face Indian firms. First, the installed capital in the manufacturing sector is large and the cost of capital is very high. Therefore, bringing about a change is difficult. Even access to capital is difficult. So we have to expect incremental changes. We have an ageing stock. In India it will be a gradual shift. One way to improve is to make older technologies smart by installing chips or sensors.

The second problem is the mindset. Indian firms are largely owner-managed businesses. They have a different culture unlike public shareholding ones where shareholders can apply pressure.

The third - India has the size but not the scale. Every industry is fragmented. The largest organization in India is no match to global organizations. The owner managed businesses have different agendas.

What positives have you noticed during your recent visits to India?

One nice thing about India is that in the mandatory CSR rule environmental sustainability is beginning to be part of it.

The biggest opportunity in India, along with services, is the big role the public sector enterprises can play. It is easier for them. The mandatory CSR norm came because PSUs were already doing it and the private sector was getting an advantage. PSUs also have scale.

What India needs is incentives. Governments should support shifting of old technologies. Incentives work, punishments don't work as they can be bypassed.

In India sustainability will happen sooner in the services and the banking sectors. Even the agriculture sector is likely to pick it up faster because of the recognition of the hazardous effects of chemicals. As I said, the manufacturing sector will transform slowly.

Isn't environmental sustainability in Indians' DNA?

Yes. In India respect for Nature is same as respect for God. Therefore, I don't see any popular public opposition to eco-friendly policies.

We need to rediscover our DNA and celebrate that rather than push down the DNA with modernization.

We need to realize that our DNA has a contemporary value rather than only historical value.

What is the India content in the book?

We went to the Tatas and realized that if an Indian company is doing it in India, it can be done by others as well. We also interviewed Wipro's CSO – we got a lot of insights. We again realized that adoption of cutting-edge sustainability practices can do done in India. There cannot be excuses.

How can your book help Indian companies transition?

If the student is ready, the teacher shows up. If companies begin to think consciously the book will be useful to them. Companies that are no longer in a denial will embrace it relatively fast. In fact, sustainability is no longer a luxury.

You are upbeat about millennial pushing for change...

The demography of India is an advantage for sustainability. Millennials are asking questions about what companies are doing for environment. If you really want to attract the best talent this is a competitive advantage. Smarter people will want to work for a company that collectively believes in working with the community.



Anurag Behar, chief sustainability officer at Wipro (a large and profitable IT services and consulting firm based in India), reinforced this point in an interview for this book. He stated, "When Newsweek International recognized WIPRO as the second most sustainable company in the world, instead of being thrilled and happy, I was in a sense horrified." He continued, "While I knew that we at WIPRO were doing a fair bit on Sustainability, and that we were leaders in many ways, I equally knew how much more needed to be done. And, if this was the state of WIPRO, the global leader on Sustainability, then one can only imagine

what complete transformation businesses across the world need to go through to adequately deal with the multi-dimensional challenges of Sustainability." (Excerpt from Sustainability Edge)

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Entrepreneurial Philanthropy

fter wetting his feet deep in both the worlds of pure for-profit and for-profit social enterprise Madan Padaki feels the difference is not as much as it is made out to be. He now firmly believes that all businesses are social businesses – if they are not, can they be anti-social businesses? Henry Ford said any business that makes only money is a poor business

Speaking at Trust Box Debut Edition organized by Tata Trusts early July 2016, he said for **philanthropy to have maximum impact, it needs an entrepreneurial mindset.** He calls people who do that as **philantropreurs**. Madan ran Meritrac which was acquired by Manipal Education. In 2013, he started Head Held High – a venture to make rural youth employable. He also runs a 200 people e-commerce company.

Just like a business, a social organization requires an innovator's risk mindset if it is to succeed. And for it to scale it needs entrepreneurial thinking. For both to happen people have to create platforms, get on the digital wave to scale and build strong collaborative networks. Without these facets, no entity of whatever shade can succeed. And talent being scare, amidst a sea of unemployed people, both have to look good to attract the right people.

