

Table of Contents

ECONOMIC PRINCIPLES	2
The Human-Centered Enterprise	2
Empowerment of the HCE’s Board	3
RESPECT OF HUMAN RIGHTS	4
General Obligation to respect Internationally Proclaimed Human Rights	4
Non-Complicity	4
Adequate Wages and Dignified Family Living	4
Favorable and Healthy Conditions of Work	5
Pay without Discrimination	6
Equality	
Equality between men and women	
Prohibition on Child Labor	7
Prohibition on slavery and servitude	
Obligation to Respect Labor Rights and Provide Safe Work Environment	9
Elimination of all forms of Discrimination in Employment	11
Freedom of Association and Right to Collective Bargaining	
SOCIAL RIGHTS (FUNDED ON FUNDAMENTAL RIGHTS) AND PRINCIPLES OF SOCIAL SUSTAINABILITY	
Leisure and paid Leave	
Equal Opportunities	
Special Protection for vulnerable workers	
ETHICAL AND MORAL PRINCIPLES	
Interfaith Principles on International Business	
Taking Responsibilities.....	
Respecting Social Function of Property	
Respecting Good Faith and Avoiding abuse of rights	
Fighting corruption.....	
Avoiding corrupt relationships	
Avoiding and Managing Conflicts of Interests.....	
Lobbying and Undue Influence	

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

Transnational Bribery
 Compensation of damages.....
 Collaboration with public authorities
 Money Laundering and Tax Evasion.....
 Retaliation and Intimidation
 High Leadership, promoting Ethics and Compliance Programs.....
 Education and Training of employees
 Whistleblowing.....
 Private companies, Public Services and Services of General Interest
 Banks and Financial Services

ENVIRONMENTAL PRINCIPLES 13
 Precautionary Approach 13
 Initiatives and Commitments for Environmental Responsibility 13
 Development of Environment-Friendly Technologies 14
 Environmental friendly technologies
 Value Chain
 Waste
 Polluter Pays Principle
 Responsibility to protect the environment
 Natural Resources
 Self regulation and control
 Environmental Liability
 Extended Producer Responsibility
 Measure in order to improve
 Life cycle perspective

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

Access to Environmental Information and Transparency

Interested parties

Protection of Biodiversity

PRINCIPLES	REFERENCES/SOURCE	BRIEF SUMMARY OF SOURCES
ECONOMIC		
<p>The goal of the HCBM is to see the Human-Centered Enterprise put profit on the same priority level with ethical, social and environmental principles as specified in the charter.</p>	<p>Lumen Behavior, Human-Centered Business. ¹</p>	<p>The human-centered thinker believes that success starts with maximizing value for humans in which profit is the result, not the other way around.</p>
<p>Statement empowering the directors to pursue social and environmental objectives and governance bodies that represents stakeholders will balance the power of shareholders body.</p>		

¹ Human Centered Business is an initiative developed by a Swedish organization called Lumen Behavior – the entity is engaged in scoping the Swedish business landscape and assessing for-profit business models of all types in order to identify companies that stand out as leaders in the adoption of a human-centered approach in their various businesses. A slide show presentation is available on LinkedIn Slide Share at http://www.slideshare.net/humancenteredbusiness/human-centered-business?utm_source=slideshow02&utm_medium=ssemail&utm_campaign=share_slideshow_loggedout

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

RESPECT OF HUMAN RIGHTS		
Enterprises shall respect human rights, particularly, the right to human dignity, the right to integrity, the right to equality, the right to privacy, the right to freedom, the right to work, the right to health.	Universal Declaration of Human Rights UN Global Compact Treaty establishing the World Health Organization European Convention on Human Rights Charter of Fundamental Rights of the European Union	The scope of its responsibility in this regard shall not depend on the local context in which it is operating It shall be considered whether the company is causing or contributing to adverse human rights impacts through its own activities within the local context An analysis of the company's relationships with Government, business partners, suppliers and other non-State actors will contribute to determine whether they might pose a risk for the company in terms of implicating it in human rights abuse.
Enterprises shall make sure that they are not complicit in human rights abuses, whether in issues involving internal stakeholders (such as employees) or external stakeholders (such as suppliers)	UN Global Compact #2; UN Guiding Principles Reporting Framework	Two elements of complicity: (1) An act or omission (failure to act) by a company that helps, facilitates, legitimizes, assists, or encourages another entity to carry out human rights abuses; (2) Knowledge on the part of the company its act or failure to act would facilitate such abuses of human rights.
Business shall provide wages that guarantee an adequate standard of living for the worker and his/her family (remuneration that ensures dignified life for the worker and the family including health, food, education, housing etc.)	UDHR, Art. 25	Everyone has the right to a standard of living adequate for the health and well-being of himself/herself and of his/her family, the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his or her control.
	ICESCR, Art. 7	Right of everyone to enjoy just and favorable work conditions that, in particular, ensure a safe and healthy work environment.
	ILO C.183	Members shall adopt appropriate measures to ensure that pregnant or breastfeeding women are not obliged to perform work that will be prejudicial to the health of the mother or the child, or where an assessment has established a significant risk to the mother's health or that of her child.
	ILO R.191	Members should endeavor to extend the period of maternity leave to at least 18 weeks.

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

Enterprises should guarantee wages that guarantee adequate standard of living for the worker and the family (remuneration that ensures dignified life for the worker and the family including health, food, education, housing etc.) (CONTINUED)	ILO C.156 Workers with Family Responsibilities	Members shall enable persons with family responsibilities who are engaged or wish to engage in employment to exercise their right to do so without being subject to discrimination and, to the extent possible, without conflict between their employment and family responsibilities.
	ILO Recommendation No.165	Authorities in Member States should endeavor to collect and publish adequate statistics on the number of workers with family responsibilities engaged in or seeking employment and on the number and age of their children and of other dependents requiring care, and to ascertain, through systematic surveys conducted more particularly in local communities, the needs and preferences for child-care and family services and facilities.
Favorable and healthy conditions of work	UDHR, Art. 23	Everyone has the right to [...] to just and favorable conditions of work [...]
	ICESCR, Art. 7	Recognition of the right of everyone to the enjoyment of just and favorable conditions of work [...]
	ILO Recommendation No. 192	Authorities should establish a national system for occupational safety and health surveillance which should include both workers' health surveillance and the surveillance of the working environment.
	ILO P155 (To Convention No. 155)	Authorities shall adopt methods consistent with national conditions and practice, and establish and periodically review requirements and procedures for: (a) the recording of occupational accidents, occupational diseases and, as appropriate, dangerous occurrences, commuting accidents and suspected cases of occupational diseases; and (b) the notification of occupational accidents, occupational diseases and, as appropriate, dangerous occurrences, commuting accidents and suspected cases of occupational diseases.
	ILO C. 155	Each Member State shall formulate, implement and periodically review a coherent national policy on occupational safety, occupational health and the working environment with the aim to prevent accidents and injury to health arising out of, linked with or occurring in the course of work, by minimizing the causes of hazards inherent in the working environment.

