



Master thesis in the area of International Management

Agder University College

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Corporate Social Responsibility

- Building stronger stakeholder relationships through corporate social responsibility programs

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Abstract

The success of a business in today's market is not only driven by financial values, but also by the business's behavior¹. The triple bottom line (TBL) is an expansion of the traditional reporting framework of accounting, where organizational and environmental issues are included. The TBL was first phrased by John Elkington in 1994. It has later been rephrased as the three P's, profit, people and planet, which are meant to express the triple bottom line and the aim for sustainability².

After reading an article about a tragic death-accident at one of Telenor's production sites in Bangladesh, I was once again introduced to the term CSR. Because of the increased focus on this accident and similar incidents, the interest for Corporate Social Responsibility has grown. Social responsibility has in recent years received a lot of attention from many holds, the media, managers, individuals and from the society at large.

CSR was first mentioned in the 1950s, but still it is a fairly new phenomenon and it is first in the recent years that the term has received increased attention. I therefore believe that it is necessary to thoroughly investigate the theories of social responsibility and other closely related theories in the thesis. It can be hard to explain the term CSR without looking at the similarities between this theory and the theories of Ethics and The Stakeholders Approach. In many ways it seems like Ethics and Stakeholder Theory are of the factors that make the foundation of CSR, and it is hard to mention one of the theories without touching at least one of the other two theories.

Because of high global competition, businesses are forced to produce goods and services at a lowest possible price. To fulfill this demand in the market many business activities are outsourced to organizations worldwide. This way of doing business makes firms able to satisfy the consumer market on both price and quality. The downside to the global business making is the consequences of the increased production and transportation. Two of the issues involved are environmental damage because of global warming, and large companies that are ignoring human rights in under-developed countries because of the country's lack of structure and restrictions.

¹ Masteroppgave, CSR, Universitetet i Tromsø, 2007

² http://en.wikipedia.org/wiki/Triple_bottom_line

Accidents like the death in Bangladesh help to put CSR on the agenda, and it also brings out other issues related to the business and choice of strategy. With this thesis, I wish to develop a better understanding of the term CSR and its background. Because of the increased tendency towards international transactions of goods and services, I will dig into the theory of Ethics and culture and look at how these two phenomena are related. Secondly, the different theories and views of Corporate Social Responsibility will be investigated during their developments from 1950 – 2008. Thirdly, I will look at the evolution of the Stakeholders Approach, from Friedman’s “shareholder-focus” to Freeman’s “stakeholder view”. With this thesis, I want to explore the connection between the three theories mentioned above. Based on this knowledge, there will be a thorough investigation of five Norwegian companies and their awareness of social responsibility and the different stakeholders. The research will be carried out by a qualitative case examination based on the company’s website, former interviews and other articles.

Acknowledgements

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Finally, I want to dedicate the thesis to my dear friend, Lisa, who passed away during this writing process. You will always be in my heart.

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Chapter 1: Phenomenon

Sustainable development is defined as "development that meets the needs of the present generation without compromising the ability of future generations to meet their own needs" (Sharhan 2000:44).

Corporate Social Responsibility (CSR) is an up-to-date theme that is receiving increased attention across the world. From a survey done on the knowledge of CSR among 300 of the largest companies in Norway (topplederundersøkelsen 2003), 91 percent of top managers believe that CSR will increase the profitability of an organizations. However, recent analyses find that the link between CSR and the financial value are ambiguous. The debate for and against implementing CSR has been going on for decades, both in the media and by academics and it is now a more discussed and vogue field than ever. The importance of CSR is increasing as the business market is becoming more global, and the production of goods is going on in both different countries and cultures.

In May 2008 the newspapers wrote that the Norwegian telecom company, Telenor, once again is faced with difficulties. Four of Telenor's suppliers in Bangladesh have children working in a factory in an unsafe and dangerous environment. The managers of the factories are not respecting the human rights and this has led to tragic accidents where children have died. From a Norwegian point of view, there is no doubt that Telenor has a responsibility to save the lives of these children. But is the company able to respond to such a situation? Probably, Telenor is a large company which has a significant influence on a small factory in Bangladesh. As a business it can be fatal to be aware of and consider the ethical guidelines in every step of the company's value chain. On the other hand, Telenor is not practicing child labor or breaking the human rights itself, and thus it can be hard to take responsibility for other producer's lack of guidelines. There are many people who believe that Telenor has a responsibility in this situation.

This problem has been debated and received a lot of attention in the global community. Are the boundaries of ethical behavior lower for an organization, than they are for individuals?

These issues are closely related to the research of this paper. CSR is not a new term, but it is more visible than ever. The author has chosen to look at CSR related to Ethics and Stakeholder Theory. The theories of Ethics, CSR and Stakeholder Approach are closely

related. Some might even say that the idea behind the concept of CSR is that the traditional view of management is to serve owners and investors. This view should be enlarged to reflect the firm as a part of society and the ecological system³.

The choices that are made by managers may have fatal consequences for both human-beings and the organization itself. When looking at a firm's success and survival, it can be natural to look at its repute. There are many examples of established organizations which have failed because of bad publicity and the lack of respect towards their stakeholders. Walmart in Germany and Lidl in Norway are two examples of organizations with a tragic destiny. By ignoring the environment and stakeholders, the firms did not manage to be profitable and survive.

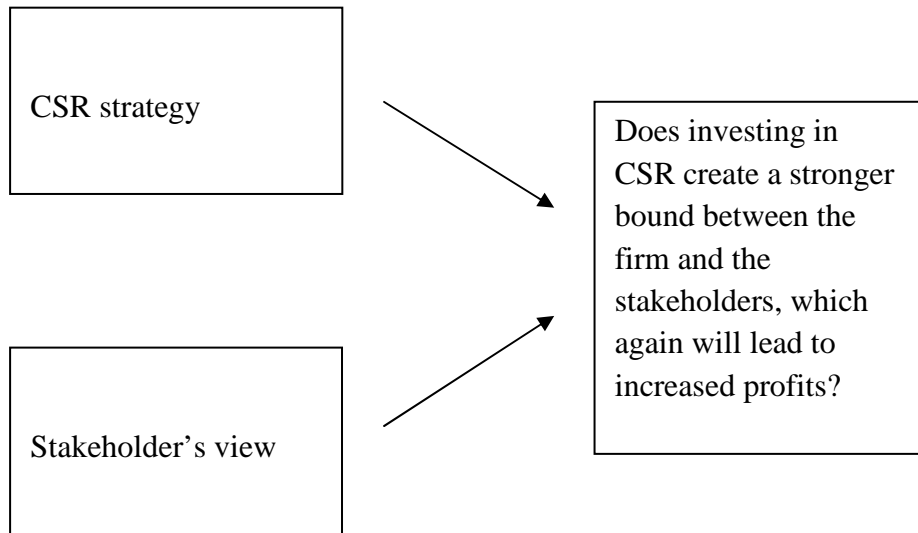
1.1 Research Questions

This thesis explores how Norwegian companies view Corporate Social Responsibility and the relationship towards their key stakeholders. The questions that one wishes to answer with this thesis are:

- 1) Are some stakeholders considered more important than others? If yes, which stakeholder's?**
- 2) Is implementation of a CSR strategy strengthening The Stakeholder Relations, and creates an additional value to the firm?**
- 3) Do CSR have any effect on the firm's reputation?**

The study will be based upon analysis, articles and case studies of five international Norwegian companies: Stormberg, Storebrand, DnB NOR, Telenor and The KONGSBERG Group. The question that the paper is seeking to answer can be demonstrated in one simple figure (Falkenberg, 2008);

³ <http://www.ethicalcorp.com/content.asp?ContentID=4651>



RESEARCH QUESTION

FIGURE 1 (FALKENBERG, 2008)

These questions will be addressed by reviewing the literature of Ethics, Corporate Social Responsibility and The Stakeholder Approach in chapter two. In chapter three, the theories are linked together in one research model. The research methods used in the thesis will be explained in chapter four. The research model in chapter three is the foundation of the research done in chapters five and six. Lastly, chapter seven gives a summary, and conclusions are drawn from the results of the investigation.