Madan's central point was to get profit-only entrepreneurs appreciate people in the social sector as hardworking and imaginative as they are. Such an appreciation may help them to drive their businesses with greater social nuance. And those working in NGOs, his message was that they start shedding the 'jholawallah' or the unkempt looks and put on the lens of an entrepreneur. There's a lot both can learn from one another.

Watch video - https://www.linkedin.com/pulse/entrepreneurial-philanthropy-madan-padaki?trk=hb_ntf_ MEGAPHONE ARTICLE POST

Myths About Star-rated ACs



A new study by Centre for Science and Environment shatters the myth of star-rated ACs. Here's how:

Your so-called '5-star' rated split AC becomes energy-inefficient as soon as the temperature soars over 40°C. In fact, it becomes worse than a 2 or 1 star rated AC, according to a recent CSE report.

- When the outdoor temperature increases to 40°C, a 5-star rated room air conditioner (RAC) starts performing like a 2-star rated RAC; at above 45°C, it is worse than a 1-star RAC
- A 5-star RAC is supposed to save 20-22 per cent of your energy cost compared to a 1-star RAC, claims the Bureau of Energy Efficiency (BEE). But the CSE study shows in peak summers, when temperatures are in the 40-50°C range, a 5-star RAC can start consuming 10-28 per cent more power than its declared capacity
- Cooling capacity of room ACs also drops by about 30 per cent in peak summers, which means a
 1.5-tonne AC acts like a 1-tonne AC
- Energy efficiency further deteriorates when users lower the room temperature artificially to levels below 27°C
- Bureau of Indian Standards (BIS) and BEE must tighten energy efficiency standards and test procedures to reduce margin of deterioration in the real world
- This is urgent as ACs contribute the most to peak electricity demand in cities and to electricity budgets
 of households. With extreme weather events, heat waves and heat island effects becoming common,
 local temperatures are expected to be much higher than the overall city levels and this will trigger
 more use of ACs

The way ahead

CSE recommends the following steps to meet targeted real world energy efficiency performance:

- BIS should amend Rule (IS 1391 part 2) to incorporate an additional test for testing of energy efficiency ratio based on multiple higher temperature range relevant for different climatic zones for testing and rating of ACs.
- BEE should make it mandatory for manufacturers to declare the tests results carried out based on multiple higher temperature range and declare the results on their product labels. The star labeling system should be adapted to this system.
- Manufacturers should declare the annual energy consumption based on cooling capacity tests.
- Ratchet the existing star rating to get the best technology in the Indian market.
- Actively promote passive architectural features to reduce thermal load of buildings.

Says Roychowdhury: "While this study is limited to split RACs, a similar assessment will have to be done for inverter ACs and window ACs. At the next level of review of the star labeling program, it is important to make the labeling program technology-neutral and develop more stringent test procedures and systems for monitoring of real world performance." Anumita Roychowdhury is executive director-research and advocacy, Centre for Science and Environment (CSE).



Piyush Goyal, minister of state, independent charge, for power, coal, new & renewable energy and mines recently informed the Lok Sabha that a master plan for making Chandigarh a Model Solar City under the 'Development of Solar Cities' program has been prepared. The solar city cell has also been established.

The minister further said that UT Administration, Chandigarh has empanelled 48 Solar Power Aggregators from whom any resident of Chandigarh can install Rooftop Solar Power Plant and can avail 30% subsidy. Solar rooftop power plants of aggregate 7.70 MW capacity are installed on 145 Government buildings till May, 2016 in this city.

The city is also taking a lead in rooftop solar. Recently, the chief conservator of forests, Santosh Kumar, inaugurated a 50kWp grid connected rooftop solar power plant at Government Model Senior Secondary School. The central government has set a target of installing 50MW rooftop solar power plants in Chandigarh by 2022.

Hartek Power Pvt Ltd successfully executed the city's very first solar project in the commercial category at Chandigarh Technology Park in Kishangarh recently. The 436-kWp project is the largest solar PV project to be commissioned in Chandigarh after the ones at Punjab Engineering College, Sector 12 (1,000 kWp) and Government College for Girls, Sector 11 (495 kWp), taking Chandigarh a step closer to becoming a "Model Solar City".