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

<p>Favorable and healthy conditions of work (CONTINUED) ***</p>	<p>ILO C176 (Mines)</p>	<p>Employers must take all measures to minimize the risks to safety and health in mines under their control, and (a) ensure that the mine is designed, constructed and provided with electrical, mechanical and other equipment, including a communication system, to provide conditions for safe operation and a healthy working environment; (b) take steps to maintain the stability of the ground in areas to which persons have access in the context of their work; and (c) regularly inspect the working environment to identify the various hazards to which the workers may be exposed.</p>
	<p>ILO Code of Practice – Safety and Health in Ports</p>	<p>Bodies employing port workers should ensure that all port workers are properly instructed in the hazards of their occupations and the precautions that are necessary to avoid accidents. Port workers must also be informed of legal requirements relating to their protection.</p>
<p>Elimination of discrimination in respect of employment and occupation. ***</p>	<p>ILO Convention 111</p>	<p>Discrimination can affect men or women on the basis of their sex, or because their race or skin colour, national extraction or social origin, religion, or political opinions differ from those of others.</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

Equal pay for equal work/work for equal value ***	UDHR, Art. 23	Everyone, without any discrimination, has the right to equal pay for equal work. Everyone who works has the right to just and favorable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection.
	ILO C100	Each Member shall promote and ensure the application to all workers of the principle of equal remuneration for men and women workers for work of equal value, without discrimination based on gender
	ACHPR, Art. 15	Every individual shall have the right to work under equitable and satisfactory conditions, and shall receive equal pay for equal work.
	North American Agreement on Labor & Cooperation, Article 49	Equal wages for women and men by applying the principle of equal pay for equal work in the same establishment.
	ILO Minimum Wage Fixing C.131	Each Member State shall establish a system of minimum wages which covers all groups of wage earners. Minimum wages shall have the force of law, not be subject to abatement, and failure to apply them shall make responsible entities liable to appropriate sanctions.
	ILO R.135	Minimum wage should be designed with the policy aim being to overcome poverty and to ensure the satisfaction of the needs of all workers and their families. The fundamental purpose of minimum wage fixing should be to give wage earners necessary social protection as regards minimum permissible levels of wages.
	SDG# 8 - Target 8.5	Decent work for all women and men, including for young people and persons with disabilities

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

Prohibition of any form of child labor, including recruitment and use of child soldiers.	ILO C138	Countries are mandated to pursue a national policy designed to ensure the effective abolition of child labor and to raise the minimum employment age to a level consistent with the fullest physical and mental development of young persons.
	ILO C182	Duty to take immediate measures to secure elimination of the worst forms of child labor. 'Worst forms of child labor comprises: (1) all forms of involuntary servitude, such as the sale and trafficking of children, debt bondage and serfdom and forced or compulsory labor, including forced or compulsory recruitment of children for use in armed conflict; and (2) work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children.
	UNCRC, Art. 32	States Parties recognize the right of the child to be protected from economic exploitation and from any work that is likely to interfere with the child's education, or to be harmful to the child's health or physical, mental, moral or social development. States Parties shall in particular: (a) Provide for a minimum of minimum admission to employment; (b) Regulate hours and conditions of employment; and (c) Provide for appropriate sanctions for violations.
	ILO Declaration of Fundamental Rights at Work, 1998	"Basic workers' rights" – the prohibition of forced labor and child labor, freedom of association, the right to organize and bargain collectively, equal remuneration for work of equal value and the elimination of discrimination in employment.
	UN Global Compact #5	<u>Minimum Ages for Employment</u> <u>Light Work</u> : 12 years in developing countries, 13 years in developed countries. <u>Regular Work</u> : 14 years in developing countries, 15 years in developed countries. <u>Hazardous Work</u> : 18 years in all countries.
Prohibition of any form of child labor, including recruitment and use of child soldiers (CONTINUED)		

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

<p>***</p> <p>-----</p> <p>Prohibition of forced labour, slavery and human trafficking</p>		
	ILO C29	"Forced labor" means all work or service which is exacted from any person under the menace of any penalty for which a person has not offered themselves voluntarily. Each Member shall suppress the use of forced or compulsory labor in all its forms within the shortest possible period. No concession granted to companies shall involve any form of forced or compulsory labor for the production or the collection of products or materials.
<p>Respect/comply with labor rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.</p>	ILO Migration for Employment C.97	Members shall apply, without discrimination in respect of nationality, race, religion or sex, to immigrants lawfully within its territory, treatment no less favorable than what it applies to its own nationals with respect to wages, hours, apprenticeship and training, overtime work, holiday pay, membership in trade unions, collection of employment taxes, and legal proceedings relating to aforementioned matters.
	ILO Safety & Health in Agriculture C.184	Duty to formulate and enforce policy on safety and health in agriculture. This policy shall have the aim of preventing accidents and injury to health arising out of, linked with, or occurring in the course of work, by eliminating, minimizing or controlling hazards in the agricultural working environment. The term "agriculture" shall include agricultural and forestry activities carried out except subsistence farming, industrial processes that use agricultural products as raw material and the related services, and industrial exploitation of forests.
	ILO R203	Members should establish plans of action with time-bound measures using a gender- and child-sensitive approach to achieve the effective and sustained suppression of forced

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		or compulsory labor in all its forms through prevention, protection and access to remedies, such as compensation of victims, and the sanctioning of perpetrators. Members should also establish institutional frameworks that will enforce laws that prohibit forced labor.
	ILO C176 (Mines)	Employers must take all measures to minimize the risks to safety and health in mines under their control, and (a) ensure that the mine is designed, constructed and provided with electrical, mechanical and other equipment, including a communication system, to provide conditions for safe operation and a healthy working environment; (b) take steps to maintain the stability of the ground in areas to which persons have access in the context of their work; and (c) regularly inspect the working environment to identify the various hazards to which the workers may be exposed.
	ILO Code of Practice – Safety and Health in Ports	Bodies employing port workers should ensure that all port workers are properly instructed in the hazards of their occupations and the precautions that are necessary to avoid accidents. Port workers must also be informed of legal requirements relating to their protection.
Prohibition of forced labour, slavery and human Trafficking (continued)	ILO C167 (Construction Workers)	Workers shall have the right and the duty at any workplace to participate in ensuring safe working conditions to the extent of their control over the equipment and methods of work and to express views on the working procedures adopted as they may affect safety and health.
----- Right to a safe and secure working environment for all workers, including migrant workers, in particular women migrants, and those in precarious employment. ***	ILO C152 (Dock Work)	Duty to provide workers with any personal protective equipment and protective clothing and any life-saving appliances.

