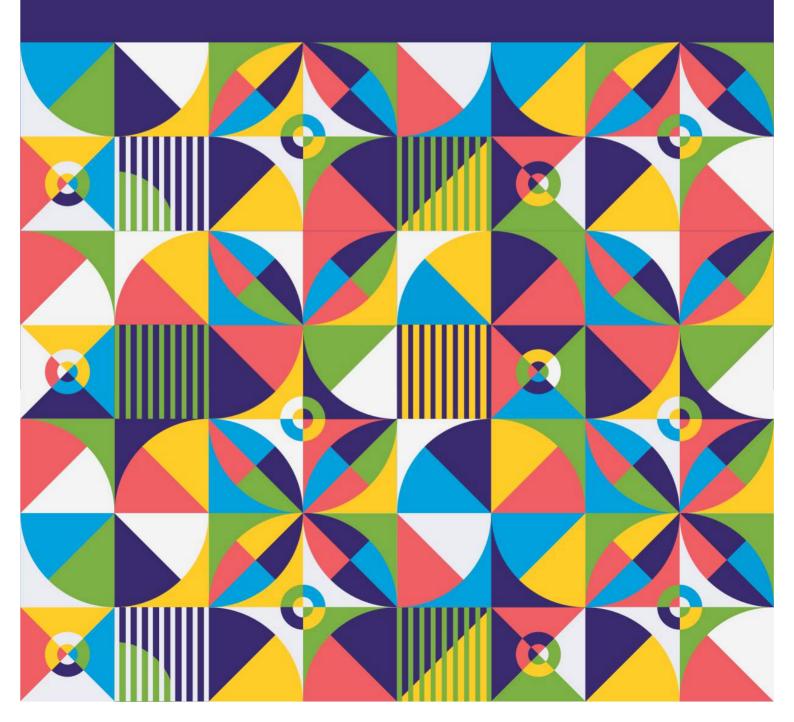




The Core Values Book of RP-Sanjiv Goenka Group







Dear Colleagues,

Welcome to the second edition of *Cherish!*

Cherish encapsulates the core values of our Group through memorable anecdotes that help to recall their core attributes.

Just like the first edition, we believe that the second edition too will find its special place in the minds of the readers. But more than that, we hope that the spirit of these anecdotes will be lived by every member of our Group.

Regards,

Sanjiv Goenka Chairman RP-Sanjiv Goenka Group

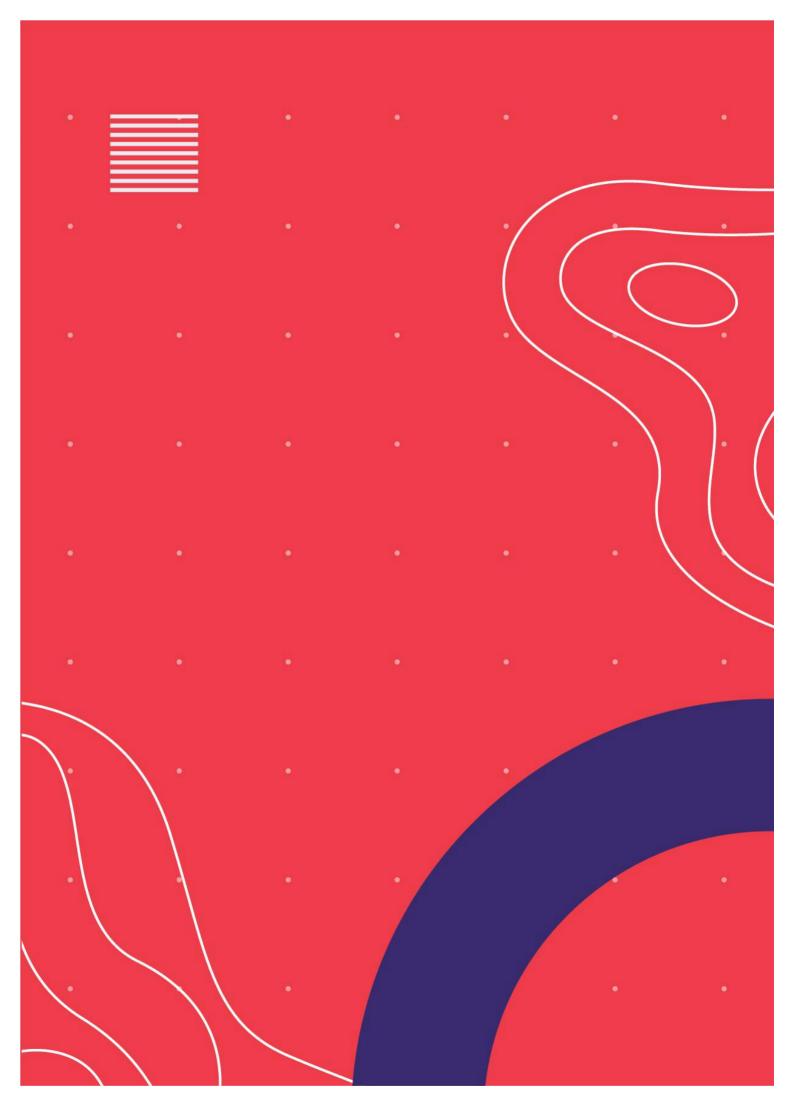






VISION To be a dynamic conglomerate driven by sustainable growth, efficiency and innovation.







The man who will use his skill and constructive imagination to see how much he can give for a dollar, instead of how little he can give for a dollar, is bound to succeed.

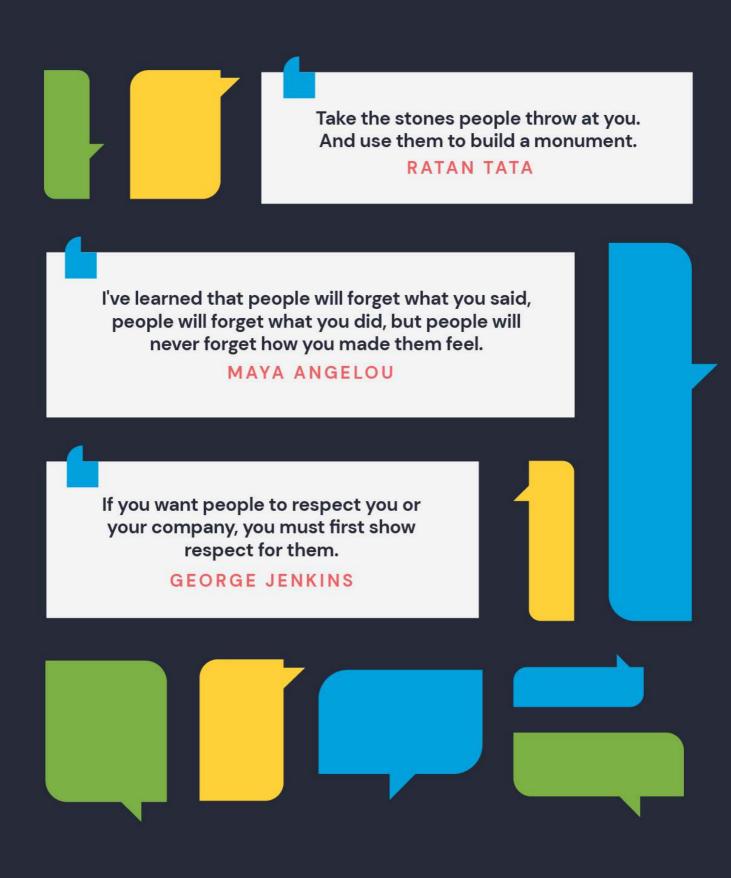
HENRY FORD

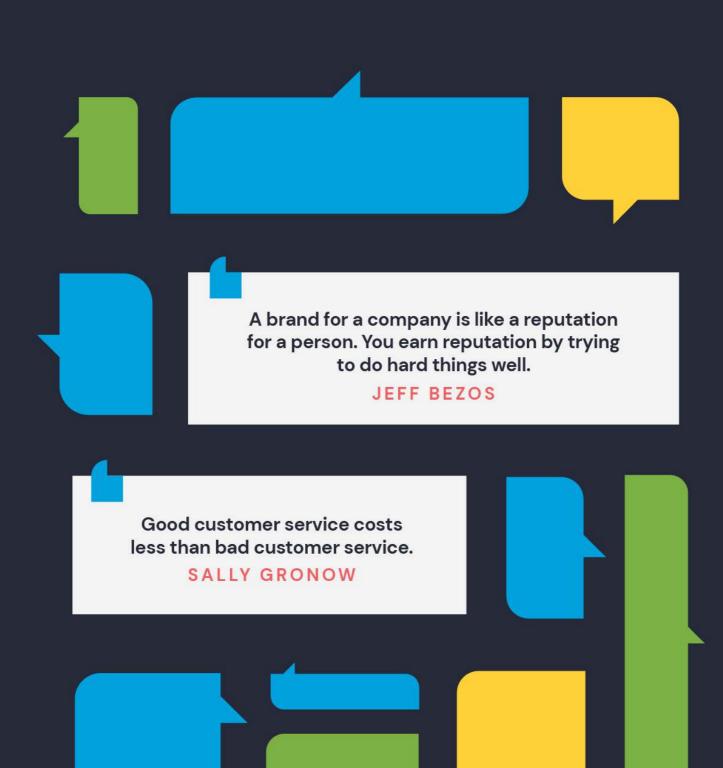
The single most important thing to remember about any enterprise is that there are no results inside its walls. The result of a business is a satisfied customer

PETER DRUCKER

The only real way to differentiate yourself from the competition is through service.

JONATHAN TISCH







After a long-time-regular, Kirk Alexander, failed to order his pizza for two weeks at a stretch, employees at the Salem, Oregon Domino's knew that something wasn't right. Branch manager Sarah Fuller asked one of her delivery drivers to visit Alexander's home and check on him. The driver saw that the lights and TV were on, but Alexander never answered the door. Sensing something amiss, the driver called 911.

Thanks to a fortunate series of events, which began with an attentive, caring Domino's team, Kirk received life-saving medical attention at a time when he needed the most and went on to make a full recovery.

Customer First is about understanding your customer

Steve Wynn, the founder of Wynn Resort & Casino, shared a story of his family's vacation in Paris. They were staying at Four Seasons and had ordered breakfast in bed. His daughter ate only a half of a croissant, leaving the other half for later. Wynn and his family left to explore Paris, and upon returning to the hotel room, the pastry was gone. His daughter was disappointed, assuming the housekeeping had got rid of it. On the telephone, there was a message from the front desk.







They said that housekeeping had removed the half croissant from the room, assuming that upon arrival, they would prefer a fresh pastry. So the front desk contacted the kitchen to set aside a croissant, and room service was informed that upon request, they would need to deliver the pastry.

The level of teamwork and communication between different departments in the hotel was simply magical. All participants understood the end result – customer satisfaction. And everyone accepted their role in making the experience fantastic. It shows that in order to achieve satisfaction on different levels within the organisation, employees should be empowered to be creative, intuitive, thorough, and generous.

Customer First is about taking feedback seriously

Lily Robinson, a three-and-a -half year old girl, was quite confused by one of Sainsbury's products called tiger bread. In her eyes, the bread didn't resemble a tiger at all and in fact looked very much like a giraffe!

It's hard to disagree with her! With a little assistance from mom and dad, she wrote a letter to the UK-based grocery giant's customer service department.

To her surprise, customer support manager Chris King, told her that he couldn't agree more. He explained the origins of the name: "I think renaming tiger bread giraffe bread is a brilliant idea — it looks much more like the blotches on a giraffe than the stripes on a tiger, doesn't it? It is called tiger bread because the first baker who made it a loooong time ago thought it looked stripey like a tiger. Maybe they were a bit silly."

Lily's mom enjoyed the letters and ended up posting them on her blog. Before long, this cute correspondence was a viral hit and Sainsbury changed the name of the bread to the much more appropriate giraffe bread and put signs around their stores that give a humorous nod to Lily's original idea.

Listening to the customer was certainly right in this instance — and spotting an unusual opportunity to do something fun!



Customer First is about doing the *right* thing!



An elderly man, 89 years of age, was snowed in at his Pennsylvanian home around the winter holidays, and his daughter was worried that he wasn't going to have access to enough food due to the impending storm and bad weather in the area.

After calling multiple stores in a desperate attempt to find anyone who would deliver food to her father's home, she finally got hold of someone at Trader Joe's, the American chain of grocery stores, who told her that they do not deliver ... normally.



Given the extreme circumstance, they told her that they would gladly deliver directly to his home, and even suggested additional items that would fit perfectly with his special low-sodium diet. After the daughter placed the order for the food, the employee on the phone told her that she didn't need to worry about the price; the food would be delivered free of charge. The employee then wished her a Merry Christmas.

Less than 30 minutes later the food was at the man's doorstep — for free!

In refusing to let red tape get in the way of a customer in need, Trader Joe's showed that customer service doesn't need to be about the fanfare; it can simply be about doing the right thing.

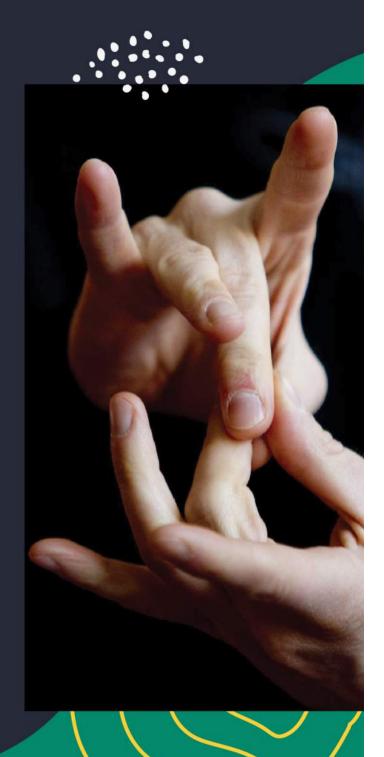
Customer First is making sure all customers feel welcome!

Ibby Piracha is a regular at his local Starbucks in Leesburg, Virginia. Because he is deaf, Piracha usually makes his order by typing it on his phone and showing the barista. He was surprised one day to see his barista use sign language to ask for his order. She handed him a note that said,

"I've been learning ASL [American Sign Language] just so you can have the same experience as everyone else."



Piracha was so surprised that he posted about the experience on Facebook. While you can't fake that kind of care for your customers, you can hire people who are empathetic and invested in creating magical customer service experiences. Great customer service requires you to make sure all of your customers feel welcome at your business. And when it comes to accessibility, if you're not paying attention you will always leave someone out.



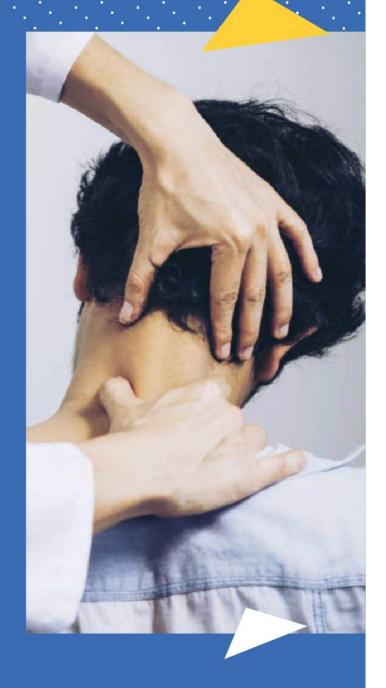
Customer First is about wow-ing the customer!