The Chandigarh Renewable Energy Science and Technology Promotion Society (CREST) has helped Chandigarh emerge as India's Number 1 city in state intervention models for solar power generation by installing solar PV projects to the tune of 6.53 MW on the rooftops of 134 government buildings in the city (as on March 31, 2016), it is for the first time that CREST worked with a private firm.

Hartek Singh said that since lack of funds is a major constraint in the way of achieving the city's revised target of 100 MW by 2022, private participation should be encouraged to give a push to solar power generation in the high-potential residential and commercial segments.

How GST is Good for India's Environment

ny efficiency measure automatically results in saving of resources. The passing of the General Sales Tax Bill by the Centre recently is a big move that will not only save tax but will reduce waste. For example, the abolition of entry tax means that hold up of trucks at every state border will disappear or the time taken will be reduced sharply. This will enhance efficiency of Indian goods transport system which is abysmal today.

The rationalization of tax structure also means massive reduction in paperwork, hence consumption of paper and then the storage space. The removal of need to have warehouses in every state could also result in saving of resources. Economists



believe GST could add two percent to India's GDP – a substantial amount the government can use for investing in primary education, health and conservation.

Abolition of entry tax could have a substantial impact on free flow of agricultural products across the country. Currently the state-level barriers had imposed stifling barriers on free movement of farm products. This may also help farmers get better prices as they have better flexibility to move their produce to markets which offer better price.

The flip side of GST is that the cost of many goods could drop which will spike consumption levels. But growth also means more jobs.

New GHG Platform to Study Impact of Climate Change

he GHG Platform-India is an Indian civil society initiative of eminent institutions such as Council on Energy, Environment and Water (CEEW), Center for Study of Science, Technology and Policy (CSTEP), ICLEI South Asia, Vasudha Foundation, and World Resources Institute (WRI) India in addition to a few sectoral experts. The platform was jointly conceptualised by Shakti Sustainable Energy Foundation and Vasudha Foundation. Vasudha foundation also acts as the Secretariat for the Platform.

The platform currently hosts national estimates for Green House Gas (GHG) emissions from 2007-2012 by accounting CO₂, CH₄ and N₂O gases across key sectors such as energy, industry, waste, agriculture, livestock, forestry, and land-use and land-use change. Going forward, it aims to provide state-level GHG emission estimates while simultaneously expanding the time-series for the national estimates. It is expected to be a valuable tool to understand development trends, track emissions, and also support the design and evaluation of energy and climate policies.

The emission estimates will be available on the website, allowing users to view, sort, and download data sets for analysis for showcasing the methodologies used in the analysis. The purpose of this website is to make data accessible to the public in a transparent and user-friendly manner. It is also envisaged that the data will be updated on a regular basis along with other key information.

AODP Raises Bar on Climate Risk Reporting, Backs Low-Carbon Economy

he AODP Global Climate 500 Index rates the world's 500 biggest asset owners - pension funds, insurers, sovereign wealth funds, foundations and endowments - on their success at managing climate risk within their portfolios, based on direct disclosures and publicly available information. Asset owners are scored on three key capabilities: Engagement, Risk Management and Low-Carbon Investment. They are graded from AAA to D while those with no evidence of action are rated X. This year AODP has raised the bar, requiring greater evidence of action and no longer giving credit purely for transparency or commitments.

The Asset Owners Disclosure Project (AODP) is an independent global not-for-profit organization that recognizes the specific financial risk attributes of climate change. AODP has developed the world's leading reporting framework for institutional investors encompassing the disclosure and management of climate risk.

Climate change poses a double threat to the insurance industry. It faces mounting costs from claims relating to the physical impacts of climate change and knock-on events such as the disruption of



global supply chains. At the same time, the investment portfolios that enable it to meet claims are themselves exposed to climate risks in the transition to the low-carbon economy.

Climate risk is now a mainstream issue for institutional investors. The FSB has set up a task force chaired by former New York Mayor Michael Bloomberg which will make recommendations to the G20 on how asset owners, the companies they invest in and financial intermediaries should report the potential impact of climate change on their bottom line. The global commitment to limit climate change to two degrees also presents asset owners with new opportunities. **Financing the de-carbonization of an economy is a major opportunity for insurers as long-term investors.**

Insurers are way behind pension funds in protecting their portfolios from climate risk. Only one in eight is taking tangible action compared with one in four pension funds.