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

<p>Right to a safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment. (CONTINUED)***</p>	<p>ILO C188 (Fishing Industry)</p>	<p>Convention applies to all fishers and all fishing vessels engaged in commercial fishing operations. The skipper of the fishing vessel has the responsibility for the safety of the fishers on board and the safe operation of the vessel, including but not limited to the following areas: (a) providing such supervision as will ensure that fishers perform their work in the best conditions of safety and health; (b) facilitating on-board occupational safety and health awareness training; and (c) complying with navigation safety measures, watch keeping and good seamanship standards.</p>
	<p>ILO C 170 (Chemicals)</p>	<p>"Use of chemicals at work" is defined as any work activity which may expose a worker to a chemical, including production, handling storage, and transport of chemicals. Also includes the disposal and treatment of waste chemicals and the maintenance of equipment and containers for chemicals. There must be systems and specific criteria for the classification of all chemicals according to the type and degree of their intrinsic health and physical hazards.</p>
	<p>ILO Recommendation No.97.</p>	<p>There must be national laws and methods of preventing, reducing or eliminating risks to health in places of employment, including methods which may be applied, as necessary and appropriate, in connection with special risks of injury to health. These measure must be legally enforceable and actually enforced.</p>
	<p>SDGs #8 - Target 8.8</p>	<p>Protect labor rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

	<p>ILO C.175 Part-Time Work Convention</p>	<p>Measures shall be taken to ensure that part-time workers receive the same protection as that accorded to comparable full-time workers with respect to: (a) the right to organize, the right to bargain collectively and the right to act as workers' representatives; (b) occupational safety and health; and (c) discrimination in employment and occupation. Part-time workers should not, solely because they work part time, receive a basic wage which, calculated proportionately on an hourly, performance-related, or piece-rate basis, is lower than the basic wage of comparable full-time workers.</p>
	<p>OECD Guidelines, Part 1, Section IV</p>	<p>Enterprises should, within the framework of applicable law, regulations and prevailing labor relations and employment practices, not discriminate against their employees with respect to employment or occupation on such grounds as race, color, gender, religion, political opinion, national extraction or origin, unless selectivity furthers established governmental policies, which specifically promote greater equality of employment opportunity or relates to the inherent requirements of a job.</p>
	<p>UN Global Compact #6</p>	<p>Businesses should uphold the elimination of discrimination in respect of employment and occupation - there should not be a practice of treating people differently or less favorably because of characteristics that are not related to their merit or the inherent requirements of the job. In national law, these characteristics commonly include: race, color, sex, religion, political opinion, national extraction, social origin, age, disability, HIV/AIDS status, trade union membership, and sexual orientation</p>
<p>Freedom of association and Right to Collective Bargaining</p>	<p>ILO C87</p>	<p>Workers shall have the right to join organizations of their own choosing without prior authorization from their employers, to elect their representatives in full freedom, organize their administration and activities, and to formulate their programs.</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

	ILO C98	Workers shall have the right to join organizations of their own choosing without prior authorization from their employers, to elect their representatives in full freedom, organize their administration and activities, and to formulate their programs.
	ILO C.135 Workers' Representatives	"Workers' Representatives" means persons who are trade union representatives, namely, representatives designated or elected by trade unions or by members of such unions. They shall enjoy effective protection against any act prejudicial to them, including dismissal, based on their status or activities as a workers' representative or on union membership.
Enterprises shall respect the exercise of the right to strike	International Covenant on Economic, Social and Cultural Rights, art.8.c	Art.8.c recognizes the right to strike, provided that it is exercised in conformity with the laws of the particular country.

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

SOCIAL RIGHTS (BASED ON HUMAN RIGHTS) AND PRINCIPLES OF SOCIAL SUSTAINABILITY

Enterprises shall respect leisure and paid leave including maternal leave for mothers**	UDHR, Art. 24.	Everyone has the right to rest and leisure, including reasonable limitation of working hours and periodic holidays with pay.
	ICESCR, Art. 7	Remuneration which provides all workers, at a minimum, with [...] Rest, leisure and reasonable limitation of working hours and periodic holidays with pay, as well as remuneration for public holidays.
	ILO C183	Cash benefits shall be provided, in accordance with national laws and regulations, to women who are absent from work on leave due to illness or maternity, as defined by the Convention.

UDHR, Art. 24.	Everyone has the right to rest and leisure, including reasonable limitation of working hours and periodic holidays with pay.
----------------	--

Enterprises shall promote equal Opportunities between men and women: Positive Action	Charter of Fundamental Rights of the European Union, art. 23	The principle of equality shall not prevent the maintenance or adoption of measures providing for specific advantages in favour of the under-represented sex
Equal Opportunities. Business shall contribute to promote equal opportunities for persons with disabilities	Convention on the Rights of Persons with Disabilities, Art.4.f	Enterprises should equalize opportunities for persons with disabilities

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

Special protection for vulnerable workers: minors.	Global Compact. Business and Children’s rights	THE CORPORATE COMMITMENT TO SUPPORT -- in addition to respecting human rights-, voluntary actions that seek to advance human rights, including children’s rights, through core business activities, strategic social investments and philanthropy, advocacy and public policy engagement, and working in partnership and other collective action.
Special protection for vulnerable workers: pregnant women	Convention on the Elimination of all forms of Discrimination against women (CEDAW), art.11	Dismissal on the grounds of maternity is prohibited. Maternity leave should be guaranteed.
Special protection for vulnerable workers: persons with disabilities	Convention on the Rights of Persons with Disabilities Art.4	Enterprises should eliminate discrimination on the basis of disability