The streets were busy. Traffic was snarled and drivers snarling. I was starting to run late, and I hadn't even been able to get into the store's parking lot! But the minute I did, everything changed.

The manager of the store was in the lot, directing traffic and showing people where there were empty spaces. I parked and rushed into the store. Inside, store personnel were everywhere, handing out tidbits of food, offering suggestions, and helping people find what they were looking for. I quickly got what I needed; but even though all the cash registers were open, the lines were very long. I could feel my teeth clench at the thought of my guests arriving to a burnt turkey and no hostess.

The gentleman in front of me was also experiencing some panic, or so I thought, because an attractive woman was massaging his neck and shoulders. "What a lucky guy," I thought. Just then, the woman turned and said, "Would you like a neck and shoulder massage while you're waiting in line?" Would I! As she worked on me and I began to breathe again, I thought, "Isn't this great? An enterprising massage therapist plying her trade where she is most needed." When she finished, I asked her how much I owed her. "No, no," she said, "the massages are courtesy of the store." I was left "wow"ing about the store and have remained a loyal customer till date!



Customer First is offering support in the time of need

Southwest passenger Stacy Hurt flew home to Pittsburgh the night before a chemotherapy session for colon cancer, only to find that her luggage didn't make the trip. Unfortunately, in her missing bag were some treasured items (a rosary and a lucky shirt) and her much-needed medication. When Stacy called the airport late that night, she was connected with Southwest employee Sarah Rowan, whose own father had passed away during cancer treatment.





Sarah promised she would find and deliver the bag ahead of Stacy's 9 a.m. appointment. And she did, driving it to Stacy's house herself around 2 a.m.

The next morning, Stacy's suitcase was waiting for her on her front porch. Inside was a note from Sarah herself: "Sorry for the delay in getting your bag to you. Myself and my Southwest family are thinking of you and wishing you all the best. Kick that cancer's BUTT!" Stacy was deeply touched by Sarah's efforts, which made local and national headlines.

Customer First is tackling difficult situations with *finesse*

When credit card fraud strikes, the timing is never good. And the anguish is real. In this case, American Express responded quickly - and 100% on the card member's terms.

Shep Hyken got a call from American Express informing him about multiple charges made overseas. Turns out, his card number had been stolen. The support team member told Shep the account would be



closed right away and the charges would be reversed. But she didn't stop there.

When Shep said he would be in another city that evening and not at home to receive the new card the next day, the agent asked if she could route the new card to Shep's hotel for a 10:30 a.m. delivery.

Shep's take on the encounter? "This is more than customer service. This is confidence creation."

Customer First is about extending a helping hand

Upon hearing a blind customer needed help navigating the store and filling his cart, Walmart employee Brittany Walton felt the need to assist. So she asked a fellow employee to take her position behind the customer service counter, and she spent two hours guiding the customer through the aisles. The sight of the pair holding hands and chatting like old friends moved another customer to post a photo on Facebook, which soon went viral and was picked up by several major news outlets. Walmart CEO Doug McMillon was so impressed by what he saw that he publicly praised Brittany for "excellence in customer service."



Customer First is about creating an indelible impression

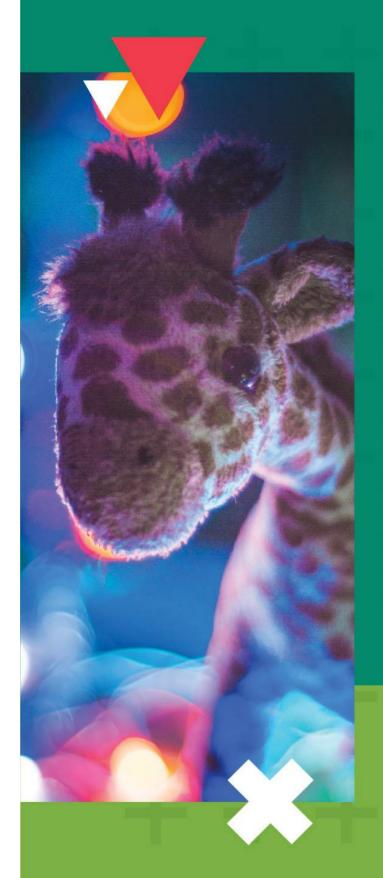
Chris Hurn of Mercantile Capital Corporation shared a great story about a visit his family made to the Ritz Carlton on Amelia Island.

Hurn's young son left his stuffed giraffe "Joshie" at the resort. Hurn's son was upset, of course, but Hurn managed to convince him that Joshie was fine and was taking an extended vacation at the resort.

Hurn called the Ritz and discovered that Joshie had been found. He asked the Loss Prevention Team at the hotel if they could take a picture of Joshie on a lounge chair to support what he had told his son.

They agreed.





What the Ritz staff sent back to Hurn was a true example of service. The staff not only took pictures of Joshie in a lounge chair, but also of him hanging out with other stuffed friends, getting a massage, driving a golf cart and doing other activities around the resort.

In addition, the staff put all of the pictures in a binder and created a Loss Prevention ID card for Joshie.

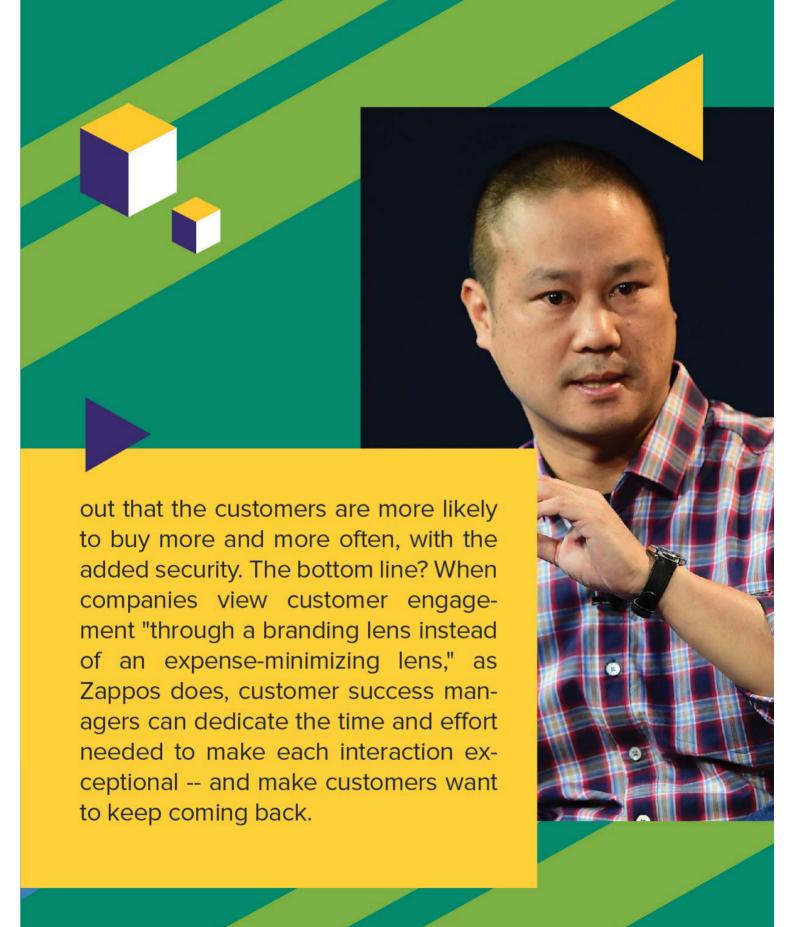
All it really took was some ingenuity and a willingness to make an effort to create an emotional impact that left an indelible impression.



- TONY HSIEH

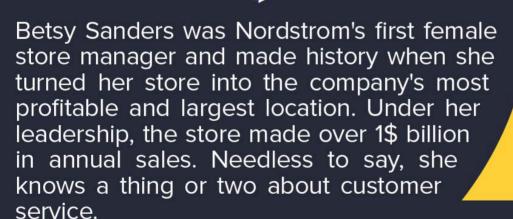
Chances are, if you've heard about Zappos, you've heard about its legendary customer service policy, and Hsieh, its CEO, really believes in its power to make -- or break -- a brand.

By making big changes to improve interactions with customers, Zappos is rewarded -- when they keep coming back and buying more. For example, Hsieh notes that, customers love the 365-day return policy that Zappos has, and the company found

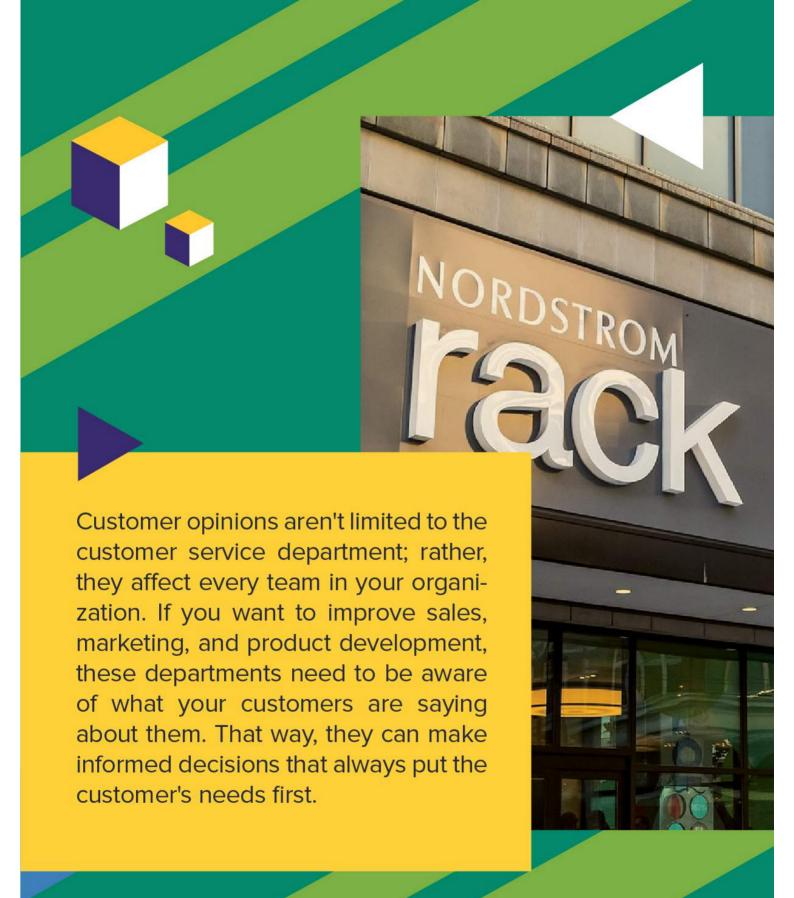


"Service, in short, is not what you do, but who you are. It's a way of living that you need to bring to everything you do if you are to bring it to your customer interactions."





This quote focuses on the voice of the customer, and why it's important to consider it during every business decision.



Food For Thought!



Amazon's Jeff Bezos has been talking about word-of-mouth marketing for a long time, and he couldn't be more right. People trust recommendations from friends more than any other form of advertising, and they tell people about it when they have great customer experiences with a company. But, they tell 3X more people when they have a bad experience -- so it is vital for customer success teams to keep their brand's reputation intact. So, for every customer you make happy especially if it's a hard problem to solve - think about the potential for referral marketing you've just created - which could lead to even more happy customers.



Strive to be the best in everything we do

To me, ideas are worth nothing unless executed. They are just a multiplier.

Execution is worth millions.

STEVE JOBS

Leaders have three fundamental responsibilities: They craft a vision, they build alignment, and they champion execution.

ANONYMOUS

Ideas are yesterday, execution is today and excellence will see you into tomorrow.

JULIAN HALL

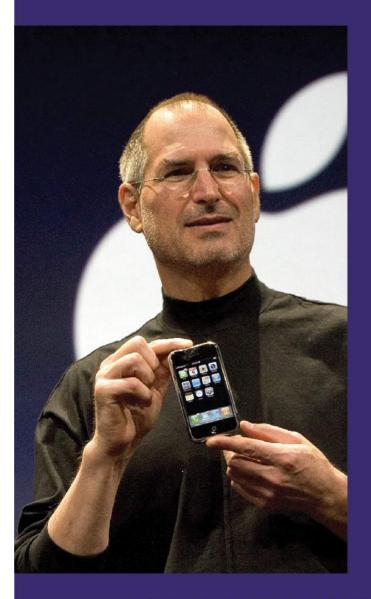
Most leaders would agree that they'd be better off having an average strategy with superb execution than a superb strategy with poor execution.

STEPHEN COVEY





Execution Excellence is in knowing the target audience



Sony Ericsson, Nokia, HTC and a whole host of other manufacturers came out with reasonably solid smartphones, all well before 2007 when Apple finally released the iPhone.

The iPhone was the masterstroke. Apple could easily have created a phone much earlier than it did and sold it to technology-savvy people. But it didn't. Instead it waited until the technology was mature enough to be able to sell to someone who is far less tech savvy, but also far more financially equipped. The big learning here is that first mover advantage is often not an advantage. A well executed 'follower' strategy will outperform a less well executed 'first

mover' strategy every single time. One of the most common misconceptions in the start-up world is the concept that it's the 'idea' that matters the most. The truth is the world's most successful companies were rarely the first ones to innovate.

Execution Excellence is in *taking charge*

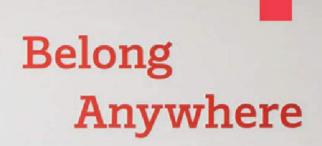
We know Airbnb today as one of the fastest growing tech companies, valued at over US\$38bn, who have changed the way we travel probably forever. But did you know that they started out about as low tech as you can get? The first Airbnb rental that ever took place was the renting out of 3 air mattresses on the floor of co-founders Brian and Joe's apartment. They made \$80 per

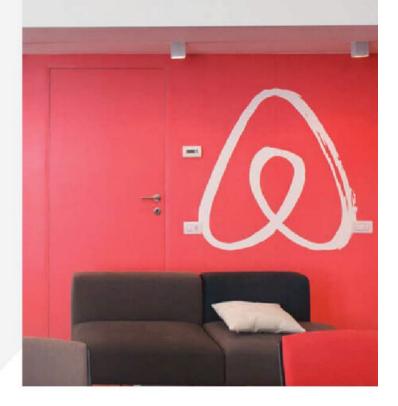


guest. It seemed like a great idea for a startup, so they put up a website and started inviting other people to list their own mattresses for hire. They got a few bookings here and there - but for the most part, things didn't go well. So much so, that in 2008, they resorted to selling cereal to make some extra cash.