The main findings of the thesis are that companies do value stakeholders, though some stakeholders are viewed as more important than others based on both organizational and financial value. An example of organizational value creation is motivated and loyal employees which lead to lower sick leave and turnover. An example of financial value creation can be that by reducing the use of energy and water consumption, a company will save the environment from spillage and at the same time save costs on the decreased consumption.

The study has led to an understanding and mapping of the additional value that a company can achieve by having a well implemented Social Responsibility strategy. It has also led to improvements related to strategies where The Stakeholder Approach and Corporate Social Responsibility are not included, and for this reason certain companies are struggling.

Chapter 2: Literature Review

In this chapter one will take a closer look at what lies at the bottom of the two theories: Corporate Social Responsibility and the Stakeholder Approach. The two theories are both build on the assumption of right and wrong, of taking the morally correct choice in a crossroad where one has the option to choose.

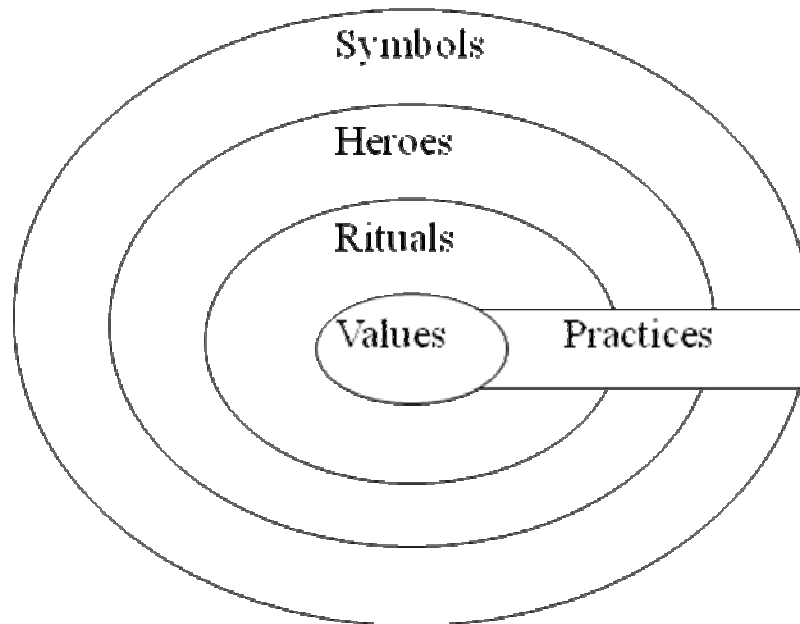
Firstly, one will look into the basis of Culture and Ethics, and the criterions one has to be aware of when doing business in an international or global environment. Secondly, some Corporate Social Responsibility theories are presented; the evolution of CSR, CSR in Norway, arguments for and against CSR and lastly how the strategy can lead to a competitive advantage and higher profit are explained. Thirdly, the evolution of Stakeholder Theory and the debate between Friedman and Freeman are explained.

2.1 Cultural and Ethical Values

In chapter 2.1 the theories of Culture and Ethics are explored. In order to operate in an international environment, it is important to be aware of and take into consideration the differences in Culture and Ethics. These two factors may not only vary with country boundaries, there can also be different cultures inside of the same country. First, Culture will be defined and then the theory of Ethics will be defined. Next, Fiduciary Duty and The International Value chain are being explained. Finally, the theories of Culture and Ethics, and the connection to economic history will be discussed and summed up in a model.

2.1.1 What is Culture?

Falkenberg (2006) defines Culture as “collective programming of the mind; it manifests itself not only in values, but in more superficial ways: in symbols, heroes and rituals”. According to Kluckhohn (Kluckhohn 1951 in Falkenberg 2006) the “mind” is represented by the head, heart and hands – or for thinking, feeling and acting, with consequences for beliefs, attitudes and skills. In figure 2 one can see “the onion diagram”. It symbolizes four items that gives an understanding of how a culture has developed and become what it is over time.



THE ONION

FIGURE 2, HOFSTEDE (1991)

The core in the onion is values. According to Falkenberg (2006) *values* are invisible until they become evident in behavior, but culture also manifests itself in visible elements. In order to describe the visible manifestation of culture, the following factors cover the concept quite well. *Symbols* represent words, pictures and objects of recognition, for example flags and other highly ranked symbols. The next levels are heroes and rituals. *Heroes* are people, alive or dead, real or imaginary, who are highly valued in the culture. *Rituals* are activities that the groups of people are participating in and they are considered socially essential to the culture. Symbols, heroes and rituals include practices, which mean that they are visible to outside observers. But the cultural meaning in these symbols can only be found in the way insiders precisely are interpreting and practicing the objectives.

In every culture, the people involved develop a set of traffic rules or limitations for suitable behavior, also called institutions. According to North (North 1990 in Falkenberg 2007) institutions are values, norms, laws and regulations for how one should interact. The institutions are both time and place specific, for example the acceptable behavior in Norway in 2008 is not the same as the acceptable behavior in Norway in 1915⁴. If institutions of a culture are not tolerated, it is looked upon as unacceptable behavior. On the other hand, by acting inside the box of acceptable behavior, one has a “free space” where individuals are

⁴ Private conversation with Falkenberg, A. (2008)

trusted to make their own decisions. The culture differs between the groups of people, and often the institutions follow the national borders. One can also see a correlation between the distance of culture and the distance of institutions.

2.1.2 What is Ethics?

For organizations to operate in a global market with different cultures, it is important to understand the meaning of right and wrong – the cultures ethical boundaries. What is legal in one country could be illegal in another. It is therefore necessary to understand some essential ethical rules. According to Aristotle, a man is behaving ethical when he is to live happily, successfully, and well⁵. This is achieved through the active exercise of a man's capacity, rationality, as he engages in the actions to the degree which is appropriate to the person in the context of his own specific identity as a human being⁶. Because of the fact that man is naturally sociable, Aristotle believes that a good life for a man is to live in a society. Social life in a community is a necessary condition for a man to fully be able to flourish as a human being. The best life for a man is one of excellent human activity, which gives permission for individuals to flourish. Also a man must pursue goals that are both rational for him individually and gives the human beings as a whole the ability to flourish.

According to Falkenberg (2006) one can look at institutions⁷ in three different levels and explore if they promote flourishing;

1. *micro level* – The local cultural level
2. *meso level* – The national governance level
3. *macro level* – The international level

The micro level describes institutions and values in the local culture. The meso level is about rules and regulations set by the government. These institutions include the local, political, economic and legal systems. Some economies are quite open and predictable, while others are riddled with a high degree of centralized economic and political power (Falkenberg, A., 2007:3). The institutions on the micro level and meso level may not always be the same.

⁵ Private conversation with Falkenberg, A.

⁶ <http://www.quebecoislibre.org/031122-11.htm>

⁷ See definition p. 12

What seems right according to the institutions in the micro level may not correspond with the laws and regulation in the society. Sometimes, there can be laws set by the government that block flourishing, for example if a country has a rule saying; that it is illegal for women to work. To promote this rule may be correct according to the institutions in the messo level, but since it prevents women from flourishing one can see that in the micro level it is not ethical to obey this institution. This may lead to illegal actions. Characteristic of the macro level is that the institutions are valid internationally. Some examples of institutions that are governing international trade in general are organizations such as WTO, the EU and NAFTA (Falkenberg, 2006).

The key issues to measure if a culture's institutions are ethical and promote flourishing are (Falkenberg, A. and J. 2008):

1. Utilitarianism: Do our institutions create as much happiness and as little unhappiness as possible? The theory wants to maximize utility for everyone. As John Stuart Mill once said; "as much happiness as possible for as many people as possible". The desirable situation would be of the one "pareto efficient", which indicates that no exchange should take place unless one party is better off without making anyone else worse off.
2. Justice: is principles for "The Good" and it contains three main categories:
 - 1) Survival: the opportunity to be provided with food, health, education and integrity.
 - 2) Equal moral value – a person's dignity, maximize freedom given equal freedom to all and equality before the law.
 - 3) Maxi-min: Distributing as much as possible to the worst off group according to an index of goods.
3. Rights: Do our institutions reflect and promote basic human rights? By human rights one means the basic rights that an individual has a right to do regardless of race, sex or religion etc., which regulate the relationship between the individual and the government (Human rights, 2008⁸).