ETHICAL AND MORAL PRINCIPLES:		
A) MORAL PRINCIPLES		
<p>1. Businesses should abide by principles of mutual respect, stewardship, honesty, trustfulness, justice, interdependence, caring for the poor, protection of human dignity, legitimacy of business and profit that serves the interests of society, obligation to avoid fraud, obligation for timely payments and stable and honest prices. ***</p>	<p>Interfaith Declaration (Abrahamic religions) - Code of Ethics for International Business, 1994.</p>	<p>The principles of justice, mutual respect, stewardship, and honesty should form the moral basis of business dealings and decision-making in corporations.</p> <p><i>The Principles of the Most-Followed Religions in the World versus a Human-Centered Business Model</i> by Pierre Viaud</p> <p>“The most universal prerequisites of the 14 faiths are honesty, trustfulness and justice. The second most commonly shared theme is the interdependence between individuals, society, and God. The third is caring for the poor, while the fourth is the protection of human dignity. The fifth is the legitimacy of business and profit that serves the interests of society. The sixth is the clear obligation to avoid fraud. The seventh sets an obligation for timely payments. The eight imposes stable and honest prices. Furthermore, Judaism, Islam, Sikhism and Baha’i highlight the divine ordination of wealth. Judaism, Catholicism, Daoism and Shintoism impose on their believers the need to care for the environment. Last, but not least, Judaism, Catholicism and</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		<p>Sikhism preach against discrimination to the stranger or on the basis of gender.”</p> <p><i>Beyond Religion: Ethics for a Whole World</i>, by the Dalai Lama</p>
<p>2. Businesses have a responsibility to future generations to improve the quality of goods, not to degrade the environment in which they operate, and seek to enrich the lives of those that work within it. ***</p>	<p>Interfaith Declaration (Abrahamic religions) - Code of Ethics for International Business, 1994.</p>	<p>Short-term profitability should not be pursued at the expense of long term viability of the business. Neither should business operations disadvantage the wider community. Since business activity involves human relationships, there needs to be a balancing of the reasonable interests of stakeholders involved.</p>
<p>B. GENERAL LEGAL PRINCIPLES</p>		
<p>3. Business must protect and respect with due diligence the human rights, preventing their violation and establishing remedies if necessary.***</p>	<p>UN Guiding Principles on Business and Human Rights, 2011</p>	<p>“While they do not by themselves constitute a legally binding document, the Guiding Principles elaborate on the implications of existing standards and practices for States and businesses, and include points covered variously in international and domestic law.</p> <p>International human rights treaties generally do not impose direct legal obligations on business enterprises. Legal liability and enforcement for the infringement by businesses of international human rights standards are therefore defined largely by national law. However, the actions of business enterprises, just like the actions of other non-State actors, can affect the enjoyment of human rights by others, either positively or negatively. Enterprises can affect the human rights of their employees, their customers, workers in their supply chains or communities around their operations. Indeed, experience shows that enterprises can and do infringe human rights where they are not paying sufficient attention to this risk and how to reduce it.</p> <p>In many cases the responsibility of enterprises to respect human rights is</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		<p>reflected at least in part in domestic law or regulations corresponding to international human rights standards. For instance, laws that protect people against contaminated food or polluted water, or that mandate workplace standards in line with the ILO conventions and safeguards against discrimination, or that require individuals’ informed consent before they take part in drug trials, are all different ways in which domestic laws can regulate the behaviour of enterprises to help ensure that they respect human rights. The responsibility to respect human rights is not, however, limited to compliance with such domestic law provisions. It exists over and above legal compliance, constituting a global standard in all situations. It therefore also exists independently of an enterprise’s own commitment to human rights. It is reflected in soft law instruments such as the Guidelines for Multinational Enterprises of the Organisation for Economic Co-operation and Development (OECD). There can be legal, financial and reputational consequences if enterprises fail to meet the responsibility to respect. Such failure may also hamper an enterprise’s ability to recruit and retain staff, to gain permits, investment, new project opportunities or similar benefits essential to a successful, sustainable business. As a result, where business poses a risk to human rights, it increasingly also poses a risk to its own long-term interests. of expected conduct applicable to all businesses”</p>
<p>4. Business must respect the social function of property when developing its activities in accordance to the legislation***</p>	<p>National legislations: eg ART. 33 SPANISH CONSTITUTION, In some countries such as Colombia, Peru and Venezuela, it is estimated that the property involves duties and it also has a social function. However, Mexico was the first country in the world that, in its Constitution of 1917 granted a social function to the property. Brazil introduced its new constitution – the notion of social function of property (1988, Article 23.). German constitution of 1949, Article 14(2). GRUNDGEZETZ FÜR DIE BUNDESREPUBLIK DEUTSCHLAND [GRUNDGESETZ] [GG] [BASIC LAW], art. 14, sec. 2 (Ger.)</p>	<p>The French jurist LEON DUGUIT developed the idea of social function of property which has been included in several legislations all around the world</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

<p>5. Businesses must respect the principle of good faith and avoid abuse of rights in their relationships with stakeholders***</p>	<p>National legislations, Vienna Convention on the Law of Treaties (VCLT) Shrimp – Turtle Case, Appellate body of WTO</p>	<p>The Appellate Body of the WTO, referring to the principle of good faith, indicated that: “as once a general principle of law and a general principle of international law, controls the exercise of rights by states. One application of this general principle, the application widely known as the doctrine of <i>abus de droit</i>, prohibits the abusive exercise of state’s rights and enjoins that whatever the assertion of a right impinge on the field covered by a treaty obligation, it must be exercised bona fide, that is to say, reasonably”</p>
<p>C. ANTICORRUPTION PRINCIPLES: Principles on corruption prevention and punishment</p>		
<p>6. Businesses should fight against corruption in all its forms, including extortion and bribery ***</p>	<p>General Assembly resolution 58/4 of 31 October 2003 United Nations Convention against Corruption (hereinafter, UNCAC)</p>	<p>Art.12. Private Sector 1. Each State Party shall take measures, in accordance with the fundamental principles of its domestic law, to prevent corruption involving the private sector, enhance accounting and auditing standards in the private sector and, where appropriate, provide effective, proportionate and dissuasive civil, administrative or criminal penalties for failure to comply with such measures. 2. Measures to achieve these ends may include, inter alia: (a) Promoting cooperation between law enforcement agencies and relevant private entities; (b) Promoting the development of standards and procedures designed to safeguard the integrity of relevant private entities, including codes of conduct for the correct, honourable and proper performance of the activities of business and all relevant professions and the prevention of conflicts of interest, and for the promotion of the use of good commercial practices among businesses and in the contractual relations of businesses with the State; (c) Promoting transparency</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		<p>among private entities, including, where appropriate, measures regarding the identity of legal and natural persons involved in the establishment and management of corporate entities; (d) Preventing the misuse of procedures regulating private entities, including procedures regarding subsidies and licences granted by public authorities for commercial activities; (e) Preventing conflicts of interest by imposing restrictions, as appropriate and for a reasonable period of time, on the professional activities of former public officials or on the employment of public officials by the private sector after their resignation or retirement, where such activities or employment relate directly to the functions held or supervised by those public officials during their tenure; (f) Ensuring that private enterprises, taking into account their structure and size, have sufficient internal auditing controls to assist in preventing and detecting acts of corruption and that the accounts and required financial statements of such private enterprises are subject to appropriate auditing and certification procedures.</p> <p>3. In order to prevent corruption, each State Party shall take such measures as may be necessary, in accordance with its domestic laws and regulations regarding the maintenance of books and records, financial statement disclosures and accounting and auditing standards, to prohibit the following acts carried out for the purpose of committing any of the offences established in accordance with this Convention: (a) The establishment of off-the-books accounts; (b) The making of off-the-books or inadequately identified transactions; (c) The recording of non-existent expenditure; (d) The entry of liabilities with incorrect identification of their objects; (e) The use of false documents; and (f) The intentional destruction of bookkeeping documents earlier than foreseen by the law.</p> <p>4. Each State Party shall disallow the tax deductibility of expenses that constitute bribes, the latter being one of the constituent elements of the offences</p>
--	--	--

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		established in accordance with articles 15 and 16 of this Convention and, where appropriate, other expenses incurred in furtherance of corrupt conduct.
	Convention on Combating Bribery of Foreign Public Officials in International Business Transactions, OECD, 1997	Art.1.1- Each Party shall take such measures as may be necessary to establish that it is a criminal offence under its law for any person intentionally to offer, promise or give any undue pecuniary or other advantage, whether directly or through intermediaries, to a foreign public official, for that official or for a third party, in order that the official act or refrain from acting in relation to the performance of official duties, in order to obtain or retain business or other improper advantage in the conduct of international business.
	Target of Sustainable Development Goal UN	16.5 “substantially reduce corruption and bribery in all its forms”
	Anti-corruption Summit: London 2016	Final communique, Global declaration Against Corruption and documents from UN, WB, IMF, OECD, EU, Commonwealth
	African Union Convention on Preventing & Combating Corruption, Article 5	Duty to promote and strengthen the mechanisms required to prevent, detect, punish and eradicate corruption and related offences in the public and private sectors. Duty to strengthen national control measures to ensure that operations of foreign companies will be subject to the forces of national legislation.
	Council of Europe Civil Law Convention on Corruption	Each country must provide, in its civil code and civil court system, law for effective remedies for persons who have suffered damage as a result of acts of corruption, to enable them to defend their rights and interests, including the possibility of obtaining compensation for damage.
	Council of Europe Criminal Law Convention on Corruption	Each country must establish, in its criminal code and criminal court system, as criminal offences under its domestic law, when committed intentionally, the promising, offering or giving by any person, directly or indirectly, of any undue advantage to any of its public officials, for himself or herself or for anyone else, for him or her to act or refrain from acting in the exercise of his or her functions.
	ISO 26000 Publication	To prevent corruption, a corporation should: (a) identify risks of corruption and implement policies and practices to