This special report focuses on 116 insurers with \$15.3 trillion of investments and compares their performance with 324 pension funds with \$15.9 trillion. These two groups account for over 80% of the \$38 trillion of assets covered by the Index.

The Index identifies 31 asset owners who are leaders in managing climate risk, rated A+. They include 26 pension funds, but just one insurer, Aviva. Across the Index just 14 insurers, one in eight, are taking tangible action to manage climate risk in their portfolios, rated C+, compared with one in four pension funds.



BoP Hub's third edition of the BoP World Convention is scheduled for September 20 – 22, 2016 in Singapore. It is one of the largest gatherings of businesses, government and NGOs to address business opportunities in the base-of-the-pyramid segment.

The convention is an action platform designed to bring together leaders and social entrepreneurs from every sector to advance business solutions to end poverty. This unique forum offers the opportunity for public and private entities to come together and co-create new solutions to build inclusive economies. The event also has an expo site showcasing exemplary business models and products currently serving the BoP.

Founded by Jack Sim in 2011, BoP Hub is an attempt to galvanize the BoP movement in 2011. It seems to have emerged as the de-facto world trade centre for the poor. BoP Hub is a business accelerator platform with a mission to tackle poverty through trade. Jack Sim is famous for founding the World Toilet Organizaiton (worldtoilet.org).

The Bop community is estimated to consist of approximately 4.5 billion people in emerging economies, with the majority living in Asia (71.6%). These individuals exist as consumers, producers and entrepreneurs and collectively, they are estimated to represent a **US\$5** trillion market.

Strategy

BoP Hub's strategy is to aggregate and scale up optimal social business models, negotiate collaboration across sectors and build an effective supply chain by leveraging the BoP community as distributors and franchisees. This integrated approach empowers consumers by providing access to products and services that have the capacity to improve their quality of life.

Excerpts of SustainabilityNext's interview with Jack Sim

a. How many projects BOP Hub has worked on/completed since its launch in 2011. Any of them in India?

Five in total. The main one is a Sanishop in India. It's a project we franchised from Cambodia to India and Mozambique and more about it is on our sister organization (http://worldtoilet.org/what-we-do/sanishop/). Business module was done by BoPHUB.

b. Does it have a more well-defined short-to-medium term plan?

Overall: To incubate subsidiary social enterprises in different sectors, to accelerate existing businesses that help to beat the poverty.

Medium: Also in 2017, we are opening BOPHUB Design Center, timeless co-working space in Ubi Aria, Singapore.



Jack Sim

Short: to deliver a successful 3rd edition of BOP World Convention and Expo.

c. What's the funding pattern of BOP Hub?

Originally funded by me, it is supported by directors and the board. Also, well-wishes, donors, individual and government grants, etc. Convention and road shows help to contribute.

d. What are the facilities that a potential BOP entrepreneur can expect?

We also help with network and advice, but each project is very different. Sometimes we help to sell their products, sometimes – to promote their services, sometimes, advice how to grow, market the product, where to sell, etc.

Click www.bopworldconvention.com to register for the convention

Teach India Announces 2017 Fellowship Recruitment Cycle

Teach India announced the launch of its 2017 Fellowship Recruitment Cycle. It is on the lookout for its next cohort of more than 710 Fellows, for joining in May 2017.

Teach India launched its eighth year of its Fellowship in July 2016. In 2016, its 1250 Fellows will be serving close to 45,000 low-income children across India, while its 1500 Alumni are serving thousands more in leadership positions throughout the educational system. Its newest batch of 650 Fellows selected from close to 15,000 applications, are ready to teach in classrooms across the country.

http://teachforindia.org/ or write to Sanjana (sanjana.dalmiya@teachforindia.org).

Greenpeace Ranks Global Cosmetics and Personal Care companies' Microbead Commitment. Most Fall Short

new Greenpeace East Asia report has ranked the world's 30 biggest cosmetics and personal care companies on their commitment to tackling the issue of microbeads in their products. Microbeads are a type of microplastic that can be found in personal care products such as toothpastes, face washes, scrubs and shower gels. They are tiny plastic particles that are added for their exfoliating properties, but sometimes purely for esthetic purposes.