After deriving the three levels of institutions (micro, messo and macro) and the three perspectives on ethics (utilitarianism, justice and human rights), one can analyze the descriptive and normative views. The descriptive view says something about a firm's current

⁸ Webpage United Nations: <http://www.unhchr.ch/udhr/lang/eng.htm>

institutions and situation, while the normative view shows how the ideal institutions and situations should be to promote flourishing.

According to Falkenberg (2006), to be able to understand if an act is right or wrong, one can look at several aspects in the chain of the action. First, one can ask what motivated the act. Were the intentions good or bad? With good intentions, there is often a favorable judgment. Secondly, what was the act itself? Was the act suitable in the situation? Thirdly, what are the consequences of the act? Does the act lead to as much flourishing as possible?

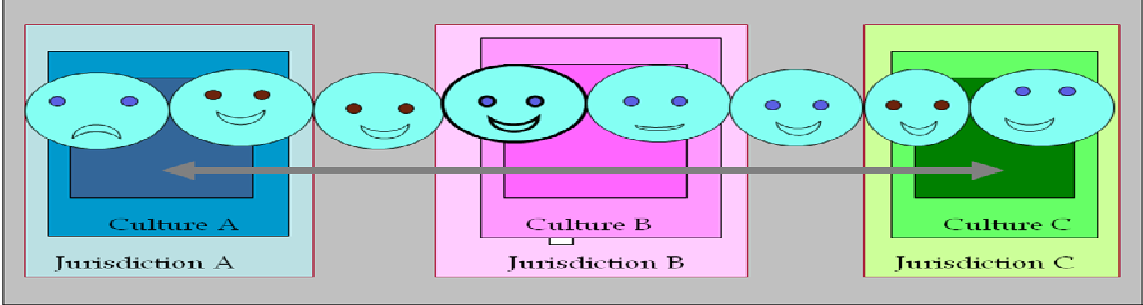
2.1.3 The international value chain

An organization has an obligation to carry out rights and duties for the shareholders. This duty is called the *fiduciary duty* and it falls into two broad categories, the duty of care and the duty of loyalty (FOUNDATIONS OF SHAREHOLDER FIDUCIARY DUTIES, 2008). The duties vary based on the different type of relationships of the parties involved.

If an organization has the power to change the behavior of another business, then it is able to take responsibility for the transactions that are taking place in the business making. In all sorts of business making there are many traders and therefore the value chain consists of many links. In figure 3, one can see an example of a typical value chain. As an example of looking at ethics in the value chain, firm A is selling t-shirts in Norway which have been bought from a supplier in China; the supplier in China is acquiring the t-shirts from a manufacturer which is practicing child labor. Ideally firm A has to look both upstream and downstream to see if the actors of the chain are behaving ethically toward their stakeholders. Then firm A has to take into consideration if the manufacturer is following the institutions and laws of its own country. For firm A there will be a difference between acting ethically correct in its own culture and in the culture where the production takes place. “Responsibility is something that we have if we are able to respond to a problem; or response-able” (Falkenberg, 2006⁹). The ethical question in this sort of situation is not only to take into consideration its own decisions, but firm A also has to look at the other links in the chain. Are the wishes of utilitarianism, human rights and justice complied with? If the answer is yes, it is then ethically correct to go through with the transactions.

⁹ Falkenberg, A. (2008). Lecture note from International Marketing

When looking at the different links in the value chain, it is important to be aware of the fact that each jurisdiction has its own set of institutions (norms, values, laws and regulations) which may or may not create flourishing (see utilitarianism, justice and rights).



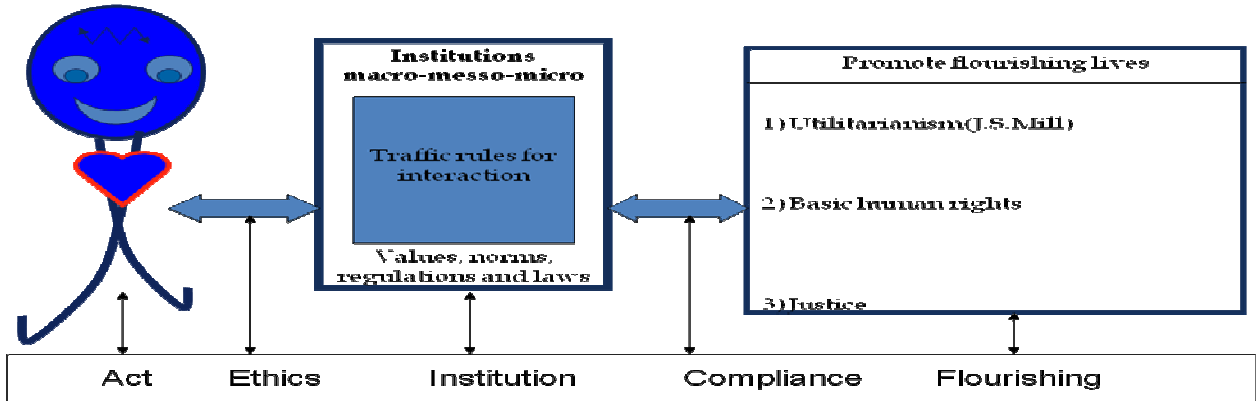
THE INTERNATIONAL VALUE CHAIN

FIGURE 3 (FALKENBERG, 2006)

Every business has some kind of power and this power may be used to change or influence people’s behavior. Depending on the size of the producer it may or may not have the ability to change the behavior of a seller, and vice versa.

2.1.4 Culture, Ethics and the Emergence of Corporate Social Responsibility

To sum up the cultural and ethical institutions that have been discussed in this chapter the following figure 4 is presented.

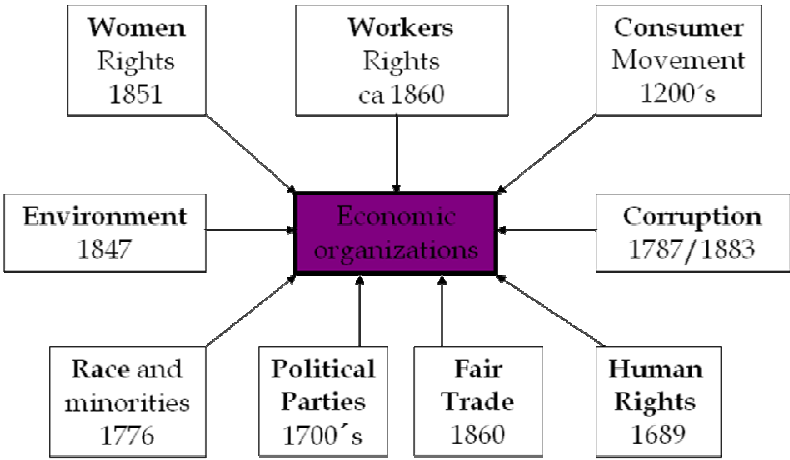


ETHICS & CULTURE

FIGURE 4, FALKENBERG (2006)

An action by a human being is decided by both the heart and the head. The act is only ethical if it maximizes happiness for all. The institutions followed are only ethical if they comply with human rights. And the act is only ethical if it follows the rules of a just institution. These institutions promote flourishing across time and place (Falkenberg, 2008¹⁰).

Ethics and economy have not always been mentioned in the same sentence. There are many incidents that have taken place in history. Some of the movements seeking to promote flourishing are brought to closer attention in figure 5.



MOVEMENTS TO PROMOTE FLOURISHING

FIGURE 5 (FALKENBERG, 2008)

Even though, CSR is a fairly new field, the emergence of CSR has been developed over time with help from the different movements and from our predecessors.