They had plenty of listings on the site, and plenty of site traffic - but too few people were actually bookings. making Thev were frustrated about the lack of effort they perceived in the listings people were making. So they took matters into their own hands. The co-founders grabbed their camera, and went to knock on the doors of each and every one of their NYC listings. When someone answered the door, they would persuade the owner to let them in, and then take a ton of photographs of the inside. They touched up the





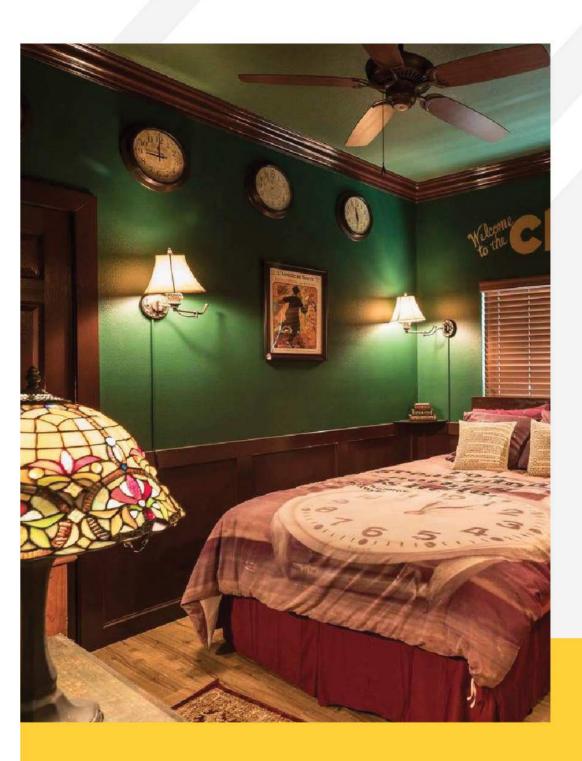
photos a bit and uploaded them to the website in place of the old photos the owners had taken. Within a month of starting this strategy - sales doubled. Then tripled. Then...well, the rest is history.







Airbnb confounds one of the most commonly stated principles of building a tech startup - that you must make everything scalable. What Brian & Joe did was anything but scalable. But it got them enough traction to prove that their concept could work. Later, they did find a way to make this solution scalable, by hiring young photographers in major locations and paying them to take professional photos of owner's listings (at no charge to the owner).





Execution Excellence is improving continuously

In the year 1973, the 'Big Three' car makers in the USA had over 82% of the market share. Today they have less than 50%. The main reason for this is the aggressive (and unexpected) entry of Japanese car makers, led by Toyota into the US market in the 1970's.

Cars are big, heavy and expensive to move around. That's one of the reasons why the US market was so surprised when Toyota started selling Japanese-made cars in the US, at prices far lower than they could match. The car industry was a huge contributor to the US economy, so one of the first reactions from the government was to implement protectionist taxes on all imports of cars - thus making Japanese cars as expensive as locally made cars.





But the tactic failed. Within a few years, Toyota (and by now others too) had managed to establish production plants on US soil, thus eliminating the need to pay any of the hefty new import taxes. At first, US car makers weren't all that worried. Surely by having to move production to the US, the production costs for the Japanese car makers would rise up to be roughly the same as those of the local car makers. But that didn't happen. Toyota continued to output cars (now made locally on US soil) for significantly cheaper than US companies could.

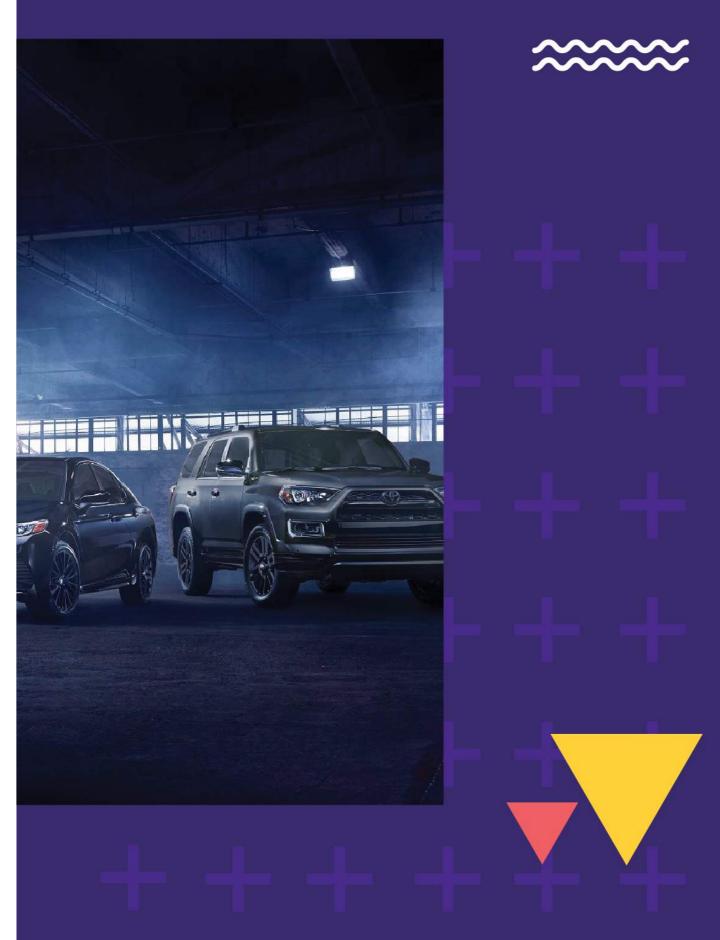
Their finely honed production processes were so efficient and lean that they were able to beat US car makers at their own game. In the world of manufacturing, Toyota brought in the concept of 'continuous improvement.'



Toyota spent years studying the production lines of American car makers such as Ford. They knew that the US car industry was more advanced and more efficient than the Japanese one. So they waited. They studied their competitors and tried to copy what the Americans did so well. They blended these processes with the strengths of their own, and came up with something even better. Toyota proved that knowing their own weaknesses can be the key to success - and be one of the best business strategies one can ever deploy.







Execution Excellence is a constant

Tom Peters, management guru and author of the 1982 bestseller, *In Search of Excellence*, writes: "Excellence is not an aspiration. Excellence is the next five minutes. Excellence is not a goal. It is a way of life."

And further: "Excellence is your next conversation. Excellence is your next meeting. Excellence is shutting up and listening - really listening. Excellence is your next customer contact. Excellence is turning 'insignificant' tasks into models of ... Excellence."







It makes sense to view Strategy and Execution as a continuum: if the strategy is poor, even the most flawless Execution won't help (in fact, it will make things worse); and if the strategy is great but the Execution flawed, it will not only undercut the strategic intention but also hamper future strategy planning.

Execution is a constant: it doesn't occur after planning; it occurs while planning. If the coffee is lukewarm at your strategy planning session and the meeting poorly prepared, your strategy will reflect that. Execution is everything, everything is Execution.

Execution Excellence is about being mindful of the *finer details*



Erica Feidner, also known as the Piano Matchmaker™, gained worldwide recognition when she was named Steinway & Sons top global sales representative for eight consecutive years. She sold over \$41 million dollar's worth of pianos (costing from \$2,000 to \$152,000) by adapting her sales approach to match that of each prospect's location in the buyer's journey.

Sounds like a pretty normal approach, right? The complexity of this particular journey is that prospects ranged from novices who would have to devote years of practice to be



able to use the piano, and experts for whom the piano was a very personal purchase they'd spend a lifetime enjoying. To match her prospects with the perfect piano, Feidner had them test out different pianos - sometimes located in different parts of the word - until they found one that felt right. "If you cannot tell the difference and thus know which piano is right for you, I haven't yet succeeded," Feidner says.

Execution Excellence is about finding a solution

It all started with the Miracle Mop. Mangano was frustrated by cleaning up after her kids with a traditional, back-breaking mop, and had a better idea. She invested \$100,000 of saved and borrowed money into creating her first prototype and manufacturing 100 Miracle Mops. Her first year, she sold around 1000 mops by marketing the invention herself and recruiting her children to help fill orders.



In 1992, Mangano's big break came when she pitched the Miracle Mop to QVC -- and suggested she be the one to sell the product on television. Her first appearance sold 18,000 mops in less than 30 minutes. household inventions More millions more Miracle and Mops followed, and in 1999, Mangano sold her company, Ingenious Designs, to the Home Shopping Network's parent company. To date, she's built an empire worth \$3 billion, is still inventing and investing in innovative home gadgets, and stars in the HSN original series, "Meet Joy."

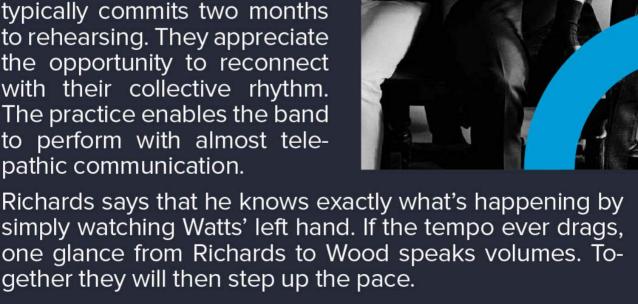


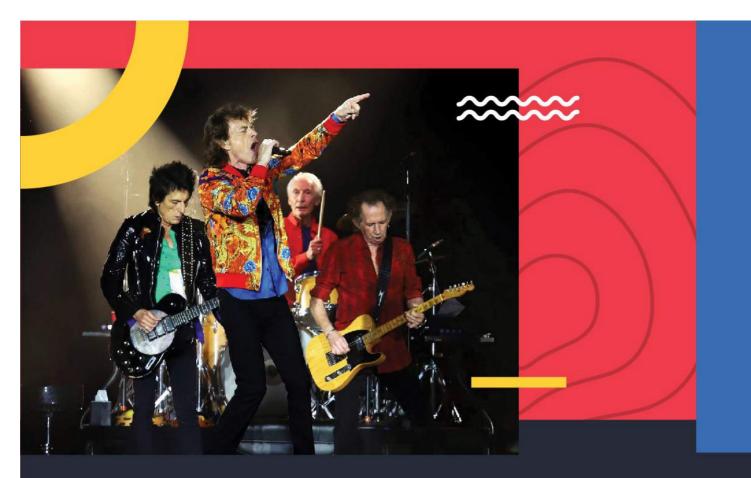
Execution Excellence is about keeping up the *practice*

Mick Jagger, Charlie Watts, Keith Richards, and Ronnie Wood - The Rolling Stones have played together for more than 50 years. However, they still recognise the importance of practising together.

They understand that for excellence to become a habit. you need to define a shared approach of working together. You need to practise it over and over until it becomes second nature.

Before every tour, the band typically commits two months to rehearsing. They appreciate the opportunity to reconnect with their collective rhythm. The practice enables the band to perform with almost telepathic communication.





The Stones' success comes from each member having a distinctive yet complementary role. Richards is their spiritual leader, Watts the band's backbone, Wood the mediator, and Jagger is in control of everything he can be – a chief executive in many ways.

Each of the band's members is a talent in his own right, but it is the chemistry the band has on each of them that works best. Being part of the Rolling Stones remains the best way for each member to achieve their individual goals. The best teams are those who combine individual drive with understanding the importance and power of the team.

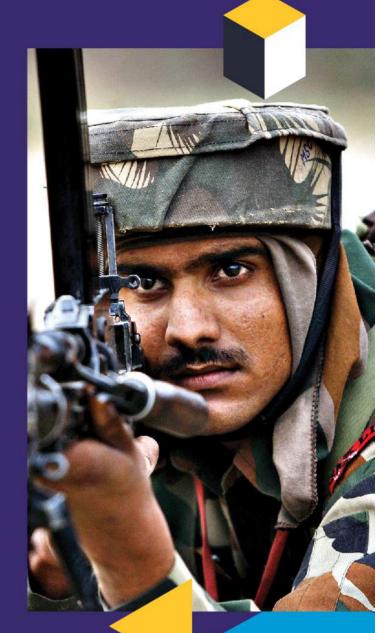
This is the secret to becoming an excellent team: there is no substitute for the ongoing commitment and deliberate practice required to build better teams.

Execution Excellence is about going the extra mile

I was 20 and had just finished my first degree when I asked my father's advice on how to approach the world of work. He had a long and distinguished career in the Indian Army and rose to become commander-in-chief of a million men. He was a soldier's soldier and his men adored him. His manner was strict and firm, but he was very friendly. He appreciated and trusted people and gave them freedom.



"Come and see me in my office if you want to talk to me about work" he said. So I made an appointment with his ADC and went to see him. He had a huge office and I felt very small. "You are starting out and you will be given a lot of tasks to fulfil" he said. "The first thing is always to do something to the best of your ability. Then the second time you do it, give it that little bit extra". What he was saying was: "Take the initiative; be innovative; be creative. Always go the extra mile."



Executing Excellence is about being a part

of a team



Marvel's The Avengers, featuring Iron Man, Captain America, the Hulk, and Thor is not just inspiring for the comic's fans. There's a huge lesson about teamwork you might not have paid attention to. Not just teamwork – but the value of teams themselves.

The Avengers' lesson is that ONE is better than one, meaning that one team is better than one person. It is universally different from five people versus one person. A group of five can probably accomplish more than one person alone, but it's when those five people work together as a team, the magic happens.

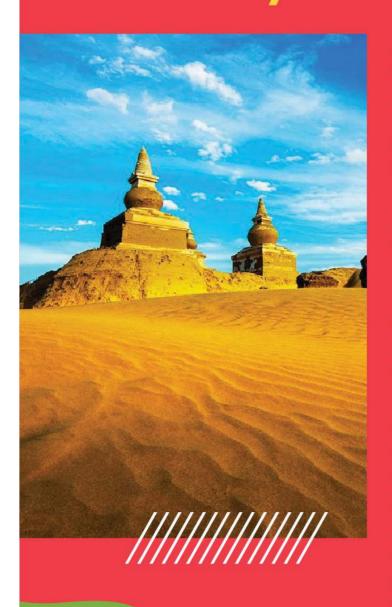




The hard part is making those five individuals put their egos aside, trust each other, and act as a team. Captain America and Iron Man have a pretty different view of the world, and compromise doesn't come easy. But they respect and trust one another despite their disagreements, and they can see the value the other brings to the table. The abandonment of ego is what allows you to become part of a whole that is greater than the sum of its parts.

When you're part of a team, a truly cohesive unit that functions with a single purpose, you can accomplish wonders.

Execution Excellence is looking at the big picture while being mindful of the tiny ones



A certain shopkeeper sent his son to learn about the secret of happiness from the wisest man in the world. The lad wandered through the desert for 40 days, and finally came upon a beautiful castle, high atop a mountain. It was there that the wise man lived.

Rather than finding a saintly man, though, our hero, on entering the main room of the castle, saw a hive of activity: tradesmen came and went, people were conversing in the corners, a small orchestra was playing soft music, and there was a table covered with platters of the most delicious food in that part of the world. The wise man conversed with everyone, and the boy had to wait for two hours before it was his turn to be given the man's attention.

The wise man listened attentively to the boy's explanation of why he had come, but told him that he didn't have time just then to explain the secret of happiness. He suggested that the boy look around the palace and return in two hours.

"Meanwhile, I want to ask you to do something", said the wise man, handing the boy a teaspoon that held two drops of oil. "As you wander around, carry this spoon with you without allowing the oil to spill".