The world's 30 largest personal care companies were surveyed and scored on their microbead commitment, on the basis of four main criteria, to enable customers to understand better which brands are protecting the oceans, and which are not. Here's a list of top two joint winners:

The four main criteria:

- 1. Commitment & information transparency: Does the company have commitment on microbeads? Is it publicly available and easy to access?
- 2. Definition: How does the company define microbeads for their commitment?
- 3. Deadline: When will the company meet their commitment?
- 4. Application scope: Does the commitment cover all products in all markets?

The score for each company was based on their responses to a Greenpeace survey, as well as any publicly available information. Each criterion was weighted equally and scored out of 100, to give a final maximum score out of 400.

Joint first - score 340 out of 400

Beiersdorf is a German personal care company which owns brands such as Nivea, La Prairie and Eucer. Beiersdorf also uses other solid, insoluble plastic polymers (such as nylon/PA) in their leave-on products. This is an example of continued plastic use which falls outside of their narrow definition of microbeads. It is therefore a loophole in their commitment.





Colgate-Palmolive is a an American personal care, household and healthcare company. It owns brands such as Sanex, Palmolive and Colgate. In 2015 they were the world's 4th largest personal care company.

It narrowly applies to microbeads used for a certain function
- exfoliating and cleansing - rather than all functions. It applies only to certain rinse-off personal care
products, rather than all products. It is unclear whether all plastic types are included within the definition

L Brands is an American fashion and personal care company. It owns brands such as Victoria's Secret, PINK, Bath & Body Works and La Senza. In 2015 they were the world's 6th largest personal care company.

L Brands' commitment falls short of an acceptable standard because their definition is too narrow. It applies to just certain product types - soaps and scrubs - rather than all products. It applies to microbeads designed for a certain function - exfoliating or cleansing - rather than all functions. Is unclear whether it applies to all plastic types. L Brands should provide more transparency to its customers by making their microbead commitment publicly available on their website and sharing details about what alternatives to microbeads they are using in their products



Henkel AG & Co is a German based personal care, home care and adhesive technologies company which owns brands such as Persil and Schwarzkopf. In 2015 they were the world's 11th largest personal care company.

Despite ranking well, Henkel's microbead commitment falls short of an acceptable standard because it is too narrow or unclear: it only applies only to certain products - cosmetic products, some 'rinse-off' facial

and body cleansing products - rather than all products. There is a lower size limit in their definition, rather than covering anything under 5mm in size. It is silent about whether microbead function is a limitation.

Joint Second - 320 out of 400

Clarins is a French skincare and cosmetics company. In 2015 they were the world's 26th largest personal care company.

Unilever is a Netherlands based personal care, household products and food company. It owns brands such as Dove, Vaseline and VO5. In 2015 they were the world's 3rd largest personal care company.

Botica Comercial Farmacêutica is a Brazilian based beauty and personal care company. In 2015 they were the world's 20th largest personal care company.

Oriflame Cosmetics is a Swedish personal care and cosmetics company known for brands such as Nature's Secret, Optimals and Love Nature. In 2015 they were the world's 30th largest personal care company.



Shiseido is a Japanese personal care company. It owns brands such as Nars, Tsubaki and Bare Minerals. In 2015 they were the world's 8th largest personal care company.

Avon is an American based personal care, cosmetics and household products company. In 2015 they were the world's 9th largest personal care company.

Coty is an American based personal care and cosmetics company. It owns brands such as Adidas, Calvin Klein, Chloe and Marc Jacobs. In 2015 they were the world's 10th largest personal care company.



Kao Corp is a Japanese personal care, cleaning products and chemical company. It owns brands such as Biore, John Frieda and Curél. In 2015 they were the world's 12th largest personal care company.

Tetra Pak's Recycling Model Wins Golden Peacock One in three recycled

leading packaging and processing solutions provider, was awarded the reputed Golden Peacock Eco-Innovation Award 2016 for its work in establishing a sustainable collection and recycling ecosystem for used Tetra Pak cartons.