2.2 Introduction to Corporate Social Responsibility Literature

This chapter is used to properly introduce the term Corporate Social Responsibility and the evolution of the theory. CSR has been explained, defined and viewed in many different ways during the last 60 years, and this thesis is presenting some of the strategies.

Firstly, the evolution of CSR and CSR in Norway are presented. Secondly, some of the different CSR strategies are explained. Thirdly, arguments for and against the success of

¹⁰ Conversation with A. Falkenberg, 2008

implementing CSR strategies are debated, before competitive advantage and financial performance are shown as advantages for such a strategically choice.

2.2.1 What is Corporate Social Responsibility?

To better understand the sense of CSR and the financial value of CSR, one can take a brief look at branding and its characteristics. “Branding is a technique to build a substantial, differential advantage by playing on the nature of human beings. Only humans can attach feelings and meanings to random symbols, which determine that, the appeal of branding is not fully rational” (O’Malley, 1991¹¹). By building a strong brand and identity, the firm can achieve a competitive advantage because of added value to their products or service. This might create great value and provide the firm a unique position in the market. However, if the brand is mismanaged, then the consequences might be fatal. One can see similarities between the concept of Branding and the concept of Corporate Social Responsibility. Both strategies are used with the intention of adding value and competitive advantage to the business. Even though the purpose of the two can be somewhat the same, one can see that CSR has a broader meaning with more important values than getting good publicity and a strong brand identity.

According to Davis (1973) CSR starts where the law ends. And a firm who only follows the minimum requirements of the law can not call itself a socially responsible organization.

Organizations operating on the view of classical economy will only act socially responsible as far as the legal requirements go. Davis (1973) believes that CSR goes one step past the legal minimums. CSR is about being a good citizen and the acceptance of the social obligations in society.

Carroll (1979:497) defines CSR as; “businessmen’s decisions and actions taken for reasons at least partially beyond the firm’s direct economic or technical interests”.

McGuire (McGuire ,1963 in Carroll, 1979:498) claims that the idea of Social Responsibility is that the corporation does not only has financial and legal obligations, but also a certain responsibility to society which extends beyond these obligations. Hawkins (2006) defines CSR as the continuing commitment by businesses to behave ethically and contribute to financial development while improving the quality of life of the workforce and their families as well as of the local community and society at large.

¹¹ Found on website: <http://pantausblog.blogspot.com/2008/06/branding-for-services.html>

CSR is a popular concept and characterized by numerous definitions. The social issues involved differ from business to business and over time. For the purpose of this thesis CSR will be referred to as “the firm’s consideration of, and response to, issues beyond the narrow financial, technical, and legal requirements of the firm” (Davis, 1973 in Carroll 1999:277).

2.2.2 The Evolution of Corporate Social Responsibility

The concept of Corporate Social Responsibility has grown over the last decades, from a slender and often marginalized notion to a complex and multifaceted term (Cochran, 2007). The first academics to debate the CSR topic were the two professors Adolf A. Berle and E. Merrick Dodd. In 1932 Berle argued that managers are only responsible to a firm’s shareholders, while Dodd argued that firms have a larger and wider range of responsibilities (Berle & Dodd, 1932 in Cochran, 2007).

In 1953 Howard Bowen published the book *Social Responsibilities of the Businessman*, which stands out as the first book on the topic. Bowen has in recent years been called the father of CSR (Carroll, 1999). During the 1950s and 1960s, the United States witnessed the modern civil rights movement. A combination of the civil rights-movement and the Vietnam War in the 1960s and early 1970s swept different social movements together. By using activist groups and NGOs the business environment was changed across the world. Today, organizations like Green Peace, Amnesty etc. often use the power of the media to inform the public about business practices that they find socially irresponsible. Unwanted media attention can do serious damage to a firm’s reputation. And in turn this might lead to dissatisfied employees and a decreased scale of sales.

According to Cochran (2007) the result from this debate was that the focus shifted from Corporate Social Responsibility to Corporate Social Responsiveness in the late 1970s. In 1978, Frederick (in Cochran 2007) argued that firms were no longer just involved in the debate of Ethics and Social Issues, but organizations were also acting a certain way to satisfy the expectations from the media and the society. As a response to the increasing focus on CSR some firms were forced to change their products, policies, behavior etc.

In the 1980’s, one observed fewer definitions of CSR and more attempts to measure and analyze the term (Carroll (1999). In the 1990s, the CSR concept was blended together with alternative themes such as Stakeholder Theory, Business Ethics Theory, Corporate Social

Performance, and Corporate Citizenship (Carroll, 1999). These new directions of the theme CSR were consistent with the definitions of CSR¹². Furthermore, the language of CSR is more frequently in use today and the focus of CSR has increased enormously in the last decade.

2.2.3 Corporate Social Responsibility in Norway

As mentioned Corporate Social Responsibility is a field that has received an increased attention internationally. Businesses and governments are focusing on the fact that firms should take responsibility and give back to the society. According to Hawkins (2006) business has an obligation to survive and prosper, and so the more competitive the market is the more potential there is to reach out and affect the lives of others. Organizations have to take part of the sustainable development and therefore balance between doing business and being socially responsible. A survey (Topplederundersøkelsen 2003) performed on top-management, from 300 of Norway's largest firms, tested the managers on how they responded to the term CSR. From the survey one can see that as many as 42% of Norwegian managers did not know the meaning of the term CSR. When the term was explained, 90% of the managers believed that CSR might give the firm a competitive advantage and 79% believed that the advantage would increase in the nearest future. From the survey one also discovers that only 28% of the managers thought that profit maximizing is the only responsibility of a leader. 92% of the managers could not see any conflicts between maximizing profit and at the same time taking responsibility towards the environment and the society. The same percentage believed that by taking social responsibility, the firm was able to increase profitability. And 93% of the managers thought that the firm's reputation can have a large impact on the firm's results. The managers believed that the most damaging elements to the firm's reputation are; publicity, a lack of product certainty and publicity on unethical behavior.

According to the survey, it seems like the consequences of neglecting the ethical, social and environmental issues are fewer customers and employees and other stakeholders who are unwilling to cooperate with the firm. Today, most firms are depending on a "license to operate" from the society. This point of view shows that by neglecting their social responsibility the firm is choosing a less financial and a not so wise strategy.

¹²See chapter 2.1.1

At the same time one can see that with an active collaboration between the organization and its stakeholders, this might create a remarkable competitive advantage. Such an advantage will be especially useful to differentiate the firm from other firms in the same business when it is producing similar products. The survey also implies that it will be easier for the firm to employ good and honest people because of the fact that people like to identify themselves with the firm.

Some find it contradictory that 40% of the survey's respondents did not know anything about CSR. While after the term was explained, as many as 90% of the respondents believed that if a firm does not take CSR into consideration it can be fatal for the firm's existence. This can imply that Norwegian managers are ethically aware when doing business, but the managers are not doing a good job promoting the good deeds.

From a study done by KPMG in 2005 the reporting of CSR from organizations in Norway has decreased from 2002 to 2005. Norwegian firms report best on the environmental issues and the internal responsibility towards its employees. The weakest reporting from Norwegian firms is in the area of external social environment and the financial perspective of The Triple Bottom Line.

The NHO – Confederation of Norwegian Enterprise says that in the old days companies looked after the local societies by providing them with lampposts and medical care so that the employees and their families could function. Today, this is a task of the government, while organizations have a broader sense of responsibility, for example the environment. This is especially relevant in the petroleum industry; Norwegian companies are operating in countries with pervasive corruption, lack of human rights and democracy. When Norwegian companies are operating in other countries according to their home country's guidelines, the Norwegians are often a step ahead of the applied laws and regulations¹³. But still, it is very important to take into consideration that what is ethical in Norway, may not be ethical in Africa. If a Norwegian organization forced the Norwegian law of labor, for example working 37, 5 hours a week, this might mean starvation and catastrophes for employees in Africa.