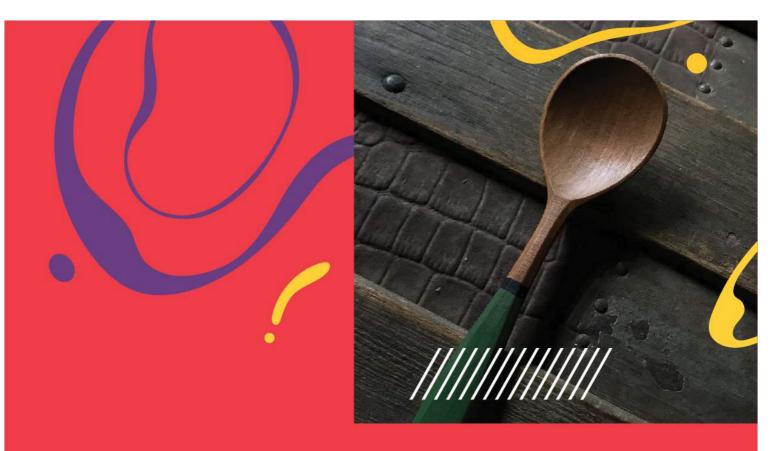
The boy began climbing and descending the many stairways of the palace, keeping his eyes fixed on the spoon. After two hours, he returned to the room where the wise man was.

"Well", asked the wise man, "Did you see the Persian

tapestries that are hanging in my dining hall? Did you see the garden that it took the master gardener ten years to create? Did you notice the beautiful parchments in my library?"

The boy was embarrassed, and confessed that he had observed nothing. His only concern had been not to spill the oil that the wise man had entrusted to him.





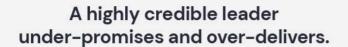
"Then go back and observe the marvels of my world", said the wise man. "You cannot trust a man if you don't know his house".

Relieved, the boy picked up the spoon and returned to his exploration of the palace, this time observing all of the works of art on the ceilings and the walls. He saw the gardens, the mountains all around him, the beauty of the flowers, and the taste with which everything had been selected. Upon returning to the wise man, he related in detail everything he had seen.

"But where are the drops of oil I entrusted to you?" asked the wise man. Looking down at the spoon he held, the boy saw that the oil was gone.

"Well, there is only one piece of advice I can give you", said the wisest of wise men. "The secret of happiness is to see all the marvels of the world and never to forget the drops of oil on the spoon".





JOHN C. MAXWELL

Every exaggeration of the truth once detected by others destroys our credibility and makes all that we do and say suspect.

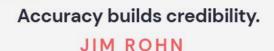
STEPHEN COVEY

If you don't know, say so. It's a simple statement that enhances credibility.

W. BRETT WILSON

Honesty is more than not lying. It is truth telling, truth speaking, truth living and truth loving.

JAMES E. FAUST



Nothing will build trust as fast as these four words: Do what you say.

RICHIE NORTON

The process of building trust is an interesting one, but it begins with yourself, with what I call self trust, and with your own credibility, your own trustworthiness. If you think about it, it's hard to establish trust with others if you can't trust yourself.

STEPHEN COVEY

Whatever you do, you have to be believable for this is the prerequisite of credibility and relevance.

RICHARD MWEBESA

Credibility is keeping a commitment



After lengthy negotiations Jon M. Huntsman, Sr., founder and CEO of Huntsman Chemical Corporation, had come to an agreement with Emerson Kampen, Chairman and CEO of Great Lakes Chemical Company. Great Lakes would buy 40 percent of Huntsman for \$54 million. As Huntsman liked to do, the agreement was sealed with a handshake.

Although, it was a fairly simple transaction by the time the corporate attorneys finalized the paperwork seven months had passed since the handshake between the CEOs. During this time the price of raw materials had plummeted and Huntsman's profits had soared.



One day Huntsman received a phone call from Emerson Kampen. Kampen informed Huntsman that, according to his bankers, 40 percent of Huntsman's company was now worth \$250 million. Kampen felt, given the circumstances, that the \$54 million dollar price they had agreed to seven months prior was no longer fair.





Kampen said, "I can't commit Great Lakes to making up the full estimated value, but how about splitting the difference?" Kampen was offering to pay Huntsman almost \$100 million dollars more than they had agreed.

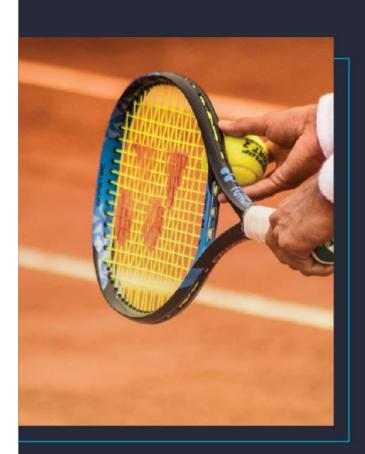
Huntsman replied, "We agreed to a price of fifty-four million and that is the price I expect you to pay."

Kampen countered, "But that's not fair to you."

Huntsman ended the conversation, stating, "You negotiate for your company, Emerson, and I'll negotiate for mine." The sale went through at \$54 million.

Huntsman operated on the principle that his word, and a handshake, were his bond. He was not willing to compromise that principle, even for \$100 million dollars. Huntsman's integrity was worth more to him than any amount of money.

Credibility is being honest



In May of 2005 American professional tennis player Andy Roddick was playing Fernando Verdasco, of Spain, in the round of 16 at the Italian Masters tennis tournament in Rome, Italy. Roddick was the number one seed in the tournament and a heavy favorite to win the match and advance. Roddick, one of the top players in the world, was at the top of his game. Indeed, just one month later he would make it to the finals at Wimbledon before

losing to Roger Federer.

Roddick dominated as expected and had a triple match point when something extremely unusual happened. Roddick couldn't return Verdasco's hard second serve but the linesman called the serve out and awarded Roddick the point and the match.

With the crowd cheering Verdasco ran to the net to shake Roddick's hand and congratulate him on his victory. However, Roddick knew something that the linesman, the umpire, the cheering crowd, and Verdasco himself didn't know. The serve had not been out, but had hit on the line, making it in.

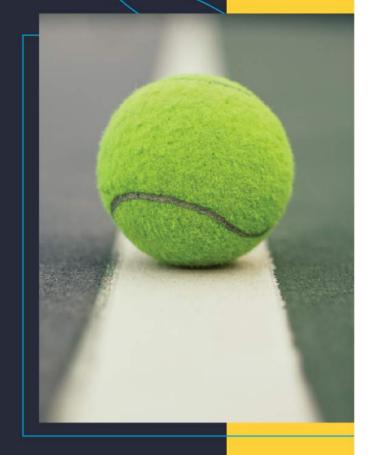


Roddick could have kept this information to himself and accepted the victory. Indeed, honor calls are not expected in tennis. Instead he informed the umpire that the ball had been in and offered to show him the mark on the clay where the ball had hit to prove his point. The umpire reversed the call and awarded the point to Verdasco.

Having been given a second chance Verdasco made the most of it. He came back to win the game, the set, and the match giving him a highly

improbable victory, especially considering not long before he had been standing at the net ready to concede.

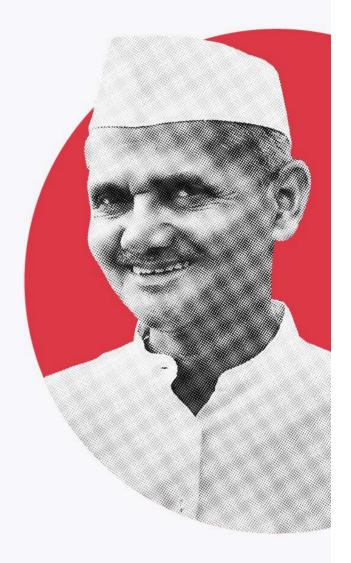
Sportswriter Frank DeFord estimates Roddick's honesty cost him at least "tens of thousands of dollars;" perhaps much more if he had gone on to win the tournament. Integrity was clearly more important to Roddick than either winning or money. Andy Roddick lost a tennis match that day but won something much more important, and in the process set a great example of sportsmanship for competitors everywhere.



Credibility is in knowing one's *limits*



When Lal Bahadur Shastri was serving as the prime minister of India, he went to a textile mill. He requested the owner of the mill to show him some sarees for his wife. The owner showed him some exquisite sarees. When Shastriji asked the price, he found them too expensive. He asked for cheaper sarees. The owner showed him cheaper sarees. But, Shastriji still found them expensive. The owner was surprised and told him that he need not worry about the prices as he was the prime minister of India and it would be his privilege to give the sarees to him as a gift. To this Shastriji replied that he could not accept such expensive gifts and he would only take a saree that he could afford.



Credibility is abiding by the *rules*



Bobby Jones was a golf player who played national and international matches about a century ago. He was known for his honesty and sportsmanship. At the U.S. Open in Boston, 1925, he hit his ball on the 11th hole. He, although, insisted that he had moved the ball slightly by accidentally clipping the grass. He told the officials that he had violated Rule 18 (moving the ball), but they didn't agree. He stayed firm and they finally had to accept. He lost the game by the same margin, one stroke. The sportswriters praised him for his honesty to which he replied, "You might as well praise me for not robbing banks".

Credibility is in believing in others

A short story on honesty of a young boy was run in the *Sports Illustrated* in 1989. 7-year old Tanner Munsay was playing first base during a T-Ball game in Wellington, Florida. He tried to tag a runner going from first base to second but couldn't. The umpire, although called the runner out. Tanner then went to the umpire and told her that he had not succeeded in tagging the runner. She reversed her call.



Two weeks later, in another match, the reverse happened. This time Tanner had tagged the player but the umpire called him safe. She looked at Tanner and asked if he tagged the runner. He told her he had. She immediately called the player out. When the audience retorted, she told them that she believed the kid's honesty enough and told them the last game's incident.



Credibility is not holding anything back





There was a boy who had a great collection of marbles and a girl who had a collection of sweets. Each looked at what the other had and was envious. So they agreed on an exchange: the boy to give the girl his marbles, and the girl to give her sweets.

The boy kept the biggest and the particularly attractive marble aside and gave the rest to the girl. The girl gave him all her sweets as she had promised.

That night, the girl went off to a pleasant sleep. But the boy couldn't sleep as he kept wondering if the girl had hidden some sweets from him the way he had hidden his best marble.

Integrity is one the most salient elements in every single relationship you have in your life. Integrity is a way of life, not just behaviour. Don't allow yourself to hold any of your marbles back from another person.



Credibility is doing a job sincerely

In an operating room of a great hospital, a young nurse had her first day of full responsibility.

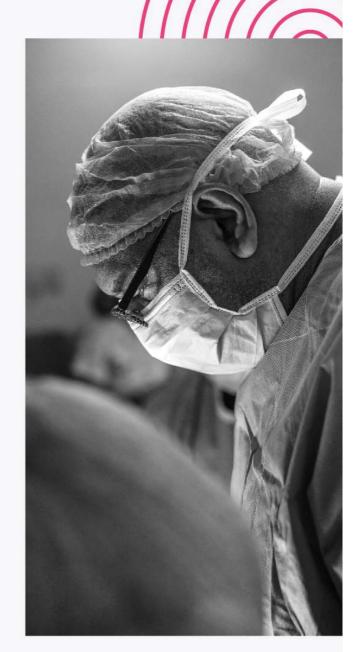
"You have removed 11 sponges doctor."

"I have removed them all," the doctor declared, "we will close the incision now."

"No," the nurse objected, "we used 12."

"I'll take the responsibility," the surgeon said grimly, "suture!" "You can't do that!" blazed the nurse, "think of the patient!" The doctor smiled and showed the nurse the 12th sponge under his foot. "You'll do," he said. He had been testing her

for integrity and she had it.



Agility Move ahead of time quickly



Sometimes the manager must perform with the courage and agility of a circus performer, carefully crossing the highwire between short-term problems and long-term objectives.

BUCK RODGERS

Innovation is the key. Only those who have the agility to change with the market and innovate quickly will survive.

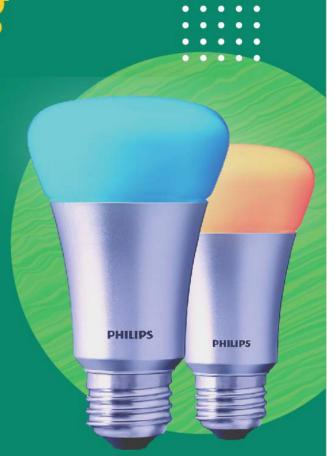
ROBERT KIYOSAKI

Agility is fundamental to leading a team through times of change.

SANDRA E. PETERSON

Agility is quick-thinking and changing ahead of time

Once considered only a light bulb manufacturer, Philips transformed its business approach when LED technology interrupted the bulb replacement model. Today, Philips uses wireless technology to deliver customized lighting systems that are interconnected, programmable, and adaptable to changing preferences and needs.



Remember when software like Microsoft Word and Adobe Photoshop had to be manually updated every year by purchasing and installing a new CD? Cloud technology changed all that, and software companies reinvented their business models to match. Today, users enjoy more seamless and reliable updates with a subscription-based model.





Remember the age of DVD rental? Founded in 1997 by CEO Reed Hastings, Netflix started its life mailing DVDs to customers. Now, with over 109 million subscribers worldwide, it's hard to imagine not watching video on demand. Back in 2001, Hastings had the vision to stream movies

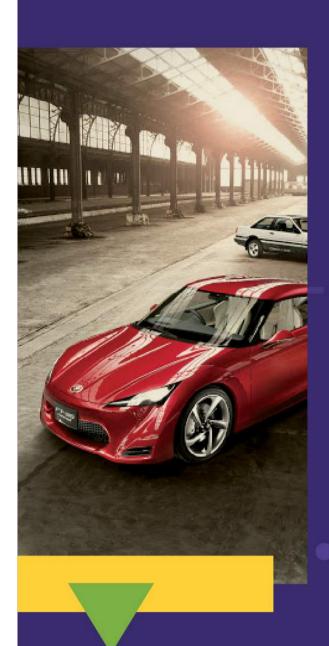
over the internet direct to our screens at home. For 10 years he experimented and got customers used to the idea of streaming rather than playing physical DVDs. Hastings always thought big but started small, failed quickly and scaled fast. Netflix has mastered the art of the disruptive innovator — it no longer solely offers shows produced by others, producing and writing its very own original blockbuster hits. Now seen as one of the tech innovators of the day, ranking alongside Facebook, Amazon and Google, Netflix has changed the way we consume entertainment.

Agility is altering business models when needed

Who didn't have a copy of the Yellow Pages by the telephone? The iconic publication was once a vital lifeline for households across the UK. The telephone directory provided names, numbers and addresses of businesses to its customers for over 50 years. In 2017 CEO Richard Hanscott announced the company's plan to stop printing in 2019 and make the move to digitise its entire business, given the rapid growth of digital and social media. Hanscott has transformed the business model but retained Yellow Page's integrity by providing customers with the same service since its first publication back in 1966. It may feel a little different not having a tangible copy, but Yell.com provides the same service, quicker and better.