The Golden Peacock Award, a global benchmark of corporate excellence, underlines Tetra Pak's responsible waste management and recycling practices.

Tetra Pak South Asia Markets
Managing Director Kandarp Singh
said: "We started to see a growing
demand in India for safe and
hygienic food packaged in Tetra
Pak cartons from the early 2000s.
For this reason, we have been



Piyush Goyal, Minister of State (Independent Charge) for Power, Coal, New and Renewable Energy presenting the Eco Innovation Award to Jaideep Gokhale, Marketing Communications Director, Tetra Pak (2nd from right) and Praveen Mallick, Environment Director, Tetra Pak (2nd from left); at the Golden Peacock Awards

working to set up a viable ecosystem to encourage and build awareness around recycling of our fully-recyclable paper-based cartons. We began our journey from scratch nearly 15 years ago, with virtually no carton collections. Since then, we have been collaborating with stakeholders across the value chain – recyclers, waste pickers, NGOs, consumers and government bodies – to improve the collection and recycling of our cartons. Today, thanks to that early start, one in every three Tetra Pak cartons consumed in India is being recycled. Of course, there is more ground to cover but together with our partners, we are all set to keep the momentum going."

This combination of a short-term (interventions to establish collections and recycling) and long-term approach (education) form the basis of an economic model where the buyer (the recycler) pays an attractive price to the seller (the waste collector) and the model feeds itself, save for some interventions from Tetra Pak in terms of communication, promotion and equipment support.

Studies from Central Pulp and Paper Research Institute (CPPRI) establishes the quality of recovered fibre from Tetra Pak cartons being superior to that of Indian old corrugated cartons (OCC) and at par with imported OCC. This makes Tetra Pak cartons a valued resource.

The market for roofing sheets has grown significantly as they benefit consumers immensely. Studies among dairy farmers who use the sheets have revealed that milk

productivity goes up 10% during summer months.

Earlier, the extreme heat would result in 20% reduction in milk productivity.

Paryavaran Mitra Club

Waste pickers are often perceived as marginalized and lack social affiliation. The club is a strategic initiative to provide a strong sense of bonding and affiliation and also nurture them as promising Tetra Pak collection partners.

Cartons to Classroom

Tetra Pak launched a first-ofits- kind initiative 'Cartons to



Students participating at a Paryavaran Mitra camp. (Image source: education-for-change.blogspot.com)

Classrooms' in Bangalore with the objective to educate consumers about the recyclability of used Tetra Pak cartons.

The initiative brought the city of Bangalore together that collected more than 100,000 used Tetra Pak cartons, which were recycled into schools desks. Based on the success of this initiative, Tetra Pak launched a pan India initiative in 2013- Your Cartons My Classroom.

'Your Cartons. My Classroom' brought together Delhiites to collect over 200,000 used Tetra Pak cartons for recycling. The collected cartons were recycled into school stationery and furniture for six schools that were in need of a better learning environment. It created awareness about the need to segregate used Tetra Pak cartons, which can help improve the education environment for students.

Benefits and Impact

A company case study estimates that more than 30% of used Tetra Pak cartons are being recycled. What is unique about Tetra Pak carton collection model is that it addresses not just an environmental concern but also a social one.

It has been able to involve more than 16,000 waste collectors who go about collecting cartons collection every day and thereby, generate extra income. The Paryavaran Mitra clubs and health camps are a step forward towards increasing social affiliation for waste collectors. Recycling operations generate additional livelihoods.

Carton recycling not just saves natural resources from being wasted but also prevents landfill. Recycling helps reduce carbon footprint as the extraction of new raw materials (to produce plastic and aluminium) is more energy intensive than reusing the materials, the case notes.



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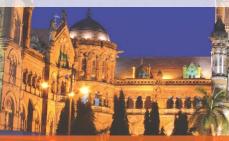


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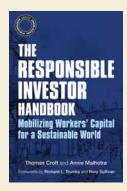


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The Responsible Investor Handbook Mobilizing Workers' Capital for a Sustainable World

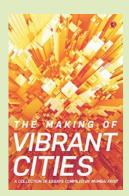
By Thomas Croft and Annie Malhotra, Greenleaf Publishing 2016

But, what constitutes responsible investment, and how can it be undertaken in practice? What is the impact of responsible investment strategies on investment performance? How can trustees, managers and advisors implement these strategies in line with their fiduciary responsibilities? How can plan trustees and staff members convince all stakeholders of the need to invest in resilient growth?