¹³ <http://www.nho.no/article.php?articleID=16595>

2.2.4 Terminology – Corporate social responsibility and related themes

Corporate Social Performance	The idea behind Corporate Social Performance is the recognition that firms do have ethical obligations and that they must also respond pragmatically to social pressures (Cochran, 2007).
Corporate Social Responsiveness	Corporate Social Responsiveness is referring to the capacity and processes of a corporation to respond to social pressures (Frederick, 1994)
Corporate Citizenship	“A firm's sense of responsibility towards the community and environment (both ecological and social) in which it operates, and draws resources and sustenance from. Firms express this citizenship (1) through their waste and pollution reduction processes, (2) by contributing educational and social programs, and (3) by earning adequate returns on the employed resources” ¹⁴ .
Stakeholder Management	“The focus of the manager is oriented towards the stakeholders or the people who affect or are affected by corporate policies and practices” (Garriga & Melé, 2004:59).
Business Ethics	According to Kopperi (2007:1) “Business Ethics requires that business decisions should not be made exclusively from the narrow, economical perspective, but also the social and ecological concerns should be taken into account”.
Sustainable Development	The term became well-known in 1987, when the United Nations publish a report known as “the Brundtland commission”. Sustainable Development is “development that meets the needs of the present without compromising the ability of future generations to meet their own needs” (Sustainable Development, 2000).

¹⁴ Website: Businessdictionary.com

The Common Good	The approach of “The Common Good” claims that business, as any other social group or individual of society, has to contribute to the common good, because it is part of the society (Garriga & Melé, 2004:62).
Cause-related Marketing	Cause –related Marketing is defined as "the public association of a for-profit company with a nonprofit organization, intended to promote the company's product or service and to raise money for the nonprofit ¹⁵ ."
The Triple Bottom Line	The triple bottom line captures an expanded spectrum of values and criteria for measuring organizational success economic, environmental and social ¹⁶ .

DEFINITIONS

FIGURE 6 (THE AUTHOR, 2008)¹⁷

¹⁵ About.com: Cause-related Marketing

¹⁶ Wikipedia.com: Triple Bottom Line

¹⁷ The table is inspired by Falkenberg, J. (2006)

2.2.5 A Theoretical Overview: Corporate Social Responsibility

According to Carroll (1979) Corporate Social Responsibility can be considered as a moving target with many faces. To better understand the different levels of the topic, Carroll (1991) has computed “The pyramid of social responsibility”. The pyramid is divided in four categories: economic, legal concerns, ethical and philanthropic responsibility of business performance. This can be illustrated in the figure below.



THE PYRAMID OF SOCIAL RESPONSIBILITY

FIGURE 7 (CARROLL, 1991)

These four categories are not mutually exclusive, or planned to be seen as a continuum with social issues on one end and financial concerns on the other (Carroll, 1991). However, at least two of the responsibilities have to be met at the same time to be able to operate. For example, it is not possible for a firm to only include the financial requirements; it also has to take the legal requirements into consideration. The *financial responsibility* is the nature of business – the fundamental role of every organization. Before anything else the business is a financial institution in our society. It has the responsibility to produce goods and services that are demanded (Falkenberg, J., 2006). The *legal responsibilities*, the ground rules are laid down – the country's laws and regulations in which the business is expected to operate. The *ethical responsibility* can be hard to deal with, especially since the boundaries of business ethics are floating and make it difficult to tell right from wrong. However, this responsibility has been stressed in the media and one can see that society has high expectations of this view. The

more knowledge the public has on the subject, the higher their expectations will be. In the *philanthropic responsibility* the decisions to act a certain way are voluntary, not regulated by law and not in general an ethical expectation. An example can be conduction in-house programs for drug abusers. One can say that the company goes one step further than what is expected as ethical behavior.

Carroll (1991:283) defines then CSR thus; “the social responsibility of business includes the economic, legal, ethical and philanthropic expectations that society has of businesses at a given point”. The factor that distinguishes Carroll’s definition from other definitions at the time is that he includes the financial side of business. He satisfies the classical economic doctrine by claiming; that the financial responsibility is the fundamental role of every business and to be able to move to the next level of the pyramid, one has to be in touch with the previous one.

2.2.6 Different Aspects of CSR Theories

According to Melé and Garriga (2004) the Corporate Social Responsibility field presents a landscape of theories and approaches, which are controversial, complex and unclear. Their article; *Corporate Social Responsibility: Mapping the Territory* wishes to clarify the situation by classifying the main theories and approaches into the four categories; financial, political, social integration and ethics. According to Parsons (Parson 1961 in Garriga & Melè, 2004:52) these four aspects exist in any social environment.

- 1) *Instrumental theories*: The only responsibility of an organization is to create wealth. The only aspect considered is the financial one and social activities are only accepted if they lead to wealth creation. Three key categories of instrumental theories can be identified: 1) maximizing shareholders value. This perspective leads to a short term profit direction. 2) Focus on achieving competitive advantages, which would lead to a long term profit orientation. 3) Cause-related marketing which is closely related to the second category (Melé and Garriga, 2004:25).
- 2) *Political theories*: “The political theory focuses on interactions and connections between business and society and on the power and position of a business and its

inherent responsibility” (Garriga & Melè, 2004:55). Two major approaches can be distinguished as corporate constitutionalism and corporate citizenship.

- 3) *Integrative theories*: An organization depends on society for its existence, continuity and growth, and it should therefore include social demands. Central strategies in this theoretical approach include: Issues Management, the principles of Public Responsibility, Stakeholder Management and Corporate Social Performance.
- 4) *Ethical theories*: The relationship between organizations and society is rooted in ethical values. Organizations should accept social responsibilities as an obligation above any other consideration. This group includes strategies such as; Universal Rights, Sustainable Development and The Common Good Approach.

2.2.7 The Case For and Against Corporate Social Responsibility

There have been many studies in the field of Corporate Social Responsibility. Is CSR a good strategic solution? Does the firm profit from using this strategy? The results of analysis on the topic have been ambiguous. There is no evidence that speaks clearly for either including or not including CSR in the firm’s strategy. In this chapter, there will be some arguments for both implementing – and not implementing a CSR strategy. Based on the article of Davis (1973), the table below is developed.

Reasons for using CSR (Davis, 1973:312-317):

Long-run Self-interest:	<ol style="list-style-type: none"> 1) Easier labor recruiting with higher quality 2) lower turnover and absenteeism 3) decreasing crime in the local community → less taxes paid to support police forces and less money spent to protect private property (Davis, 1973) 4) Consumer preferences will increasingly favor products and services from socially responsible and trustworthy firms (Mitchell, 2001; Wilmott,2002 in Knox et al. 2005) 5) Investors will increasingly favor responsible firms and irresponsible firms will
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	find their cost of borrowing to rise (storebrand.no, dnb-nor.no). 6) Engaging with stakeholders encourages innovation (Knox et al., 2005)
Public Image	To be trusted by stakeholders may cause reduced risk in form of safety issues (consumer, employee and community), potential boycott and loss of repute (Knox et al., 2005).
Liability of Business	The Iron Law of Responsibility; “in the long run those who do not use power in a manner which society considers responsible will tend to lose it” (Takala, 1999).
Avoidance of Government Regulation	Engages in CSR behavior → to avoid new legal requirements Freedom to make decisions (Davis, 1973)
Socio-cultural norms	The norms of the society guide the norms of businessmen (Davis, 1973)
Problems can become profits	Creative solutions to turn crisis into a success, both financially and socially. (Davis, 1973)
Prevention is better than curing	Deal with social issues today. (Davis, 1973)

Reasons against using CSR (Davis, 1973: 317-321):

Profit Maximizing	Managers only responsibility is to maximize profit. (Davis, 1973)
Costs of Social Involvement	Costly to improve social issues. (Davis, 1973)
Lack of social skills	Businessman do not have sufficiently social skills. (Davis, 1973)
Delusion of Business' Primary Purpose	Social issues may distract businessman → poor financial and social performance.