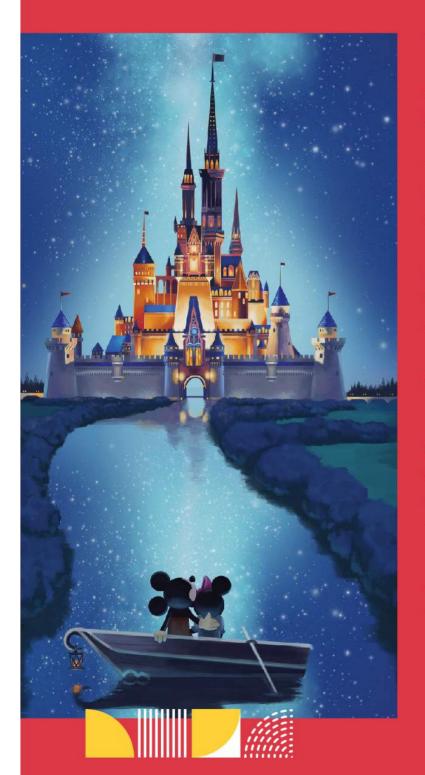


Agility is in the organisational culture



Every employee of Toyota, from the CEO to the floor mechanic, is looking to improve processes and products all the time. As a result. Toyota creates an ecosystem of innovation and leadership that introduces more than 100.000 new ideas every year into its products and processes. To be successful, an agile company will not only try to make its business processes and technologies agile, but also focus on creating a culture of leadership and agility throughout the organization. As Lou Gerstner commented on his experience of transforming IBM in the 1990s, "Culture is everything."

Agility is in moving with the times



Today Disney is one of the largest global media conglomerates - the ultimate success story that had humble beginnings. Since 1923 Disney has been exciting the imaginations of children and families alike. Maintaining a captive audience, however, is no easy feat. As the appeal of cult classics such as Donald Duck and Mickey Mouse started to wane, the real magic has been in Disney reinventing itself time and time again. Take the recent wave of live-action films that are breathing life back into old favourites such as Beauty and the Beast, The Jungle Book and the hotly anticipated Aladdin.



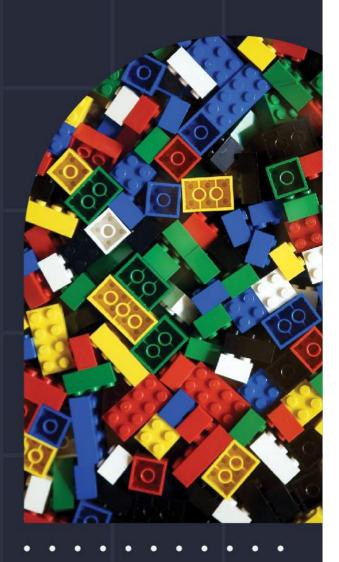
Disney's ability to remain agile and move with the times, while honoring its roots as creator of classic. iconic characters. has played an integral part in its success. To remain relevant, Disney has also looked to the market to stay at the front of the pack, acquiring the likes of Pixar Studios (in 2006 for \$7.4 billion), Marvel (in 2009 for \$6bn), Star Wars (Lucasfilm in 2012 for \$4bn) and at the end of 2017 buying almost all of 21st Century Fox for \$52 billion in stock.





Agility is understanding the market and adapting to it quickly

Founded by a Danish carpenter in 1932, Lego began small with wooden toys and then simple plastic building bricks. It quickly became a brand that holds a flame for generations of children, the same way Disney does. When the original idea was SO good, how could it ever go out of style? Yet in 2003 Lego almost hit bankruptcy as a result of over innovating. The toy manufacturer exhausted too many options in a market saturated with new technology.





To recalibrate and to keep its business model turning over, Lego had to stay in tune with the rest of the market. It streamlined its business model by changing the way it managed innovation. Lego discovered it could revitalise and reignite its original prodby collaborating ucts with the likes of Harry Potter and Star Wars, as well as launching a successful series of movies. By taking the time to see where and why it went wrong, Lego created a measured strategy to fix its problems.

Agility is diversifying according to the changing times

Who could have foreseen that back in 1994 when Jeff Bezos started an online bookstore in his garage in Seattle, his idea would go on to become the largest internet retailer in the world?

Amazon has taken the world by storm and it all started with an offering billed as 'Earth's biggest book store'. Since then, the tech giant has definitively changed the way we consume. Fresh food online? Done. Same day delivery or even within the hour? Absolutely.

Our notion of convenience has been reinvented and will continue to be challenged by Amazon – Bezos sends out the same 1997 annual report letter to shareholders highlighting a relentless focus to 'obsess over customers' and the desire to make bold rather than timid decisions. What began as an online bookseller has erupted into a merchandiser giant. Using an array of digital technologies in logistics, streaming, and cloud services, Amazon has diversified its portfolio to include 1-click purchasing, marketplace integration, drone delivery, fulfilment robotics, and subscription services.

Agility lies in making unexpected moves

Ask someone about what they think of when they think of Apple and the answer may well say a lot about that person's age. Anyone born before 1985 probably still thinks reflexively of Apple as a computer company one of the pioneers of personal computers and the inventor of the still-popular "Mac" brand. If Apple had just remained a computer company, though, it is uncertain that the company would still even be in business.

It took only about a year to develop the iPod, but its launch radically changed the company. Building on the success of this portable media player, Apple then effectively created the touchscreen smartphone



industry before then moving on to make the tablet computer concept a real product and an actual success. Once just a computer company, Apple is now a consumer electronics giant and whatever Apple's next move will be, nobody is expecting it to be in the traditional computer space.

Agility is responding quickly to the changing times

On a March evening in 2000, lightning caused a fire in a New Mexico factory of Philips, which made a critical chip that powered Nokia and Ericsson mobile phones. After Philips surveyed the damage, it informed both Nokia and Ericsson of a delay in production.

While Ericsson surveyed its inventories and concluded it had enough stock to tide over the crisis, Nokia, demonstrating its supply chain agility, went into a firefighting mode. It scoured markets all over the world and garnered all available stock of this critical chip, it set up direct



CEO-level communications to keep track of progress, and it got Philips to produce and supply the chip from other Philips factories.

As it transpired, the delay in production at the Philips factory was much longer than Philips had anticipated.



Because of Nokia's agility in procurement, it was able to happily overcome the crisis, while Ericsson's mobile phone division suffered tremendously. It lost 3% of its market share, and posted a \$1.68 billion loss. It was acquired by Sony to become Sony Ericsson. Nokia was hailed as an outstanding example of agility.

But, soon, as we all know, despite this supply chain agility, Nokia's market share dropped in a matter of a few years, from 51% to less than 2%. Just supply chain agility was not enough. Nokia needed different kind of agility to survive the rapid changes in the market - the demand in the US market for flip phones, a requirement to change the operating system,

the emergence of the iPhone and other smartphones. Nokia just did not have the agility it needed to cope with these new market pressures. It died because it could not respond quickly and well to the changes that the market demanded. Companies need to use different kinds of agilities to respond to different contexts.

Agility is thinking out of the box!

Many years ago in a small Italian town, a merchant had the misfortune of owing a large sum of money to the moneylender. The moneylender, who was old and ugly, fancied the merchant's beautiful daughter, so he proposed a bargain. He said he would forgo the merchant's debt if he could marry the daughter. Both the merchant and his daughter were horrified by the proposal.

The moneylender told them that he would put a black pebble and a white pebble into an empty bag. The girl would then have to pick one pebble from the bag.







If she picked the black pebble, she would become the moneylender's wife and her father's debt would be forgiven. If she picked the white pebble, she need not marry him and her father's debt would still be forgiven. But, if she refused to pick a pebble, her father would be thrown into jail.

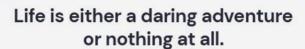
They were standing on a pebble-strewn path in the merchant's garden. As they talked, the moneylender bent over to pick up two pebbles. As he picked them up, the sharp-eyed girl noticed that he had picked up two black pebbles and put them into the bag. He then asked the girl to pick her pebble from the bag. The girl put her hand into the bag and drew out a pebble.



Without looking at it, she fumbled and let it fall onto the pebble-strewn path where it immediately became lost among all the other pebbles. "Oh, how clumsy of me," she said. "But never mind, if you look into the bag for the one that is left, you will be able to tell which pebble I picked." Sometimes it is necessary to think out of the box or, in this case, out of the bag!



Risk Taking Dare to go beyond



HELEN KELLER

Don't be too timid and squeamish about your actions. All life is an experiment. The more experiments you make the better.

RALPH WALDO EMERSON

If you dare nothing, then when the day is over, nothing is all you will have gained.

NEIL GAIMAN

But he'd learned long ago that a life lived without risks pretty much wasn't worth living. Life rewarded courage, even when that first step was taken neck-deep in fear.

TAMERA ALEXANDER

Most men either compromise or drop their greatest talents and start running after, what they perceive to be, a more reasonable success, and somewhere in between they end up with a discontented settlement. Safety is indeed stability, but it is not progression.

CRISS JAMI

...maybe sometimes it's riskier not to take a risk. Sometimes all you're guaranteeing is that things will stay the same.

DANNY WALLACE

If you opt for a safe life, you will never know what it's like to win.

RICHARD BRANSON

"...If there is no risk, there is no reward.

CHRISTY RAEDEKE

It is no secret that the greatest treasures are found in the most remote, inaccessible and difficult places where we must pursue them with great energy and even greater risk. It's the same with our lives.

CRAIG D. LOUNSBROUGH

Risk Taking is *chasing* your dreams



After acquiring a degree in computer science, Jeff Bezos worked in several firms located in Wall Street. He became the youngest vice president in 1990. Despite earning a lucrative amount and having a stable job, Jeff had other dreams. He wanted to start his own business. Having made up his mind, Jeff quit his job and relocated himself in Seattle to open an online bookstore. Within two months, its sales reached \$20,000. Today that website is known as Amazon.com and it is the most widely used website.

Risk Taking is not giving up till you achieve



What will you do if you have an idea but find out that there are not enough resources to support it? Most probably you will drop it, believing that it will never work. But Robin Chase did something completely opposite. She and her friend, Antjie Danielson, were positive that there is a market gap for car-sharing. When they proposed their idea, many people thought it would not work. Two reasons: the internet wasn't that developed back then and who would be willing to rent a car to a complete stranger! Robin and Antjie had a hard time raising funds for her startup. Still, it did not discourage them. The duo worked tirelessly and by the year 2000, they formed a company called, 'Zipcar' with only two cars. Today, the company has 9000 cars available across the United States, Canada, and the United Kingdom!



Risk Taking is going against all odds



Bill Gates' dream of making a personal computer available in every home and office appeared to be far-fetched when there were no advanced technologies available. Furthermore, after dropping from Harvard and with his rival, Steve Jobs, competing along, the odds weren't in favour of Gates. But he believed that he will be successful in creating software for personal computers. Now the whole world knows him not only as a Microsoft owner but one of the world's richest men.

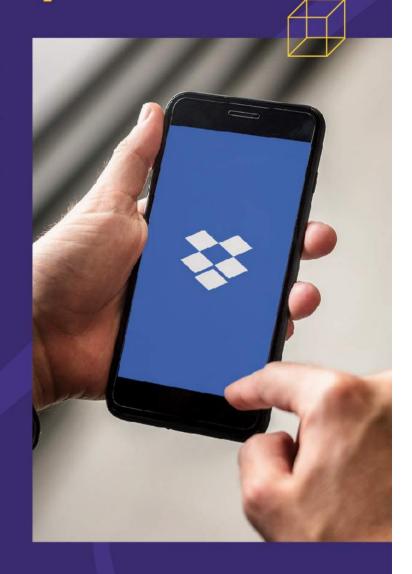




After acquiring basic skills in computers, Larry Ellison and two of his colleagues started their own company by the name of Software Development Laboratories, where they were developing a database administration system by the name of Oracle. However, during the 1990s, the company was on the brink of bankruptcy due to the fact that some revenue was recorded even before they had earned it, hence resulting in an accounting error. With mismanagement within the operations and rivals stealing market share, things weren't looking good for Ellison. But Ellison didn't give up; he quickly rectified his mistake by hiring a new management team and making a spectacular comeback by inventing a new Oracle7 database.

Risk taking is not getting intimidated by threats

Drew Houston was seen as a potential threat by none other than Steve Jobs himself! While Drew Houston and his colleague Arash Ferdowsi were busy making a software that enables one to share files including photos in any computer, laptop, and smartphone, Steve Jobs too was also immersed deeply into producing a product with the same features called 'i-cloud' service. Drew was intimidated, but still, he stayed loyal to his idea. Now this file sharing software, 'Dropbox' is serving 500 million users and has recently been customised to serve business needs as well.



Risk Taking is taking risks knowing there might be a failure





Richard Branson is regarded as one of the most celebrated entrepreneurs and an iconic business figure around the globe. However, Richard too also faced many failures and perhaps one of the greatest risks he ever took was introducing his own airline service. Because he was competing against another airline company, known as British Airways. Moreover, he had to sell 49% stake in the airline to Singapore Airlines to survive during the hard times. But in the end, all endurance paid off. Virgin Groups now owns more than 200 companies in more than 30 countries.

Risk Taking is rising beyond the circumstances



Oprah Winfrey was born to an unwed, 13-year-old mother. When she was born she was abandoned by her mother. When she was adopted, the people who adopted her were very cruel.

They abused her sexually and physically over a period of 15 years. She was forced to take drugs and was sent to a juvenile home for delinquency. She went in and out of rehabilitation for cocaine abuse. She was forced to steal. A lot of us would feel sorry for her. A lot of people won't blame her, they will say it's not her fault it is the environment.

But this woman today is one of the most successful, respected and wealthiest women in the world. In her show Oprah Prime Time, she talks about things that inspire people. She talks about social issues; she interviews celebrities like Bill Clinton, Tom Cruise etc.



But that was not how she started. When she started her talk show ten years ago she was a nobody, and being a black woman there was a lot of racism. In those times she interviewed people who had been raped, people who went through emotional trauma, people who are divorced, people who have attempted suicide. And during her one hour talk show, she would inspire and counsel them. People who have attended her talk show would say, "My life is better after talking to her and I will conquer the world". She changed lives.

And recently someone asked her what gave her the ability to do what she does today? She said "it's because of the pain that I went through that has made me a very strong woman. And today nothing can shake my foundation. When I look at the difficult issues in society, when I look at people suffering, I can talk about it, and I can connect with all these people. Why? Because I can empathize, I was there before. And I can use my life as a role model to change their lives. That's why I am Oprah Winfrey."



What if at age 46 you were burned beyond recognition in a terrible motorcycle accident, and then four years later were paralyzed from the waist down in an airplane crash? Then, can you imagine yourself becoming a millionaire, a respected public speaker, a happy newlywed and a successful business person? Can you see yourself going white water rafting? Skydiving? Running for political office? W. Mitchell has done all these things and more after two horrible accidents left his face a quilt of multicolored skin grafts, his hands fingerless and his legs thin and motionless in a wheelchair. The 16 surgeries Mitchell endured after the motorcycle accident burned more than 65 percent of his body, left him unable to pick up a fork, dial a telephone or go to the bathroom without help.



But Mitchell, a former Marine, never believed he was defeated. "I am in charge of my own spaceship," he said. "It's my up, my down. I could choose to see this situation as a setback or a starting point." Six months later he was piloting a plane again.