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		counter corruption and extortion; (b) ensure its leaders sets an example for transparency and commit to anti-corruption policies; (c) support and train employees to eradicate bribery and corruption and provide incentives for progress; (d) ensure the remuneration of its employees and representatives are for legitimate services only; and (e) bring violations of the criminal law to the attention of law enforcement authorities.
	Interfaith Declaration - Code of Ethics for International Business, 1994	[...] In particular, companies shall not tolerate any form of bribery, extortion, or other corrupt or corrupting practices in business dealings.
	UN Global Compact #10	Businesses should work against corruption in all its forms, including extortion and bribery.
7. Businesses should avoid business partners (suppliers, contractors, intermediaries, agents, subsidiaries, affiliates, joint ventures) involved in corruption practices, or using them for corruption practices**	UNCAC also refers to indirect bribery (and other forms of corruption)	Art. 15 UNCAC: Each State Party shall adopt such legislative and other measures as may be necessary to establish as criminal offences, when committed intentionally: (a) The promise, offering or giving, to a public official, directly or <u>indirectly</u> , of an undue advantage, for the official himself or herself or another person or entity, in order that the official act or refrain from acting in the exercise of his or her official duties
	Business Principles for Countering Bribery by Transparency International	6.2 Business relationships 6.2.1 General The content of the following General section applies to all business entities 6.2.1.1 The enterprise should implement its Programme in all business entities over which it has effective control. 6.2.1.2 Where the enterprise does not have effective control it should use its influence to encourage an equivalent Programme in business entities in which it has a significant investment or with which it has significant business relationships. 6.2.1.3 Whether or not it has effective control over a business entity, the enterprise should undertake properly documented, reasonable and proportionate anti-bribery due diligence of business entities when entering into a relationship including mergers, acquisitions and significant investments.

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		6.2.1.4 The enterprise should avoid dealing with business entities known or reasonably suspected to be paying or receiving bribes.
8. Business must avoid creating conflicts of interests in relation to their clients or to public officials and have to manage them if existing in order to avoid corruption***	<p>US PhRMA Code on Interactions with Healthcare Professionals http://www.phrma.org/codes-and-guidelines/code-on-interactions-with-health-care-professionals</p> <p>New EU regulatory framework on statutory audit http://ec.europa.eu/finance/auditing/reform/</p>	<p>C US PhRMA Code</p> <p>Companies should not</p> <p>“offer health care professionals any entertainment or recreational items or any gifts (e.g., notepads, mugs, and pens) that “do not advance disease or treatment education”;</p> <p>create consulting arrangements as inducements or rewards for prescribing or recommending a particular medicine or course of treatment;</p> <p>create speaking engagements as inducements or rewards for prescribing a particular medicine or course of treatment or provide speaker payments above fair market value;</p> <p>fund continuing medical education programs as inducement to prescribe or recommend a particular medicine or course of treatment;</p> <p>directly subsidize the participation of a health care professional in such a program or in other conferences or professional meetings or create token consulting arrangements to do so indirectly; and directly provide meals at continuing medical education events.</p> <p>Companies may, subject to certain standards,</p> <p>have sales representatives make informational visits to physicians and provide modest meals in connection with the visit;</p> <p>provide financial support to providers of continuing medical education so that they may reduce registration fees for programs;</p> <p>support professional and scientific meetings at appropriate locations in accord with the guidelines of the organizations supported;</p> <p>arrange for expert consultants on topics such as the marketplace, patient care, and products;</p> <p>sponsor speaker programs and provide training and reasonable compensation for speakers;</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		provide scholarships for students and professionals to attend educational conferences; and provide educational and practice-related items of modest value to physicians.”
9. Business must avoid trading in influence to promote undue influence when lobbying ***	UNCAC, art. 18	Article 18. Trading in influence Each State Party shall consider adopting such legislative and other measures as may be necessary to establish as criminal offences, when committed intentionally: (a) The promise, offering or giving to a public official or any other person, directly or indirectly, of an undue advantage in order that the public official or the person abuse his or her real or supposed influence with a view to obtaining from an administration or public authority of the State Party an undue advantage for the original instigator of the act or for any other person; (b) The solicitation or acceptance by a public official or any other person, directly or indirectly, of an undue advantage for himself or herself or for another person in order that the public official or the person abuse his or her real or supposed influence with a view to obtaining from an administration or public authority of the State Party an undue advantage
	DECISIONS of the European Court of Justice	Decision of the European Court of Justice of May 12, 2010, distinguishing between a normal pressure to protect private interests and a private control of the administrative procedure which would mean an illegality due to the lack of impartiality.
10. Business must avoid transnational bribery which is considered as an economic offense punishable both in civil and criminal proceedings***	Inter-American Convention Against Corruption (1997)	Each State Party shall prohibit and punish the offering or granting, directly or indirectly, by its nationals, persons having their habitual residence in its territory, and businesses domiciled there, to a government official of another State, of any article of monetary value, or other benefit, such as a gift, favor, promise or advantage, in connection with any economic or commercial transaction in exchange for any act or omission in the performance of that official's public functions.
	Convention on Combating Bribery of Foreign Public Officials in International Business Transactions, OECD, 1997	Article 3 Sanctions 1. The bribery of a foreign public official shall be punishable by

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		<p>effective, proportionate and dissuasive criminal penalties. The range of penalties shall be comparable to that applicable to the bribery of the Party's own public officials and shall, in the case of natural persons, include deprivation of liberty sufficient to enable effective mutual legal assistance and extradition.</p> <p>2. In the event that, under the legal system of a Party, criminal responsibility is not applicable to legal persons, that Party shall ensure that legal persons shall be subject to effective, proportionate and dissuasive non-criminal sanctions, including monetary sanctions, for bribery of foreign public officials.</p> <p>3. Each Party shall take such measures as may be necessary to provide that the bribe and the proceeds of the bribery of a foreign public official, or property the value of which corresponds to that of such proceeds, are subject to seizure and confiscation or that monetary sanctions of comparable effect are applicable.</p> <p>4. Each Party shall consider the imposition of additional civil or administrative sanctions upon a person subject to sanctions for the bribery of a foreign public official.</p>
11. Business will compensate entities or persons who have suffered damage because of an act of corruption***	UNCAC, art. 35	Each State Party shall take such measures as may be necessary, in accordance with principles of its domestic law, to ensure that entities or persons who have suffered damage as a result of an act of corruption have the right to initiate legal proceedings against those responsible for that damage in order to obtain compensation
12. Business must collaborate with authorities to prevent and fight corruption***	UNCAC, art. 37 and 39	Business who participates or who have participated in the commission of an offence related to corruption will cooperate with national and international authorities and supply information useful to competent authorities for investigative and evidentiary purposes and to provide factual, specific help to competent authorities that may contribute to depriving offenders of the proceeds of crime and to recovering such proceeds
13. Business must avoid money laundering and tax evasion***	UNCAC, art. 14	"1. Each State Party shall: (a) Institute a comprehensive domestic regulatory and supervisory regime for banks and non-bank financial institutions, including