	(Davis, 1973)
Weakened International Balance of Payments	Higher costs → higher priced products To be able to compete, the company has to outsource activities → lower demand for employees in the home country. (Davis, 1973)
Business has enough power	The society should not give the business even more power. (Davis, 1973)

PROS & CONS OF CSR

FIGURE 8 (AUTHOR, 2008)

As one can see from this table, the most used argument for implementing CSR is that it creates a long term of profit maximizing. Because research on the topic of CSR has given ambiguous results, it is hard to convince managers to use such a strategy.

2.2.8 From Social Responsibility to Strategic Competitive Advantage

When a firm recognizes its ethical obligations to the society, one can say that there has been a shift from Corporate Social Responsibility to Corporate Social Performance (CSP)¹⁸. The firm is contributing to make the society a better place. From a survey done to explore the positive and negative effects of CSP and the competitiveness of organizations, the following results were discovered (Dentchev, 2004);

- *Positive effects:* The most supported positive effect was the improvement of stakeholder relations (Dentchev, 2004:403). The respondents argued that CSP results in motivation, satisfaction, loyalty and confidence between the employees and the customers.

The second most supported positive effect was the organizations believing that contributing to society and the natural environment results in a good corporate image. Other positive effects that are mentioned are that the respondents think that CSP is helpful when developing/improving the business model and that costs saving can be realized by decreasing energy use, lowering the industrial waste etc.

- *Negative effects:* According to this study the most common negative effect given from CSP is that it takes away the attention to the “core” business. For example giving

¹⁸ See p. 22 for definition of CSP

stakeholders the authority to take part of the decision-making, may cause lack of focus on the “core” business and also create a conflict of interest between the stakeholders and the managers.

The second most feared effect of CSP was that a badly implemented strategy could damage the organization’s reputation. If managers have promised more and the stakeholders have expected more than what reality brings, the strategy may have a negative effect on the company.

2.2.9 CSR and Financial Performance

The model of corporate social strategy, developed by Husted & Allen (2001), explores the possibility of a positive relationship between Corporate Social Responsibility and Financial Performance.

Traditionally, Social Responsibility and business strategy have been represented in two different models, which have shown a contribution to either the financial or the social objectives of the firm. However, the results of the studies have been ambiguous. The connection between CSR and Financial Performance has sometimes been shown to indicate direct relation, inverse relation and sometimes no relation at all (Griffin & Mahon, 1997 in Husted & Allen, 2001). One major argument supporting a positive relation is that doing good in society and acting ethically may keep the stakeholders satisfied. The support of the stakeholders is crucial for a firm’s survival (Clarkson, 1995 in Husted & Allen, 2001). In table 1-A, the traditional view of the two strategies is shown. While table 1-B, shows how Husted & Allen have tried to link the Financial and Social Performance into one strategy. The Financial and Social Performances are equally important in this business strategy.

Table 1-A

Traditional View of Business Strategy and Social Responsibility

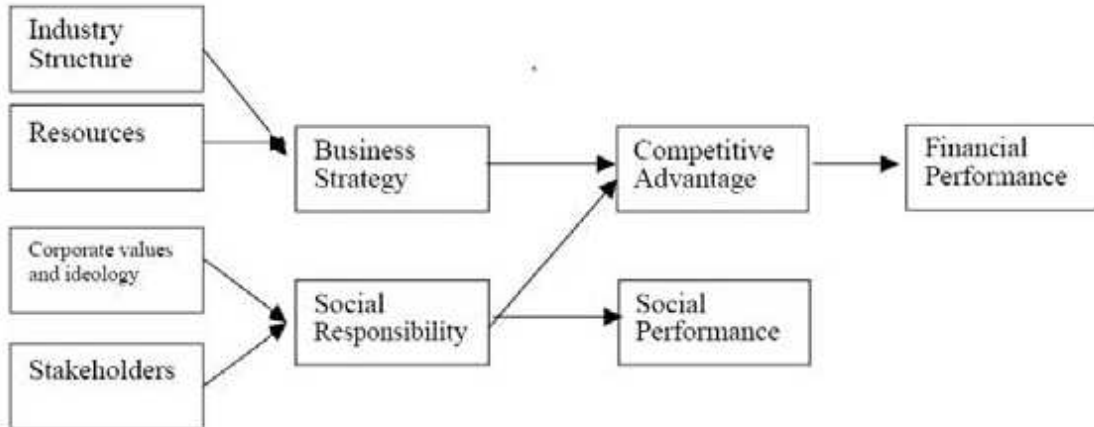
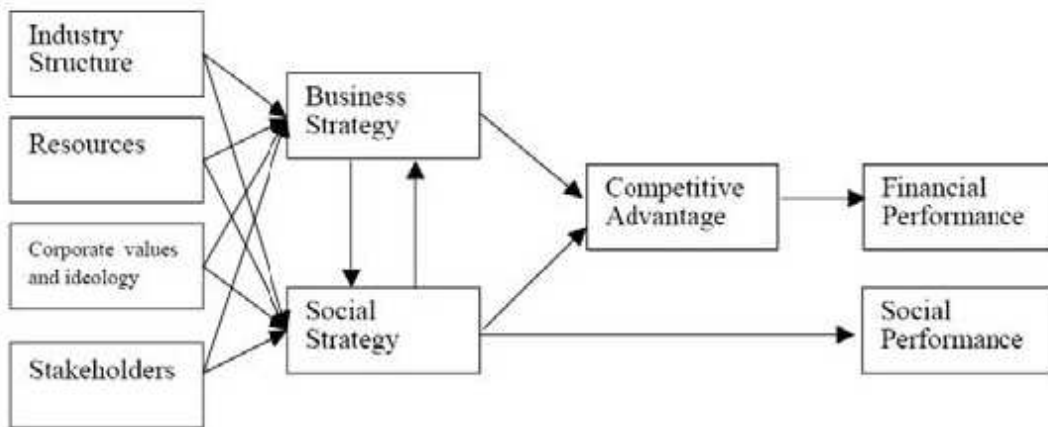


Table 1-B

Integrated View of Business and Social Strategy



BUSINESS STRATEGY & SOCIAL RESPONSIBILITY

FIGURE 9 (HUSTED & ALLEN, 2001)

2.3 The Stakeholder View

In this chapter Freeman's Stakeholder Theory is introduced and explained. The evolution of The Stakeholder Approach and different perspectives of the theory are explained. Last, but not least, The Stakeholder Debate between Freeman and Friedman is presented.

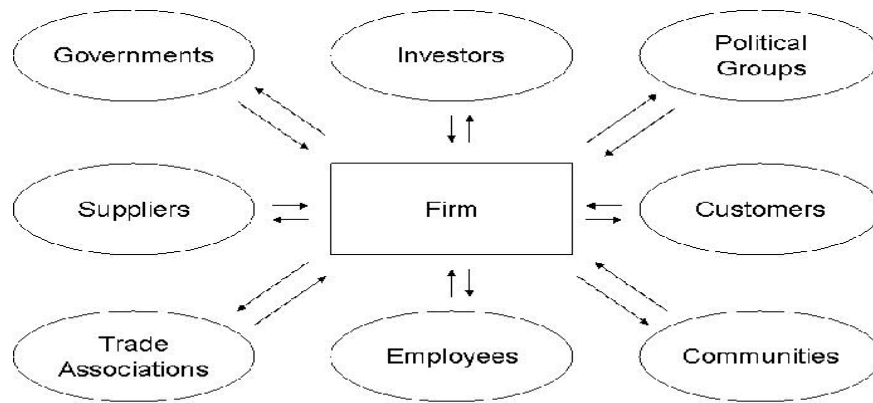
2.3.1 Introduction to Stakeholder Theory

The central core of the Stakeholder Theory is to manage and integrate the relationships and interests of the shareholders, employees, customers, suppliers, communities and other groups surrounding the firm, so that the firm will have a long term success. A stakeholder approach is an obvious play on the word "stockholder" and the framework developed seemed to broaden the concept of strategic management beyond the traditional economic roots. Phillips (Phillips, 1997 in Freeman et al., 2001) believes that a stakeholder approach can be seen as *the principle of fairness*.