Mitchell bought himself a Victorian home in Colorado, some real estate, a plane and a bar. Later he teamed up with two friends and co-founded a wood-burning stove company that grew to be Vermont's second largest private employer. Then four years after the motorcycle accident, the plane Mitchell was piloting crashed back onto the runway during takeoff, crushing Mitchell's 12 thoracic vertebra and permanently paralyzing him from the waist down. "I wondered what the hell was happening to me. What did I do to deserve this?"



Undaunted, Mitchell worked day and night to regain as much independence as possible. He was elected Mayor of Crested Butte, Colorado, to save the town from mineral mining that would ruin its beauty and environment. Mitchell later ran for Congress, turning his odd appearance into an asset with slogans such as, "Not just another pretty face."

Despite his initially shocking looks and physical challenges, Mitchell began white water rafting, he fell in love and married, earned a master's degree in public administration and continued flying, environmental activism and public speaking.

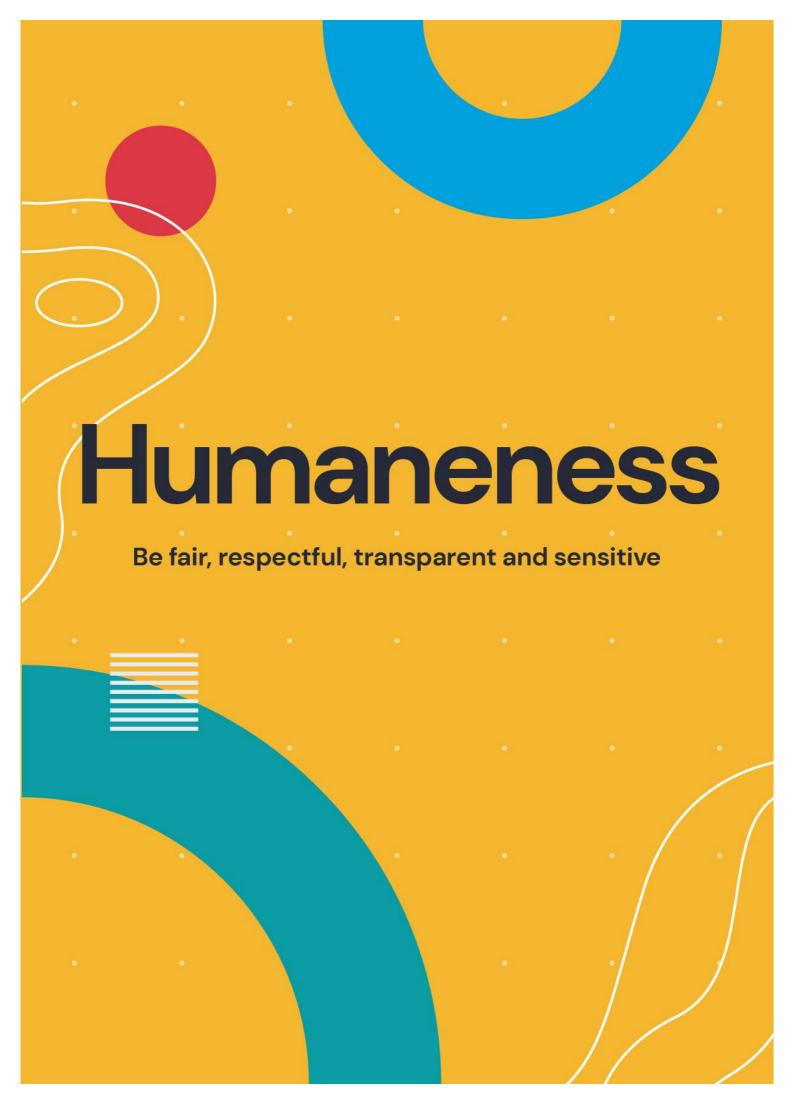
Mitchell's unshakable positive mental attitude has earned him appearances on the *Today Show* and *Good Morning America* as well as feature articles in *Parade*, *Time*, *The New York Times* and other publications.



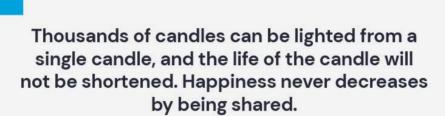
"Before I was paralyzed, there were 10,000 things I could do," Mitchell says. "Now there are 9,000. I can either dwell on the 1,000 I lost or focus on the 9,000 I have left. I tell people that I have had two big bumps in my life. If I have chosen not to use them as an excuse to quit, then maybe some of the experiences you are having which are pulling you back can be put into a new perspective. You can step back, take a wider view and have a chance to say, "Maybe that isn't such a big deal after all."

Remember: "It's not what happens to you, it's what you do about it."







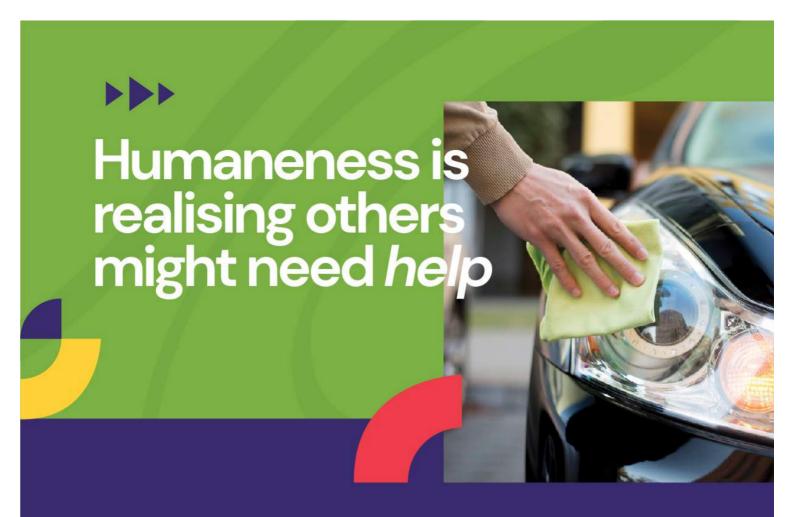


BUDDHA

How far you go in life depends on you being tender with the young, compassionate with the aged, sympathetic with the striving and tolerant of the weak and the strong. Because someday in life you will have been all of these.

GEORGE WASHINGTON CARVER





Arun was at the car park in front of the mall, wiping off his car. He had just come from the car wash and was waiting for his wife to get out of work. Coming his way from across the parking lot, a man approached, whom the society would safely consider a beggar.

From the looks of him, he had no car, no home, no clean clothes, and no money. There are times when one feels generous but there are other times that one just doesn't want to be bothered. This was one of Arun's those "don't want to be bothered times."

"I hope he doesn't ask me for any money," he thought. The man didn't.

He came and sat on the curb in front of the bus stop but he didn't look like he could have enough money to even ride the bus. After a few minutes he spoke.

"That's a very pretty car," he said. He was ragged but he had an air of dignity around him. His scraggly beard keeps more than his face warm. Arun said, "thanks," and continued wiping off his car. He sat there quietly as Arun worked. The expected plea for money never came. As the silence between them widened something inside Arun said, "Ask him if he needs any help." He was sure that he would say "yes" but he held true to the inner voice.

"Do you need any help?" Arun asked. He expected nothing but an outstretched grimy hand. But the man answered in three simple but profound words that that shook Arun.

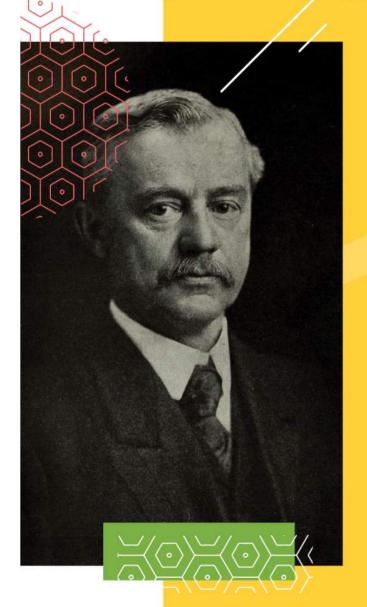
"Don't we all?" he said.



Arun was feeling high and mighty, successful and important, definitely much above a beggar in the street, until those three words hit him like a twelve gauge shotgun. Don't we all?

Arun too needed help. Maybe not for bus fare or a place to sleep, but he needed help. He reached in his wallet and gave him not only enough for bus fare, but enough to get a warm meal and shelter for the day. Those three little words still rang true.

Humaneness is expressing gratitude



A poor boy was selling goods from one door to another to pay for his studies. One day he found that he had only one dime left, and he was hungry. While approaching the next house, he decided to ask for a meal.

But when a young woman has opened the door, he only dared to ask for a glass of water. She looked at him and understood that probably the boy is hungry. So she brought him a large glass of milk. He drank it and then asked how much he owed her. The woman replied: "You don't own me anything. Mother taught us never to accept pay

for a kindness." "Then I thank you from the bottom of my heart," he said and felt that now he is stronger not only physically, but his faith in God has grown as well. The boy's name was Howard Kelly.

Many years have passed. One day that woman became seriously ill. Local doctors could not help her. Therefore they sent her to a big city, where her rare disease would be studied by specialists. Dr. Howard Kelly was called in for the consultation. When he entered her room in the hospital, he immediately recognized the woman, that showed kindness to him, when he was poor. The doctor was determined to do his best to help her recover from her disease.

The struggle was long, but together they managed to overcome her illness. After some time the woman received a bill for her treatment. She was worried that the amount to pay would be so significant, that it would take the rest of her life to pay for it. Finally, when the woman looked at the bill, she noticed the words that were written on the side of the bill. The words were: "Paid in full with a glass of milk."





Humaneness is random acts of kindness

The flower seller

A woman selling flowers on the New York City Subway was surprised by a man who offered to buy her entire stock. Handing the hawker over \$140 for the dozens of roses she was carrying, the man told her to hand them out to everyone on the train for free. The woman broke down uncontrollably, overcome by the gesture.





The generous dry cleaner

It isn't clear which dry cleaner started the trend but many others have since followed: putting a sign in the window offering free dry-cleaning for unemployed people who have a job interview to attend. It's a trend that seems to have started in the States and has since been offered by Timpson's, a chain of dry cleaners in the UK. This trend emerged during a time of high unemployment in both countries, making it a particularly timely gesture of goodwill.

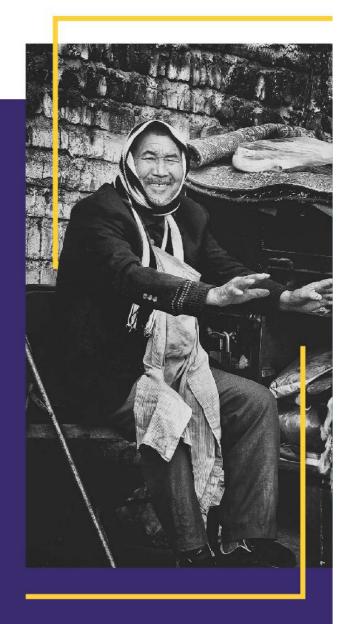


Suspended coffees

The idea of buying a coffee for a stranger in need, probably one you'll never meet, has spread widely. The way it works is when you go to buy a coffee in a cafe participating in the movement, you also pay for a second coffee. When a person in need next comes into the cafe, that coffee (or even a meal) is waiting for them. It's a kind way to show a person in need that someone in the world cares.

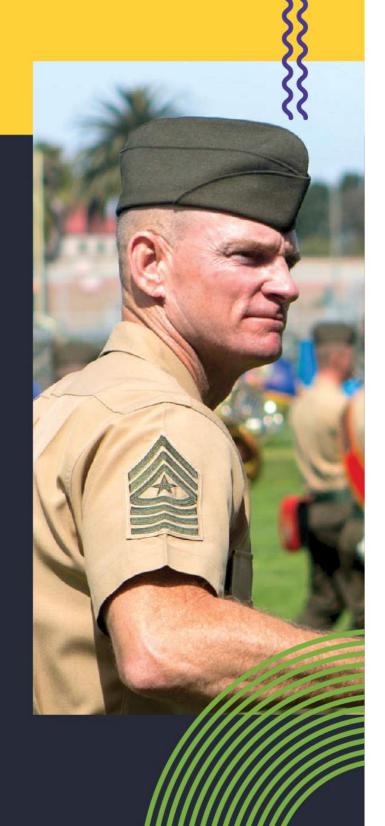
A kind business owner

Realising a person was regularly going through her bin in search of food scraps, one cafe owner left a note inviting that person inside for a meal. "You're a human being and worth more than a meal from a dumpster" the note read. Strangers inspired by the contents of the note spread photos of it around the world.



Humaneness is staying when it *matters*

A nurse took the tired, anxious serviceman to the bedside. "Your son is here," she said to the old man. She had to repeat the words several times before the patient's eyes opened. Heavily sedated because of the pain of his heart attack, he dimly saw the uniformed marine voung standing outside the oxygen tent. He reached out his hand. The marine wrapped his toughened fingers around the old man's limp ones, squeezing a message of love and encouragement.





The nurse brought a chair so that the marine could sit beside the bed. All through the night, the young marine sat there in the poorly lit ward, holding the old man's hand and offering him words of love and strength. Occasionally, the nurse suggested that the marine moved away and rested a while. He refused. Whenever the nurse came into the ward, the marine was oblivious of her and of the night noises of the hospital the clanking of the oxygen tank, the laughter of the night members exchanging greetings, the cries and moans of the other patients.

Now and then she heard him say a few gentle words. The dying man said nothing, only held tightly to his son all through the night. Towards dawn, the old man died. The marine released the now lifeless hand he had been holding and went to tell the nurse. While she did what she had to do, he waited. Finally, she returned. She started to offer words of sympathy, but the marine interrupted her.



"Who was that man?" he asked. The nurse was startled, "He was your father," she answered.

"No, he wasn't," the marine replied. "I never saw him before in my life."

"Then why didn't you say something when I took you to him?"

"I knew right away there had been a mistake, but I also knew he needed his son, and his son just wasn't here. When I realised that he was too sick to tell whether or not I was his son, knowing how much he needed me, I stayed."

The next time someone needs you ... just be there. Stay.

Humaneness is making a difference

There was a man taking a morning walk on the beach. He saw that along with the morning tide came hundreds of starfish. When the tide receded, they were left behind and with the morning sun rays, they would die. The tide was fresh and the starfish were alive. The man took a few steps, picked one and threw it into the water. He did that repeatedly.

Right behind him there was another person who couldn't understand what this man was doing. He caught up with him and asked, "What are you doing? There are hundreds of starfish. How many can you help? What difference does it make?"



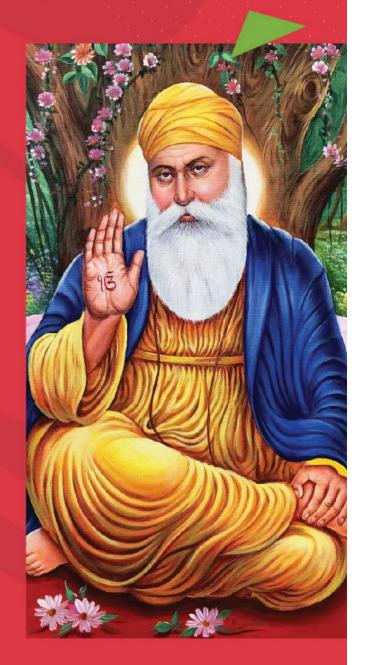
This man did not reply, took two more steps, picked up another one, threw it into the water, and said, "It makes a difference to this one."