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		<p>natural or legal persons that provide formal or informal services for the transmission of money or value and, where appropriate, other bodies particularly susceptible to money laundering, within its competence, in order to deter and detect all forms of money-laundering, which regime shall emphasize requirements for customer and, where appropriate, beneficial owner identification, record-keeping and the reporting of suspicious transactions; (b) Without prejudice to article 46 of this Convention, ensure that administrative, regulatory, law enforcement and other authorities dedicated to combating money-laundering (including, where appropriate under domestic law, judicial authorities) have the ability to cooperate and exchange information at the national and international levels within the conditions prescribed by its domestic law and, to that end, shall consider the establishment of a financial intelligence unit to serve as a national centre for the collection, analysis and dissemination of information regarding potential money-laundering.</p> <p>2. States Parties shall consider implementing feasible measures to detect and monitor the movement of cash and appropriate negotiable instruments across their borders, subject to safeguards to ensure proper use of information and without impeding in any way the movement of legitimate capital. Such measures may include a requirement that individuals and businesses report the cross-border transfer of substantial quantities of cash and appropriate negotiable instruments.</p> <p>3. States Parties shall consider implementing appropriate and feasible measures to require financial institutions, including money remitters: (a) To include on forms for the electronic transfer of funds and related messages accurate and meaningful information on the originator; (b) To maintain such information throughout the payment chain; and (c) To apply enhanced scrutiny to transfers of funds that do not contain complete information on the originator.</p>
--	--	---

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		<p>4. In establishing a domestic regulatory and supervisory regime under the terms of this article, and without prejudice to any other article of this Convention, States Parties are called upon to use as a guideline the relevant initiatives of regional, interregional and multilateral organizations against money-laundering.</p> <p>5. States Parties shall endeavour to develop and promote global, regional, subregional and bilateral cooperation among judicial, law enforcement and financial regulatory authorities in order to combat money-laundering.”</p>
	<p>DIRECTIVE 2005/60/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing</p>	<p>“Art. 1.1. 1. Member States shall ensure that money laundering and terrorist financing are prohibited.</p>
<p>14. Business must avoid retaliation or intimidation for witnesses and experts who give testimony concerning corruption and must avoid any unjustified treatment for any person who reports in good faith and on reasonable grounds to the competent authorities any facts concerning offences related to corruption***</p>	<p>UNCAC, arts. 32 and 33</p>	<p>Article 32. Protection of witnesses, experts and victims</p> <p>1. Each State Party shall take appropriate measures in accordance with its domestic legal system and within its means to provide effective protection from potential retaliation or intimidation for witnesses and experts who give testimony concerning offences established in accordance with this Convention and, as appropriate, for their relatives and other persons close to them.</p> <p>2. The measures envisaged in paragraph 1 of this article may include, inter alia, without prejudice to the rights of the defendant, including the right to due process: (a) Establishing procedures for the physical protection of such persons, such as, to the extent necessary and feasible, relocating them and permitting, where appropriate, non-disclosure or limitations on the disclosure of information concerning the identity and whereabouts of such persons; (b) Providing evidentiary rules to permit witnesses and experts to give testimony in a manner that ensures the safety of such persons, such as permitting testimony to be given through the use of communications technology such as video or other adequate means.</p> <p>3. States Parties shall consider entering into agreements or arrangements with</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		<p>other States for the relocation of persons referred to in paragraph 1 of this article.</p> <p>4. The provisions of this article shall also apply to victims insofar as they are witnesses.</p> <p>5. Each State Party shall, subject to its domestic law, enable the views and concerns of victims to be presented and considered at appropriate stages of criminal proceedings against offenders in a manner not prejudicial to the rights of the defence.</p> <p>Article 33. Protection of reporting persons Each State Party shall consider incorporating into its domestic legal system appropriate measures to provide protection against any unjustified treatment for any person who reports in good faith and on reasonable grounds to the competent authorities any facts concerning offences established in accordance with this Convention</p>
<p>15. Business must guarantee support and commitment from senior management with regard to the prevention of corruption, incentivizing ethics and compliance, and a periodic review and evaluation of the company's anti-corruption program. **</p>	<p>Anti-Corruption Ethics and Compliance Handbook for Business.²</p>	<p>The Board of Directors (or an equivalent body) should be tasked with demonstrating strong, visible, explicit, and active commitment to the implementation of an anti-corruption program that controls both internal ethics and foreign bribery. This commitment must be both in letter and in spirit, and it could be demonstrated through measures such as dismissal of top managers involved in corruption schemes, self-suspension of the Board, and separation of ownership from management.</p> <p>An enterprise should provide secure and accessible channels through which employees can raise concerns and report suspicious circumstances (whistleblowing) in confidence and without a risk of reprisal. Human resources practices such as recruitment, promotion, training, remuneration, and recognition should reflect the company's commitment to its ethics and compliance</p>

² See also ISO 37001 Anti-Bribery Management Systems. With over US\$1 trillion paid in bribes globally each year, this ISO Publication labels bribery as “one of the world’s most destructive and challenging issues.” The publication is expected to propose a series of measures to help organizations prevent, detect and address bribery. These include adopting an anti-bribery policy, appointing a high-level personnel to oversee anti-bribery compliance, training, risk assessments, and due diligence on projects and business associates, implementing financial and commercial controls, and instituting reporting and investigation procedures. It has been published and is available at: http://www.iso.org/iso/catalogue_detail?csnumber=65034

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		program. The company should make it clear that no employee will suffer demotion, dismissal, or other penalties for whistleblowing or for refusing to pay bribes, even if such refusal may result in financial loss to the business.
16. Business must provide education and training of employees as well as incentives to fight against corruption**	ISO 37001, ISO 26000 SDG Goal 4.7	SDG Goal 4. 7 “By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development”
17. The enterprise should provide secure and accessible channels through which employees and others can raise concerns and report suspicious circumstances ('whistle-blowing') in confidence and without risk of reprisal.**	Anti-Corruption Ethics and Compliance Handbook for Business (OECD, UN Office on Drugs and Crime, The World Bank) OECD Good Practice Guidance on Internal Controls, Ethics and Compliance	OECD Good Practice Guidance on Internal Controls, Ethics and Compliance: A.11 [Companies should consider] ... effective measures for: i. providing guidance and advice to directors, officers, employees, and, where appropriate, business partners, on complying with the company's ethics and compliance programme or measures, including when they need urgent advice on difficult situations in foreign jurisdictions; ii. internal and where possible confidential reporting by, and protection of, directors, officers, employees, and, where appropriate, business partners, not willing to violate professional standards or ethics under instructions or pressure from hierarchical superiors, as well as for directors, officers, employees, and, where appropriate, business partners, willing to report breaches of the law or professional standards or ethics occurring within the company, in good faith and on reasonable grounds; and iii. undertaking appropriate action in response to such reports
D SPECIFIC OBLIGATIONS IN RELATION TO ESPECIAL AREAS		
18. Private companies in charge of the provision of public services or services of general interest must respect principles limiting	Council of Europe, Resolution 1757 of 2010, on human rights and companies, the Council of Europe Parliamentary Assembly, citing a recommendation prior to number 1858 (2009), having to do with military, security and law enforcement companies, and the erosion	Decisions such as admission to use of service, suspension or termination of supply, denial of the provision of public and/or universal service obligations are areas in which there is an exercise by private actors of public functions, and in