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The Making of Vibrant Cities: A collection of essays compiled by Mumbai First

Sonali Rohra, Rupa Publications India, April 2016

he Making of Vibrant Cities is a collection of ideas on urban themes straddling urban governance, finance, land use and planning, transportation, sustainability and climate change, etc. in an effort to bring together the thinking of various experts on meeting with the challenges of urbanization. Drawing contributions from an eminent group of people, this book is the first-of-its-kind in India, as it brings together former policymakers, practitioners, experts, and academics to share their perspectives on various urban issues, given the interdisciplinary nature of the challenges facing them.

The book provides comparative perspectives, and constructive ideas needed to transform urban India, and improve the quality of life for more than 377 million urban dwellers. Comprising observations from renowned international authors who have studied various BRICS nations closely, drawing parallels on the development of various cities scattered across these countries, this volume brings to focus the similarity of issues faced by them even though in varying magnitudes.

This similarity manifests itself in the quality of life — congestion and insufficient urban transport infrastructure, pollution, slums, dilapidated buildings, intermittent water supply, potted roads, littered streets, uneven pavements, and lack of open spaces. The Making of Vibrant Cities serves as an ideas handbook for various stakeholders, and helps steer policy research, design, and implementation efforts related to urban development across the BRICS nations.





Clean Up Your Act: The State of Sanitation in India (e-book)

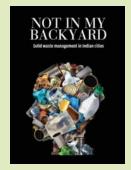
Sushmita Sengupta, Centre for Science & Environment, May 2016

f the 1 billion people globally who have no toilet, India accounts for nearly 600 million. Fifty per cent of India's population defecates in the open. Well-designed communication and awareness campaigns connecting sanitation to health and women's dignity and outcome-based monitoring are vital. Community-centric programmes under strong leadership can usher in a clean India.

Ensuring basic hygiene for all is a major task for the Indian government. Recent National Sample Survey Office data underlined the abysmal state of sanitation in the country, especially rural India where two thirds of the country lives. Huge discrepancies in data on toilets from different government departments mean that the impact of sanitation programmes is difficult to gauge. The net result, however, is unimproved sanitation coverage and compromised health.

What is clear is that the programmes had large leakages. Sikkim, Haryana and Kerala, nevertheless, excelled in sanitation programmes, with Sikkim topping with 100 per cent sanitation coverage. Gujarat failed badly; the restricted role of beneficiaries, poor technological options that did not cater to their needs, and lack of awareness contributed to this state of affairs. The delivery mechanism was also faulty.

The recent Swachh Bharat Mission claims to be more focused on monitoring and is said to be filling lacunae. Success stories demonstrate that political and administrative will can eradicate open defecation.



Not in My Backyard: Status of Solid Waste Management in Indian Cities

Centre for Science and Environment (CSE), August 2016

That direction should waste management take in North East India? What does the future hold in store? Are landfills the answer? Is Waste-to-energy technology still a good bet? Why segregation is the key? These are some of the questions that come to our minds when thinking about the fragile ecosystem of North East India.

Of the 14 cities, that CSE rated, we have rated Aizawl, Agartala and Gangtok from North-East. The system for rating cities was to determine who is the cleanest of them all in terms of solid waste management. It is clear that cities that are segregating their waste have been able to effectively process and treat it and have achieved the status of zero landfill cities. While, some cities are doing - part segregation and part treatment. And then, there are a few cities, that are visibly clean but dumping their waste.

Centre for Science and Environment (CSE), New Delhi is releasing its book 'Not in My Backyard: Status of Solid Waste Management in Indian Cities' in Guwahati, Assam. The book release shall be followed by a discussion with municipal commissioners, regulators, urban planners, consultants and NGOs on the need to have zero landfill cities across North East India.