What difference are we making? Big or small, it does not matter. If everyone made a small difference, we'd end up with a big difference, wouldn't we?

Humaneness is letting the *goodness* spread

Once Guru Nanak was on a visit to Banaras with his disciples. As the night approached, he reached a village and decided to spend the night there. The people of the village treated them with a lot of respect and served them well. The guru blessed them by saying, "May you all scatter" and then he proceeded with his journey.

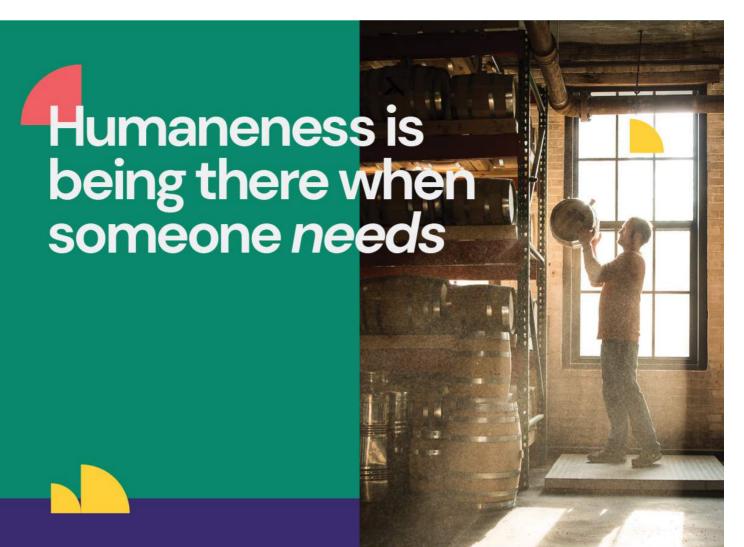
The next night he stayed at another village, where he was very poorly received. The people did not serve them anything and they also abused the guru and his disciples. While leaving the place, the guru told them, "May you remain where you are."







One of his disciples got perplexed at this and asked "Master, you have given them strange blessings. Those who served you well, you want them to scatter. While the others who treated you ill, you want them to stay put in their homes." The guru replied, "If those who serve others get scattered, then by their example they will make others also good and they will spread their virtues wherever they go. On the other hand, if people who are inhospitable to others remain at one place, they will not corrupt others with their bad manners. So they will keep all bad things confined to one place only."



I was working as a consultant in a beer company, helping the president and senior vice-presidents formulate and implement their new strategic vision. It was an enormous challenge.

At the same time, my mother was in the final stages of cancer. I worked during the day and drove 40 miles home to be with her every night. It was tiring and stressful, but it was what I wanted to do. My commitment was to continue to do excellent consulting during the day, even though my evenings were very hard. I didn't want to bother the president with my situation, yet I felt someone at the company needed to know what was going on. So I told the vice-president of Human Resources, asking him not to share the information with anyone.



A few days later, the president called me into his office. I figured he wanted to talk to me about one of the many issues we were working on. When I entered, he asked me to sit down. He faced me from across his desk, looked me in the eye and said "I hear your mother is very ill."

I was totally caught by surprise and burst into tears. He just looked at me, let my crying subside and then gently said a sentence I will never forget: "Whatever you need."

That was it. His understanding and his willingness to both let me be in my pain and to offer me everything were qualities of compassion that I carry with me to this day.

Martin Rutte



People are unreasonable, illogical and self-centered. Love them anyway.

If you do good, people will accuse you of selfish ulterior motives. Do good anyway.

If you are successful, you win false friends and true enemies. Succeed anyway.

The good you do today will be forgotten tomorrow. Do good anyway.

Honesty and frankness make you vulnerable. Be honest anyway.

What you spend years building may be destroyed overnight. Build anyway.

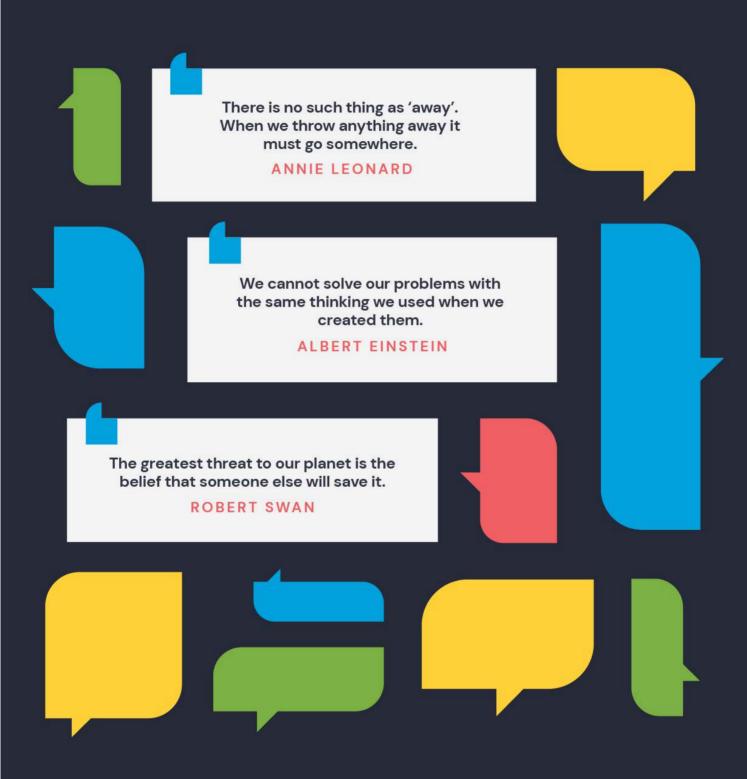
People really need help but may attack you if you help them. Help people anyway.

Give the world the best you have and you might still get kicked. Give the world the best you've got anyway.

Mother Teresa



Be equally responsible for people, planet, profits



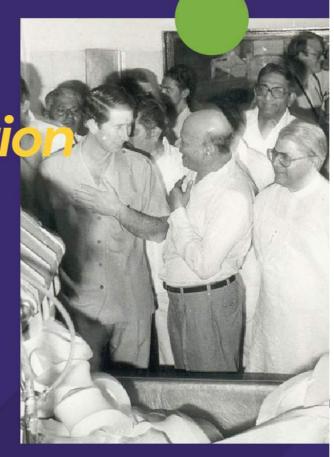


How far you go in life depends on you being tender with the young, compassionate with the aged, sympathetic with the striving and tolerant of the weak and the strong. Because someday in life you will have been all of these.

STEVE MARABOLI

Sustainability is creating a White Revolution

Operation Flood, launched on 13th January 1970, was the world's largest dairy development programme and a landmark project of India's National Dairy Development Board (NDDB). It transformed India from a milk-deficient nation into



the world's largest milk producer. Within 30 years, it doubled the milk available per person in India and made dairy farming India's largest self-sustainable rural employment generator. Operation Flood was launched to help the dairy industry sustain itself economically while providing employment to poor farmers. All this was achieved not merely by mass production, but by production by the masses; the process has since been termed as the 'White Revolution'.

Operation Flood created a national milk grid linking producers throughout India to consumers in over 700 towns and cities and reducing seasonal and

regional price variations while ensuring that producers get a major share of the profit by eliminating the middlemen. At the bedrock of Operation Flood stands the village milk producers' co-operatives, which procure milk and provide inputs and services, making modern management and technology available to all the members.

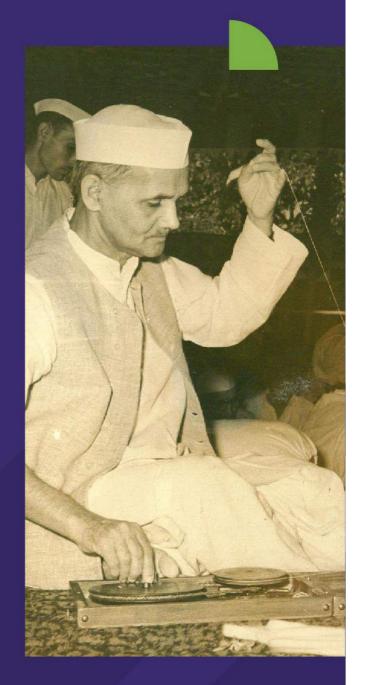
Amul, a single, cooperative dairy, was one of the largest milk producing companies in India. It was the engine behind the success of the white revolution.



In India Today's September 2017 issue, Shyam Benegal gives an account of 1964 when the then prime minister, Shri Lal Bahadur Shastri visited Anand in Gujarat. Shastri was keen to witness Amul's success first hand. He requested Verghese Kurien, Founder of Amul, to let him stay incognito in one of the villages for the night. Kurien got a fright. How could he let the prime minister stay overnight in a village without security or any support mechanism? Shastri insisted and, without his security detail's knowledge, was taken close to a village and left there for the night.

He walked into the village and introduced himself as a traveller who had lost his way. A family in the village invited Shastri to stay with them. He took the opportunity to talk to them about their lives and how they had been affected by the cooperative.

By the time Kurien came to pick him up the next morning, the prime minister was not only convinced about the Anand pattern of cooperatives but put his full might behind Kurien to set up the National Dairy Development Board in Anand to help replicate the movement across the country. And the rest is now a history that India will always be proud of.





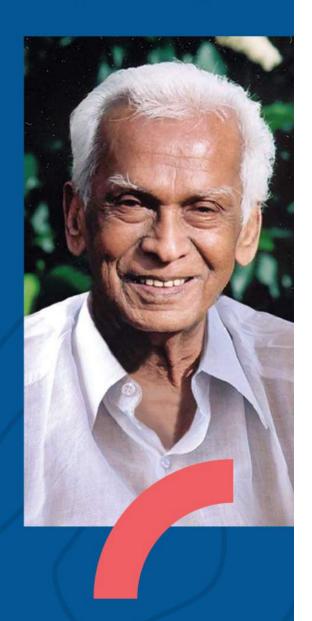
Lush Cosmetics is one of the most popular eco-friendly brands in the world, with a vast following of dedicated customers. This all-natural business is committed to showing customers that they can get the same high-quality body, face, and hair-care from all-natural ingredients, without any animal testing or dangerous chemicals. Lush products have inspired praise from countless influencers and beauty bloggers around the globe.

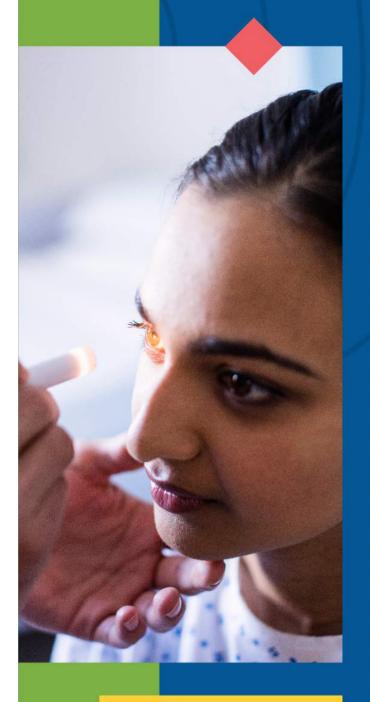
Lush is dedicated to delivering eco-friendly products and practices to its community, from solid shampoo bars that don't require a bottle, to reusable tubs that their customers can bring back to earn rewards. The organisation's incredible success and recycling programmes have helped inspire other beauty brands world-wide too.

Sustainability is providing care without compromising on quality

Dr. G. Venkatswamy (endearingly known as Dr. V) had a vision - to eliminate blindness and restore the gift of sight to millions of poor blind people. Aravind Eye-Care's business model is based on his vision of helping patients regardless of their ability to pay.

India is home to one-third of the world's blind population with close to 200 million Indians needing eye-care. In 80% of the cases, blindness is caused by factors which can be corrected through a cataract surgery. Dr. V set out to address this problem of curable blindness and created an institution which performs 400,000 eye surgeries a year. They have been able to successfully execute this business model over the last forty years to become the largest provider of eye-care services in the world.





Aravind has been able to develop a self-funding healthcare delivery model where it creates value for its entire customer base but captures the value only from a part of it. Aravind is able to provide free-of-cost or at cost, high-quality service for 50-60% of its patients who are poor or 'non-paying' by using the profits generated from the 40-50% of the paying patients. The hospital provides the same quality of service across both paying and non-paying patients consistently.

Aravind Eye-Care serves 6,000 outpatients in the hospital and 1,500 patients in outreach camps every day. An Aravind doctor performs more than 2,000 surgeries in a year compared to the Indian average of 400 and 150-200 for most Asian

economies. This significantly higher productivity is obtained by adopting an assembly line approach to surgery. Each operating room has one surgeon in each room, but a minimum of two operating tables, multiple sets of equipment and multiple nursing teams to carry out non-surgical tasks such as preparing the

the patient and administering the anaesthetics. This unique layout enables the surgeon to complete a surgery, turn around and start the surgery on the next patient who has been pre-prepared.

This procedure enables the doctor to perform six to eight procedures per hour as opposed to usual norm of one surgery per hour. More pertinently, the high productivity does not come at the cost of quality and in fact the clinical outcomes are superior to the average in UK hospitals. The nurses and technicians are cross-trained so that they can perform multiple routine tasks.

The intra-ocular lens used in the surgery used to make up a significant part of the fixed cost of the surgery at c.US\$100. Aravind set



up a manufacturing facility which makes intraocular lens called Aurolab in 1992. The price of the lens has been driven down to less than US\$10 (90% reduction!). Aravind plans to expand its reach to other parts of India and globally to other developing markets which have large impoverished population.

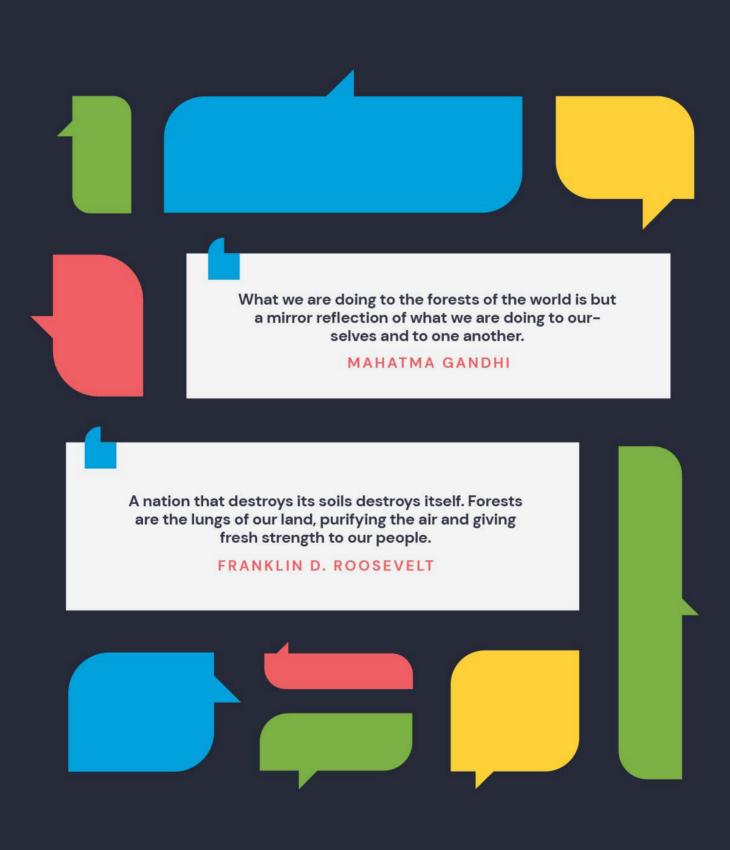
Sustainability is manufacturing environment-friendly toys

An essential condition of raising a healthy baby is providing a healthy environment, and taking care of the natural environment is a part of that too. Green Toys, an US-based company, is an environment-conscious mother's dream: not only are the toys manufactured by them safe for the baby, they are made with 100% recycled materials.