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

<p>and guiding the behavior of public authorities**</p>	<p>of the State’s monopoly on the use of force, underscored that, “while the responsibility to protect human rights is primarily that of states themselves, businesses also have responsibilities in this area, especially where states have ‘privatised’ classic state functions such as certain areas of law enforcement or military activities. The Parliamentary Assembly calls for the legal vacuum in this area to be filled [...].</p>	<p>which supervision acquires its meaning as a guarantee for the user/citizen and respect for the general principles that regulate the provision of public services and services of general interest (continuity, changeability, equality, quality and affordability</p> <p>the progressive transfer of functions and services to the private sector, on one hand, and the impact of the postulates derived from New Public Management in the public sector, on the other, are leading to a rapprochement of the respective accountability schemes of the two sectors, and the legal mechanisms that govern them</p>										
	<p>Article 78.1 of the Statute of Autonomy of Catalonia</p> <p>“The Catalan Ombudsman has the function of protecting and defending the rights and freedoms recognized in the Constitution and in this Estatut. To this end, he or she oversees, exclusively, the activity of the Administration of the Generalitat, that of any public or private related bodies that are associated with or answerable to it, that of private companies that manage public services or that carry out activities of general or universal interest, or equivalent activities in a publicly-subsidised or indirect way, and that of other persons with a contractual relationship with the Administration of the Generalitat and with the public bodies which are answerable to it. He or she also oversees the activity of the local administration in Catalonia and that of the private or public bodies which are associated with or answerable to it.”</p>	<table border="1"> <thead> <tr> <th data-bbox="1122 779 1328 846">Public administrations</th> <th data-bbox="1328 779 1528 846">Private companies exercising public duties</th> </tr> </thead> <tbody> <tr> <td data-bbox="1122 846 1328 947">Service of general interest (Article 103 of the CS)</td> <td data-bbox="1328 846 1528 947">Corporate social responsibility</td> </tr> <tr> <td data-bbox="1122 947 1328 1157">Good governance and obligations linked to good administration: due administrative process and reasonable grounds</td> <td data-bbox="1328 947 1528 1157">Corporate governance and obligations derived from the right to good administration: due decision-making process and reasonable grounding of decisions</td> </tr> <tr> <td data-bbox="1122 1157 1328 1257">Codes of good governance, codes of conduct, codes of ethics</td> <td data-bbox="1328 1157 1528 1257">Codes of conduct</td> </tr> <tr> <td data-bbox="1122 1257 1328 1409">New Public Management (effectiveness, efficiency, economy) and obligations of consumer protection</td> <td data-bbox="1328 1257 1528 1409">For-profit nature and obligations of consumer protection</td> </tr> </tbody> </table>	Public administrations	Private companies exercising public duties	Service of general interest (Article 103 of the CS)	Corporate social responsibility	Good governance and obligations linked to good administration: due administrative process and reasonable grounds	Corporate governance and obligations derived from the right to good administration: due decision-making process and reasonable grounding of decisions	Codes of good governance, codes of conduct, codes of ethics	Codes of conduct	New Public Management (effectiveness, efficiency, economy) and obligations of consumer protection	For-profit nature and obligations of consumer protection
Public administrations	Private companies exercising public duties											
Service of general interest (Article 103 of the CS)	Corporate social responsibility											
Good governance and obligations linked to good administration: due administrative process and reasonable grounds	Corporate governance and obligations derived from the right to good administration: due decision-making process and reasonable grounding of decisions											
Codes of good governance, codes of conduct, codes of ethics	Codes of conduct											
New Public Management (effectiveness, efficiency, economy) and obligations of consumer protection	For-profit nature and obligations of consumer protection											
<p>19. Private banks are business with a especial relevance, with a specific responsibility in avoiding financial exclusion and fighting against corruption and illegalities***</p>	<p>The European Union: Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014, on the Comparability of Fees Related to Payment Accounts, Payment Accounts Switching, and Access to Payment Accounts with Basic Features</p>	<p>The so-called financial exclusion, viz., the inability, impossibility or difficulty in accessing and using basic financial services (not having a bank account, unable to make payments through the banking system, etc.) - whether due to problems on the supply side (as institutions exclude certain persons from the services or make them difficult to obtain) or the demand side (as persons self-exclude themselves because of a range of problems)³ - reveals itself to be a relevant and growing problem worldwide,</p>										

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		<p>which impacts on the capability of persons and affects the exercise of their other rights.</p> <p>The development of a modern, socially inclusive economy increasingly depends on the universal provision of payment services.</p>
	<p>DIRECTIVE 2005/60/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing</p>	<p>Art. 6. Member States shall prohibit their credit and financial institutions from keeping anonymous accounts or anonymous passbooks. By way of derogation from Article 9(6), Member States shall in all cases require that the owners and beneficiaries of existing anonymous accounts or anonymous passbooks be made the subject of customer due diligence measures as soon as possible and in any event before such accounts or passbooks are used in any way.</p>
	<p>UNCAC, art. 39 and 40</p>	<p>Article 39. Cooperation between national authorities and the private sector</p> <ol style="list-style-type: none"> 1. Each State Party shall take such measures as may be necessary to encourage, in accordance with its domestic law, cooperation between national investigating and prosecuting authorities and entities of the private sector, in particular financial institutions, relating to matters involving the commission of offences established in accordance with this Convention. 2. (...) <p>Article 40. Bank secrecy</p> <p>Each State Party shall ensure that, in the case of domestic criminal investigations of offences established in accordance with this Convention, there are appropriate mechanisms available within its domestic legal system to overcome obstacles that may arise out of the application of bank secrecy laws.</p>

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

ENVIRONMENTAL PRINCIPLES		
Businesses should support a precautionary approach to environmental challenges *	<p>UN Global Compact #7 Cartagena Protocol on Biosafety to the Convention on Biological Diversity</p> <p>EU Environmental Impact Assessment Directive</p>	Businesses should support a precautionary approach to environmental challenges. Businesses should undertake systematic application of risk assessment, risk management and risk communication. When there is reasonable suspicion of harm, decision-makers need to apply precaution and consider the degree of uncertainty that appears from scientific evaluation.
Businesses should undertake initiatives to promote greater environmental responsibility *	1996 Protocol to the Convention on Prevention of Marine Pollution	Duty to apply precautionary approach to environmental protection from dumping of wastes. Preventive measures should be taken when there is reason to believe that wastes introduced into the marine environment are likely to cause harm even when there is no conclusive evidence to prove a causal relation between inputs and their effects.
	Convention on Wetlands of International Importance (Ramsar Convention)	Contracting Parties commit to: (a) work towards the wise use of all their wetlands through national plans, policies and legislation, management actions and public education; (b) designate suitable wetlands for the list of Wetlands of International Importance and ensure their effective management; (c) cooperate internationally on transboundary wetlands, shared wetland systems, shared species, and development projects that may affect wetlands.
	North American Agreement on Environmental Cooperation (NAAEC)(implements environment portion of NAFTA)	Parties to the Convention must: (a) periodically prepare and make publicly available reports on the state of the environment; (b) develop and review environmental emergency preparedness measures; (c) promote education in environmental matters, including environmental law; (d) further scientific research and technology development in respect of environmental matters; (e) assess, as appropriate, environmental impacts; and (f) promote the use of economic instruments for the efficient achievement of environmental goals.