2.3.2 What is Stakeholder Theory?

Peng (2006:485) defines stakeholder as "any group or individual who can affect or is affected by the achievement of the organization's objectives." Depending on the specific firm, the stakeholders may include suppliers, customers, shareholders, environmental groups such as Greenpeace, government, media and the community¹⁹. Figure 3 below gives an example of different The Stakeholder Groups.

¹⁹ <http://www.referenceforbusiness.com/management/Sc-Str/Stakeholders.html>



Source: Donaldson and Preston, 1995

THE STAKEHOLDER APPROACH

FIGURE 10 (PENG, 2006)

The different stakeholders challenge each others perspectives. Although it is important for the drivers in the business world that they are focused on the impacts of their commercial dealings, it is also important to see the need for acceptance that the groups around the firm are a part of the trading environment (Hawkins, 2006:1). There are two groups of stakeholders, primary and secondary stakeholders. Primary stakeholder groups are defined as constituents on whom the firm relies for its continuous survival and success. Shareholders, managers, employees, suppliers and customers, together with governments and communities, are typically considered as primary stakeholders (Peng, 2006:486). Secondary stakeholder groups are defined as “those who influence or affect, or are influenced or affected by, the corporation, but they are not engaged in transactions with the corporation and are not essential for its survival” (Peng, 2006:487). Examples include the media, and also social and environmental groups.

According to Peng (2006) each stakeholder is a part of the nexus of exchange relationships with the firm. The managers as a stakeholder group are unique in that they are the only group positioned at the center of all these relationships. Also, they make decisions on behalf of the firm that affect all other stakeholders. The concept of stakeholders suggests that the managers of a business should take responsibilities to other groups – not just the shareholder group – when they make decisions.²⁰ The idea is that businesses can benefit from cooperating and respecting the other groups’ need in the decision-making process.

²⁰ http://www.tutor2u.net/business/accounts/stakeholder_theory.htm

2.3.3 The Evolution of Stakeholder Theory

One important person in the movement of Stakeholder Theory was R. Edward Freeman and his publication of *Strategic Management – A Stakeholder Approach* in 1984. The idea for building such a framework was to be responsive to the concern of managers who were being faced with unpredicted levels of environmental turbulence and change. Even though The Stakeholder Approach was pretty dominant in the 1980s, the idea was not entirely new. The use of the term stakeholder was first mentioned in the 1960s at the original work at Stanford Research Institute (Freeman et al. 2001). SRI argued that it was important to understand customers, employees, and suppliers etc. to be able to satisfy the stakeholders. The support of the stakeholder was considered important to accomplish a long term success. Up until today, the stakeholder approach has grown and broadened. As suggested by Donaldson and Preston (Donaldson and Preston 1995 in Freeman et al., 2001) the usage of the word stakeholder has increased enormously. Most of the recent research on the field Stakeholder Approach has taken place in four sub-fields: Normative theories of Business, Corporate Governance and Organizational Theory, Corporate Social Responsibility and Performance, and Strategic Management.

Donaldson and Preston (Donaldson and Preston 1995 in Freeman et al. 2001) state that stakeholder theories could be categorized as descriptive, instrumental and normative points of view. A descriptive theory will show that the firm has stakeholders, an instrumental view will illustrate that firms who consider their stakeholder are successful, and at last the normative view which consider why firms should take stakeholders into consideration.

2.3.4 Three Stakeholder Perspectives

The stakeholder perspective can be divided in to three broad categories: It is important to remember that the shareholders usually do not establish only one perspective; there is often a combination of the three²¹.

- 1) **The separation perspective:** This perspective suggests that managers are agents of the firm's owners, and that the managers should always strive to act in a way that would best benefit the firm's owners. The separation perspective is based on

²¹ <http://www.referenceforbusiness.com/management/Sc-Str/Stakeholders.html>

rational decision making; the main reason for all decisions is to eventually benefit the owners of the firm. However, problems could arise, for example if a given decision would maximize the benefit of the non-owners at the expense of owners. In such cases, the separation perspective would dismiss the proposal and do whatever benefits the owners the most.

- 2) **The ethical view:** The business has an obligation to behave in a way that treats all stakeholders fairly. This perspective focuses on ethics and suggests that managers have a responsibility apart from profit-oriented activities. The perspective takes shareholder interests into consideration only to the extent where it seems morally right. The idea is that with ethical behavior and social corporate responsibility the firm will acquire goodwill and thus benefit from this in other areas.
- 3) **The integrated perspective:** The third approach suggests that firms cannot function independently of the stakeholder environment in which they operate. According to Scott B. Droege, managerial decisions and actions are intertwined with multiple stakeholder interests, meaning that breaking shareholders apart from non-owner stakeholders is not possible.

The separation perspective can be traced back to 1776 when Adam Smith wrote *An Inquiry into the Nature and Causes of the Wealth of the Nations*. He said; “It’s not from the benevolence of the butcher, the brewer, or the baker, that we expect dinner, but from their regard to their own interest.” This has been known as Laissez Faire capitalism. Also one can see that Adam Smith realized that stakeholders outside the firm had a part in industrialization. By making provision for what he called the “public good”, he disseminated the idea of owners self-interest having to be balanced against the greater good. With this in mind, one can see the roots of both the separation and the integration perspective.²² The ethical perspective can be traced back to the eighteenth-century writings of philosopher Immanuel Kant. His normative view is that “the ethical correct actions should replace actions based solely on self-interest”.

One cannot say that one should try to do what is morally correct, because it’s not easy to know the right choice in every situation. On the other hand, the decision to maximize profit is not always the answer, since this can lead to unknown consequences. The important thing is

²² <http://www.referenceforbusiness.com/management/Sc-Str/Stakeholders.html>

to find a balance between The Three Perspectives which will balance the interests of the multiple stakeholders.

2.3.5 The Stakeholder Debate: Friedman versus Freeman

Friedman (Friedman 1962 in Coelho et al. 2003:1) declares that “there is only one social responsibility of business – to use its resources and engage in activities designed to increase its profits as long as it stays within the rules of the game, which is to say, engages in open and free competition, without deception or fraud”. He also contended that “few trends could so thoroughly undermine the very foundations of our free society as the acceptance by corporate officials of a social responsibility other than to make as much money for their stockholders as possible” (Friedman 1962 in Carroll 1999:277). While individuals are both ethical and responsible, Friedman claims that organizations have no responsibility beyond the legal restriction. To meet the social practices of any kind, the focus must be on the fiduciary responsibility, within the legal restrictions of society. The agents of the firm’s responsibility are to increase wealth that has been entrusted by shareholders (Coelho et al. 2003:3). When a shareholder chooses to give away money to charity, it gives away its own money. If a manager gives away money to charity, it gives away the profit of the whole organization. Friedman believes that shareholders can give away their profit if they wish to do so, but the managers can not give away profit (Falkenberg, J. 2006). According to Adam Smith (Smith 1776 in Coelho et al. 2003:6) in a free market people only buy if they believe that the products value justifies its price. The invisible hand serves the public interest to pursue profit by self-interested business people. If the stakeholder paradigm is considered in Friedman’s way, then there will be no conflict between the search for profit and for managers to fulfill their fiduciary duty towards the shareholders.

In the opposite corner one can find Edward Freeman. He published *Strategic Management - A Stakeholders Approach* in 1984. Freeman believed that a new framework was needed to deal with occurring changes in the environment. The Stakeholder Approach is an obvious spin on the word stockholder, and the approach broadened the concept of strategic management beyond the traditional economic boundaries (Freeman et al., 2001). This theory encourages managers to develop a long term strategy by investing in all the stakeholder relationships, and this will ensure long term commitment and success. The Stakeholder Approach put “names and faces” on the different stakeholders, which again makes it easier when analyzing different strategies.