Their mission is simple: raising awareness about sustainability while delivering unquestionably safe products. The toys are made from recycled plastic milk jugs, packaged in recycled materials, and are printed with soy ink. Their system also diverts material from landfills, which saves energy and reduces their carbon footprint.





Sustainability is finding alternatives of plastic

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Saltwater Brewery in Florida came up with a genius way to reduce plastic waste, by making their six-pack rings biodegradable. What is even more amazing is that this type of packaging is completely safe for animals to snack on since they are made from barley and wheat ribbons. In an interview Saltwater Brewery explained how this idea of biodegradable six-pack rings started, "Since our inception, our goal has been to maintain the world's greatest wonder by giving back through ocean based charities, such as Coastal Conservation Association, Surfrider, Ocean Foundation, among many others, and by being the first brewery to package and sell our beer with the Eco Six Pack Rings.

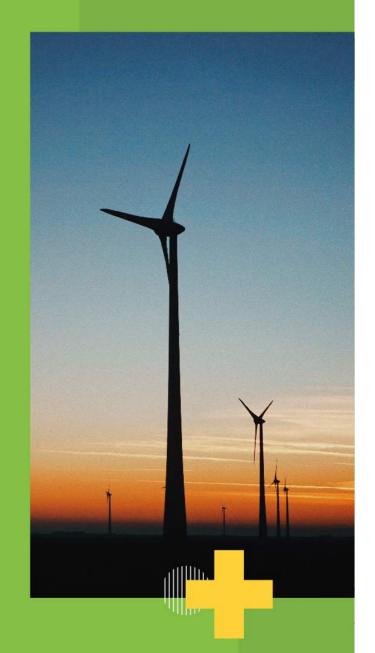
The first eco-friendly six pack ring made from by-product and other comwaste postable materials, E6PR is designed to replace plastic rings, which are truly damaging to our environment and the animals who live in it." Back in 1987, the Associated Press announced that around million seabirds and one 100.000 marine mammals were killed every year by six-pack rings, a piece of plastic, that we give so little thought about before throwing away. In today's tragic state of plastic pollution, creating biodegradable gle-use packaging is a necessity. Before we buy anything packed in plastic we should think that we are holding something that can take up to 1000 years to dissolve.



Sustainability is about using *clean* technologies

Clean technologies keep getting cheaper. As the cost of building new solar and wind continued to fall, the U.S. reached a "coal crossover" point, as three-quarters of U.S. coal plants are more expensive to run than new renewables. In April 2019, the U.S. got more energy from renewables than coal for the first time, and low-carbon energy has overtaken fossils in a number of countries like the UK, Sweden, Denmark, Portugal, Nicaragua, and Costa Rica.

Electric transportation is expanding. The next fossil fuel to face price pressure from clean technology is oil, driven in part by a major shift in auto technology. In January, there were reports that the sales of internal



combustion engine vehicles may have peaked in 2018. EVs are still a small part of the car fleet, but other modes of electric travel are growing fast (including the much-hyped Tesla pickup). China has more than 400,000 electric buses on the road (the U.S. has only a few hundred) and 60 million Indians are getting rides on electric rickshaws every day, a replacement of the three-wheelers running diesel and gas. Going all-in, automobile manufacturer



Daimler announced it would no longer develop internal combustion engines with all R&D going to electrics. And in a symbolic first, a gas station in Maryland converted to become exclusively a charging stop.

Innovations might help reduce emissions in the heaviest, most energy-intensive industries. German steelmaker Thyssenkrupp tested using hydrogen in manufacturing, and a Bill Gates-backed startup focused the sun's rays to create heat of 1,000 degrees Celsius, hot enough for making cement, steel, glass, and more.

Sustainability is taking the responsibility of keeping our environment clean

What does one do when confronted with a beach festering in ankle-deep filth from paper, plastic, and decomposing waste among others?

Make a face, hold your nose, and walk on? Not if you're Afroz Shah!



In October 2015, Afroz Shah and his neighbour Harbansh Mathur, an 84-year-old, were frustrated with the piles of decomposing waste that had washed up and completely overwhelmed Versova beach. Determined to do something about it, the pair started cleaning up the beach themselves, one piece of trash at a time.

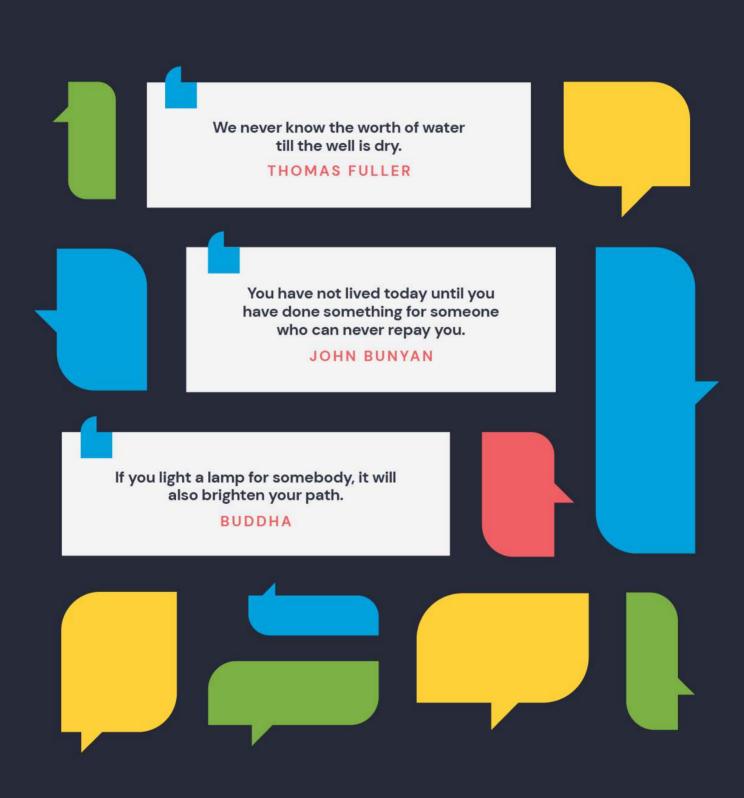
For the first six to eight weeks, nobody joined. One fine day, two men approached Afroz and asked to join him. That was when Afroz knew it was going to be a success. Starting with just the duo, the movement has grown to see over 70,000 adults and 60,000 students joining.



The scale-up of volunteers is largely due to Afroz's efforts on social media, particularly WhatsApp, that is used for communicating the dates, time and location of the cleanups. Every weekend, Afroz inspires volunteers to join him – from slum-dwellers to Bollywood stars, from corporates to citizen groups, from school children to politicians.

Afroz's work has inspired similar groups across India and beyond to launch their own clean-up movements. The biggest pay-off for the campaign came when Olive Ridley turtle hatchlings were spotted after the cleanup of Versova beach by Afroz Shah and volunteers. At least 80 Olive Ridley turtles made their way into the Arabian Sea from nests on the southern end of Versova beach, protected from wild dogs and birds of prey by volunteers who slept overnight in the sand to watch over them. Though they nest elsewhere in Mumbai, none had been sighted on Versova beach in decades, due to the acute pollution problem there.

Afroz Shah's initiative has become the world's largest beach clean-up project. He was awarded the UN's top environmental accolade – Champions of the Earth award in 2016 for his work.





Sustainability is growing a thriving business from ground zero



Does the jingle 'Karram Kurram Kurram Kurram Karram' ring a bell? The Lijjat Papad ad campaign in the 1990s featuring a muppet bunny created history in more ways than one. But that is nothing compared to the history of the company that the ad was created for: Shri Mahila Griha Udyog Lijjat Papad,

popularly known as 'Lijjat'. Lijjat Papad, one of India's oldest co-operatives supporting women, is an organisation manufacturing various products — papads, masalas, wheat flour, chapatis, detergent powder, detergent cake and liquid detergent.

The story of Lijjat is one of 'rags to riches' propelled by the need to make a living by focussing on strengths and core values, rather than the intent of getting rich. Here's the story of how Lijjat Papad became a successful cooperative employing 43,000 women, and grew from Rs 80 to Rs 800 crore.

Lijjat was the brain-child of seven Gujarati women from erst-while Bombay (now Mumbai) who wanted to start a venture to create a sustainable livelihood using the only skill they had -cooking. The women borrowed Rs 80 and took over a loss-making papad manufacturing venture. They bought the necessary ingredients and the basic infrastructure required to manufacture papads.

On 15 March 1959, on a warm summer day with the sun shining brightly in the cloudless sky, they gathered on the terrace of their building and started with the



production of four packets of papads. They started selling the papads to a known merchant in Bhuleshwar, a popular market in Mumbai. Slowly, Lijjat expanded as a cooperative system. Within three months there were about 25 women making papads. Soon, the women bought some equipment for the business, like utensils, cupboards, stoves, etc. In the first year, the organisation's annual sales were Rs 6,196.

The group got considerable publicity through word of mouth and articles in vernacular newspapers. By the end of the third year it had more than 300 members. In July 1966, Lijjat registered itself as a society under the Societies Registration Act 1860.



In the 1980s and 1990s, Lijjat started attracting attention of foreign visitors and officials. Lijjat started exporting its products to the United Kingdom, the United States, the Middle East, and other countries. Its current annual turnover is at Rs 800 crore and provides a source of income to 43,000 women.

Lijjat believes in the philosophy of 'Sarvodaya' (the economic and social development of a community as a whole) and collective ownership. It accepts all its working members as the owners and an equal partaker in both profit and loss. Everyone gets an equal share of profit, irrespective of who does what work or seniority. This is truly one of India's most fascinating stories of women of empowerment, sustainability and growth.

Sustainability is finding ways to recycle trash

The Olympians at the Tokyo 2020 Olympic and Paralympic games received recycled trash as their prizes. The Tokyo Organising Committee of the Olympic and Paralympic Games conducted the 'Tokyo 2020 Medal Project', a first-of-its kind in the history of the Olympic and Paralympic Games, to produce the coveted Olympic medals out of 100 per cent recycled metal. The environment conscious Medal Project used scrap metals to manufacture the prizes for the games. Over a period of two years (April 2017-March 2019), the project saw great cooperation from the citizens of Japan, in collecting used mobile phones and small electronic gadgets. More than six million devices were gathered from various locations throughout the country, and metal from these raw materials was then carefully dismantled, sorted, extracted and treated, to recover 32 kg of gold, 3,500 kg of silver and 2,200 kg of bronze. In a landmark recycling initiative, approximately 5,000 medals needed for the Games were fashioned entirely from the metal extracted from these donated electronic devices. Apart from the Medal Project, other environment friendly initiatives were also part of the Olympic Games; the organising committee collected household and marine plastic waste, and recycled them to form the podiums for the award ceremonies; 100 percent of the electricity used in competition venues was from renewable sources. 147

Sustainability is creating zero-waste packaging

A new initiative by a small company has compelled more than two dozen of the world's biggest brands to begin testing reusable packaging.

Loop, launched at the World Economic Forum in Davos, Switzerland in 2019, has amassed a blue-chip roster of companies, all of which are piloting a new system of high-quality packaging that can be returned and refilled again and again. In essence, it changes the ownership model of packaging from consumer to producer.

Launched by TerraCycle, a Trenton, New Jersey-based company, Loop has partnered with Procter & Gamble,



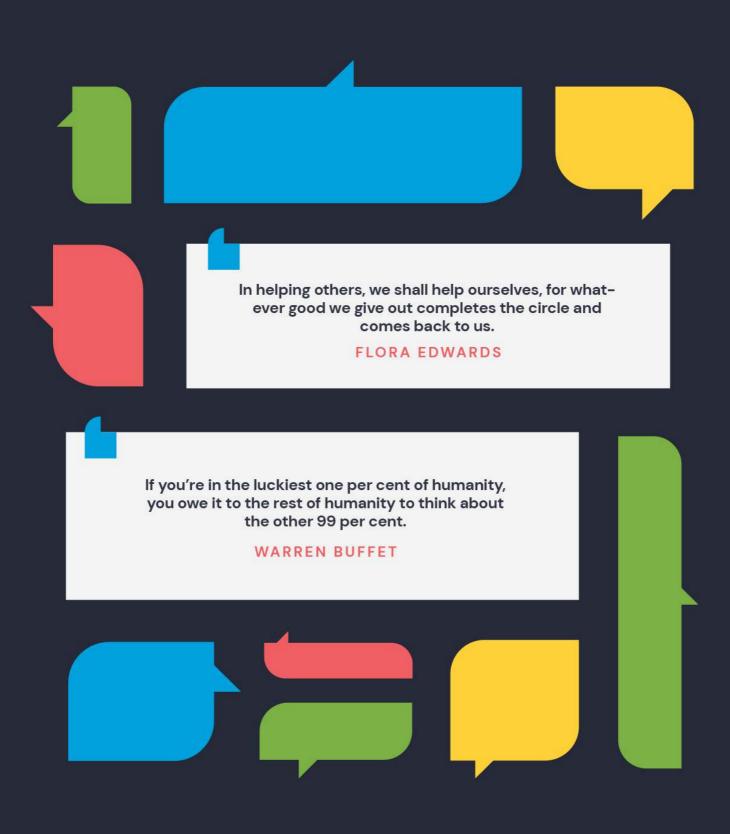
Nestlé, PepsiCo, Unilever, Mars, Clorox, Coca-Cola, Mondelēz, Danone and a dozen or so other brands. European retailer Carrefour, logistics



company UPS and resource management company Suez are also engaged in the system. The company realized that recycling and using recycled content is about trying to do the best we can with waste, but it's not solving the fundamental reason we have waste. Loop brings back the old 'milkman model,' where products are delivered to the consumer's doorstep and

at the same time empties are picked up, washed, refilled and readied for delivery to another customer. The customer gets the product but the company owns the package. Tom Szaky, TerraCycle's CEO and co-founder explains that his goal with Loop was to make the system simple and familiar. "You get a box at your door with your stuff in it. Though it's better, because your box is durable, and you don't have to worry about recycling all that cardboard." "With Loop, consumers put empties in a tote or other Loop-provided receptacle, which is picked up via UPS or another carrier, or dropped off at a retail partner," explains Szaky. "There's no washing, no cleaning required. Just like a disposable object, you throw it back into one of those durable shipping containers you would've received from us."







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