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

Businesses should undertake initiatives to promote greater environmental responsibility (CONTINUED).*	UN Framework Convention on Climate Change (UNFCCC)	The objective of the Convention is to stabilize greenhouse gas concentrations "at a level that would prevent dangerous human-induced interference with the climate system." It states that "such a level should be achieved within a time-frame sufficient to allow ecosystems to adapt naturally to climate change.
	Paris Agreement on Climate Change	Under the Paris Agreement actual emissions have to be monitored and precise records have to be kept of the trades carried out. Enterprises play a major role regarding the creation of a low carbon dioxide economy.
	UN Global Compact #8	Businesses should undertake initiatives to promote greater environmental responsibility. Business and industry should increase self-regulation, guided by appropriate codes, charters and initiatives integrated into all elements of business planning and decision-making, and fostering openness and dialogue with employees and the public and ensure transparency in its communication processes.
Extended Producer Responsibility	OECD Extended Responsibility Scheme	Manufacturers/distributors should be responsible for the treatment or disposal of their products at the end of life-cycle. This principle should guide organizations to prevent wastes at the source, eco-design their products and support the achievement of public recycling and materials management goals.

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

Businesses should encourage the development and diffusion of environmentally friendly technologies *	UN Global Compact #9	Businesses should promote and work on the design, development, implementation and dissemination of environmentally friendly technologies, processes, activities, products and services, taking into account a life cycle perspective.
Extension of UN Global Compact's Principles to the value chain	UN Global Compact Principles	Businesses should use their purchasing power to choose environmentally friendly goods and services as this action can make an important contribution to sustainable consumption and production along the whole value chain. Green procurement should be one of the issues to avoid transferring environmental liabilities to other organizations.

Enterprises should avoid generating waste and if this is not possible they should manage waste	Directive (EU) n° 2008/98 on waste	Enterprises should assume the cost of the cleaning up of waste
Enterprises are subject to the polluter pays principle and to the principle of environmental liability	Stockholm Declaration on Human and Environment International Convention for the Prevention of Pollution from Ships (MARPOL) + Directive (EC) n° 2004/35 on environmental liability	Enterprises shall bear the cost of the cleaning up of pollution.
Enterprises should prevent environmental damage	Stockholm Declaration on Human Environment, principle 9	Enterprises shall bear the cost of preventing environmental damage
Enterprises have a responsibility to protect the environment	Rio Declaration on Human Environment, principle 4	Man has a special responsibility to safeguard and wisely manage the heritage of wildlife and its habitat, which are now gravely imperilled by a combination of adverse factors. Nature conservation, including wildlife, must therefore receive importance in planning for economic development.
Enterprises should optimize the use of resources	Stockholm Declaration on Human Environment , principle 9 EU action plan for the Circular Economy	The non-renewable resources of the earth must be employed in such a way as to guard against the danger of their future exhaustion and to ensure that benefits from such employment are shared by all mankind. Businesses should adapt their business model and design and implement processes and practices that promote greater resource productivity aiming to reduce material and energy flows, waste and avoid pollution .
Enterprises should adopt self-regulation and control	Stockholm Declaration on Human Environment, principle 9. UN Agenda 21	Beyond legal compliance - that must be permanently guarantee - businesses should undertake initiatives to promote greater

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

		environmental performance. Businesses should increase self-regulation, guided by appropriate codes, charters and initiatives integrated into all elements of business planning and decision-making.
Enterprises should ensure environmental liability and damage repair	International Convention on Civil Liability for Oil Pollution Damage (CLC)	Businesses should identify and assess their environmental risks and manage them in order to prevent undesirable effects. In case of damage to the environment, organizations should repair it by restoring previous conditions and if not possible, compensate the community for the loss with an equivalent area/space or ecosystem.
Enterprises should be responsible for its products and their environmental impact (Extended Producer Responsibility)	OECD Extended Responsibility Scheme	Manufacturers/distributors should be responsible for the treatment or disposal of their products at the end of life-cycle. This principle should guide organizations to prevent wastes at the source, eco-design their products and support the achievement of public recycling and materials management goals.
Enterprises should measure in order to improve.	Stockholm Declaration on the Human Environment	Based on the Stockholm Declaration, businesses should adopt a data-driven improvement cycle and measure and monitor on a regular basis, the key characteristics of its operations, products and services that can have a significant environmental impact. Outputs of measurement and monitoring activities should be taken into account in decision making processes
Enterprises should adopt a life cycle perspective	EU Action Plan for Circular Economy	Business should determine their environmental aspects taking into account a Life Cycle perspective and consider all the associated direct and indirect impacts. Actions should be adopted in order to manage, control and reduce relevant environmental impacts, taking into account the organizations' capacity to influence third parties.
Should provide environmental information and ensure transparency	Aarhus Convention on access to information, public participation in decision making and access to justice	Based on the Aarhus Convention, enterprises should facilitate access free access to environmental information of activities, products and services and to the environmental performance of the organization. Transparency should lead to a maintained and open dialogue with interested parties, particularly staff, customers, the local community, public administrations and other relevant parts. In case or corporations and to ensure local accountability, an organization should provide environmental information related to each site.

HUMAN-CENTERED BUSINESS MODEL GUIDING PRINCIPLES MATRIX

<p>Enterprises should take into account the environmental needs and expectations of interested parties</p>	<p>Aarhus Convention on access to information, public participation in decision making and access to justice</p>	<p>Businesses should take into account the environmental, concerns, needs and expectations of interested parties and should be open to hear persons having a sufficient interest in their decision making procedures.</p>
<p>Enterprises play a major role regarding the protection of biodiversity</p>	<p>Convention on Biological Diversity</p>	<p>Based on the Convention on Biological Diversity, enterprises should contribute to “the conservation of biological diversity, the sustainable use of its components and the fair and equitable sharing of the benefits arising out of the utilization of genetic resources, including by appropriate access to genetic resources and by appropriate transfer of relevant technologies, taking into account all rights over those resources and to technologies, and by appropriate funding”.</p>
<p>Enterprises should get involved in the local and global environmental challenges</p>	<p>Stockholm Declaration on the Human Environment</p>	<p>Businesses should cooperate with and adhere to local and global programs and initiatives and be part of the solution when it comes to face environmental challenges.</p>