Knowledge Partner









Smart Cities Summit 2016

Friday, September 30, 2016 | Indian Habitat Centre (IHC), New Delhi

FICCI is coming up with the "2nd Annual Summit on Smart Cities — Wining the Challenges" which is scheduled to be held on 14th of September' 2016. The focus of the Summit this time is to map the progress of the sector and will draw attention towards implementing the blueprints that is drawn in due course.

Key Highlights of Summit 2016

- Ministry invited for the Special Address and Inauguration
- PwC is the Knowledge Partner
- Supported by National Institute of Urban Affairs and Smart Cities Council
- 33 cities' (the ones selected under the initiative) Nodal Body for Smart Cities have been invited
- Will address the challenges of ongoing smart city projects and outline the way ahead

Cities Confirmed so far:

- Mr. Vinay Chand, Commissioner, Tirupati Smart City
- Mr. Alokesh Prosad Roy, Commissioner, Bidhannagar Municipal Corporation
- Mr. Chandramouli Shukla, CEO, Bhopal Smart City Development Corporation Limited
- Mr. Rahul Singh, Deputy Additional Councillor, Pasighat Municipal Council
- Mr. Tikender Panwar, Commissioner, Shimla Municipal Corporation
- Mr. Ashok Kumar Sharma, Municipal Commissioner, Municipal Corporation of Faridabad
- Mr. R Meenakshi Sundaram, IAS, Vice Chairman, Mussoorie Dehradun Development Authority

Highlights of the summit 2015

- Shree M Venkaiah Naidu, Hon'ble Minister of Urban Development, Housing and Urban Poverty Alleviation and Parliamentary Affairs inaugurated the Summit,
- Dr. Nandita Chatterjee, Secretary, Ministry of Housing and Urban Poverty Alleviation gave a keynote address
- Mr. Adarsh Shastri, Parliamentary Secretary, Ministry of Information & Technology, Government of NCT Delhi shared his inputs over Smart City -Leveraging ICT, GIS and Mobile services
- International speakers from Korea Land and Housing (LH) Corporation, City of Yokohama, US Green Building Council, Embassy of the Kingdom of the Netherlands, German Centre for Industry and Trade Delhi Private Limited, The City of Adelaide
- 120 companies, 48 speakers & 250+ participants
- Reputed companies like CISCO, ESRI, Essel Infra, Mahindra World City, Rolta and IDE Technologies showed their presence as sponsors











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Course Highlights

- Global gas/LNG market and market structure
- Current gas/LNG trading activities in Europe, USA, Asia Pacific, Africa, Atlantic and Middle East region
- Principles and formulation of gas/LNG Sales and Purchase Agreement (GSPA/SPA) and Gas Transportation Agreement (GTA)
- Contract terminology and construction operational, commercial and legal basis of gas, LNG and Gas Transportation Contracts
- Gas/LNG pricing strategy and price indexation in a competitive gas market
- Contract negotiation best practice techniques

Key Learning Objectives

- Background knowledge to facilitate gas/LNG sourcing decisions
- Understanding current trends of the gas organisation structure
- Knowledge of the underlying reasons for gas contract terms and conditions
- Sufficient knowledge enabling construction of gas, LNG and gas transportation contracts
- Expertise for contract negotiation
- Techniques of gas/LNG pricing in a competitive market
- Understanding of operation of trading hubs, spot and arbitrage
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- Contract negotiation best practices
- Tips on contractual risk mitigation
- Contract financing and project structuring
- Contractor relationship management
- Clause-by-clause discussion based on an actual contract precedent

Key Learning Objectives

UNDERSTAND the current finance market for EPC contracts MANAGE legal risks and environment for EPC contracts in the region DISCOVER alternative procurement options for projects and the risks and opportunities associated with these options

DISTINGUISH new and effective contract negotiation strategies ANALYSE the types of claims that may be made under EPC contracts and develop strategies to manage these claims

GAIN INSIGHTS into the best current dispute resolution options and the risks and costs associated with each option

Contact Person: Reanne Lee Tel: +65 6325 0254

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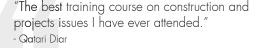
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- Qatar Petroleum

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- KBC Bank NV

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