According to Knox et al. (2005) the success of the global market has led to powerful growth of international companies. Because of this increasing trend, businesses have been forced to look at globalization strategies and other fields of responsibilities. Friedman's view has come under increasing attack since the time of the writing, and can no longer control the management of a firm. CSR is something that every board must now address in some form (Knox et al., 2005). While Friedman believes that the only right approach for managers is to maximize profit, Freeman believes that to be able to achieve success and profit maximizing a firm has to take responsibility for the stakeholders surrounding the firm. Even though the two strategies seem really different, they have a common goal; to make as much profit as possible. On the other hand, the difference between the two strategies is The Social Responsibility and the time perspective. Friedman relies on achieving the financial goal as fast as possible, while Freeman has more a long term perspective.

Chapter 3: Research dimensions

In this chapter the research dimensions to the thesis are being explained. The figure 13 is designed by the author and is used to explain the correlation between Ethics, CSR and The Stakeholder Approach. The model is used as background information in the research process to find motivators for a firm to the implement CSR, and the link between stakeholders and CSR programs are also explained.

3.1 Corporate Social Responsibility in Relation to Different Stakeholders

In this chapter, a model for connecting the two theories of Corporate Social Responsibility and Stakeholder View is developed. The foundation of this model is found in the theories in chapter 2. As explained in this thesis, Ethics is the background of both CSR and The Stakeholder View. Figure 13 shows the connection between Ethics, Stakeholders and Corporate Social Responsibility. The figure is developed for the purpose of this thesis.

The first step in the model is *Ethics*. Ethics should be the ground rule when doing business. The managers of a firm should only take actions in situations that promote flourishing for the whole pot. It can be a help for the managers to take the principles utilitarianism, human rights and justice as ethical guidelines for their actions and behavior towards the people involving the firm (Falkenberg, 2008). The ethical behavior can be divided into four levels: illegal, marginal, good and saintly behavior.

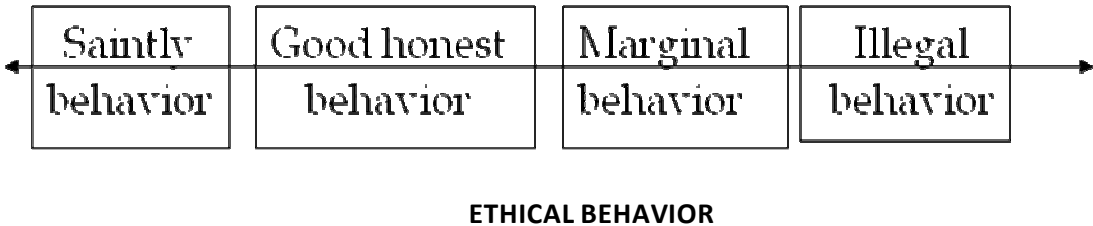


FIGURE 11 (FALKENBERG, 2008²³)

If a manager takes actions that are against the jurisprudence of its country, then his behavior is characterized as illegal. Marginal behavior reflects a behavior which can be seen as doubtful and on the border of what is legal or ethical. When a manager is behaving in a good and honest way, his actions are going one step beyond the legal restrictions. This way of acting is

²³ Falkenberg. A, 2008. Lecture note, Agder University, Norway

respected and appreciated by the society. Finally, saintly behavior is characterized by managers who act beyond the expectations of the stakeholders and the society as a whole. Saintly behavior is used by managers that have a special interest in a topic. For example, if a firm is supporting a cancer organization because of the manager’s personal opinion about the disease and a genuine wish to help.

It is important to understand that legal jurisdictions and ethical behavior do not always walk hand in hand. In some countries one can find legal restrictions that do not promote flourishing for either the individuals or the whole. In these situations it will be unethical to obey the law, and ethical to break the law. For example, if the law of a country prohibits women from working, then it will be illegal for all women to work. By obeying these restrictions one will keep the government happy, but it may not promote flourishing for the women involved²⁴. This is illustrated in the figure below.

		Institutions	
		Adequate	Inadequate
Act	Follow the institutions	Go ahead!	Stop! Use Voice or exit
	Go against the institutions	Stop! Could be criminal to act.	Consider benign civil disobedience

INSTITUTIONS

FIGURE 12 (FALKENBERG, 2007)

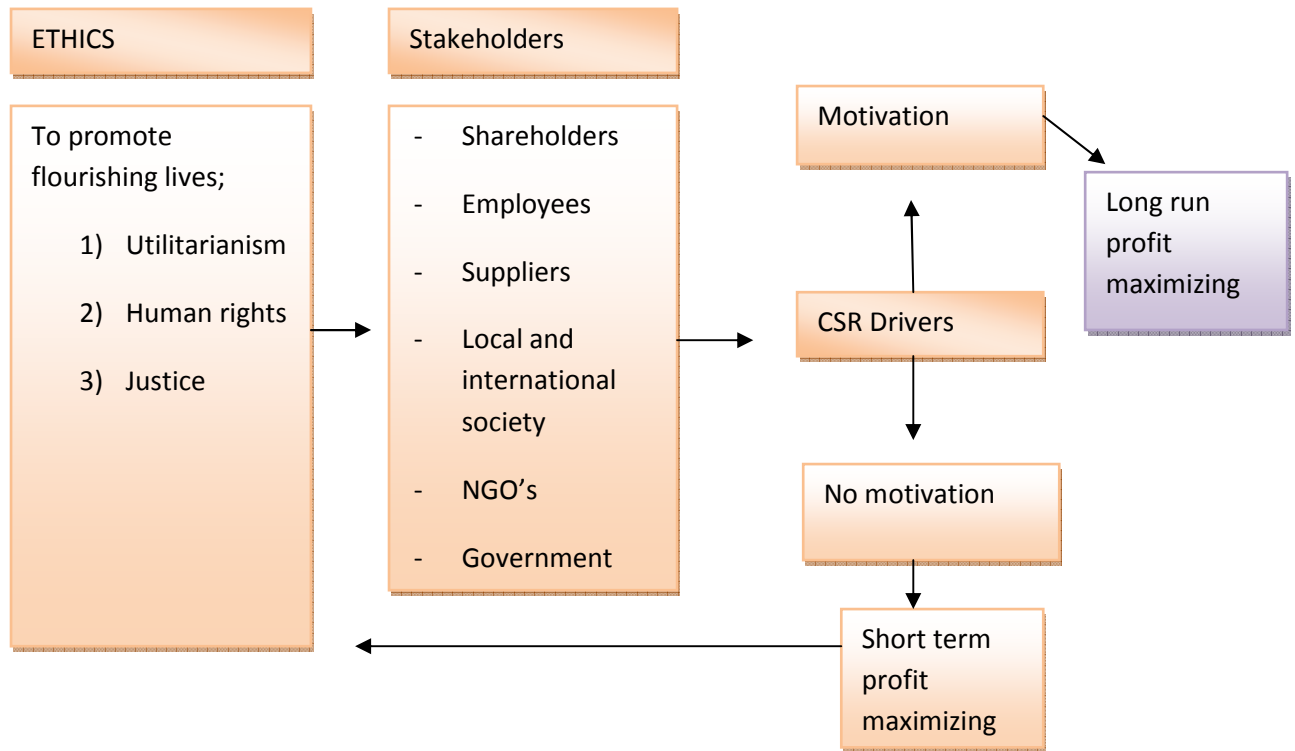
The next step in figure 13, the Stakeholder’s Approach the business managers have to take the surrounding elements into consideration. An organization’s success is dependent of many factors and for these reasons owners and managers need to involve these factors into their firm’s strategy. It is not enough to say that the firm is socially responsible; this strategy has to be implemented in every link of the business. In developing a long term relationship with a

²⁴ Private conversasion Falkenberg, A. 2008

supplier, it can be easier to control and make sure that things are dealt with according to the codes of conduct.

The last step of the model integrates Corporate Social Responsibility with The Stakeholder View. The idea is to build stronger stakeholder relationships through *CSR programs or drivers*. By using CSR programs, the firm's stakeholders may be *motivated* in a way that creates a *long-term profitability*. If the firm chooses not to use any programs or drivers to *motivate* implementation of CSR in its strategy it will lead to *short-term* profitability. The firm is at the risk of going bankrupted by all the negative actions going on around it. Alternatively, the managers of a firm can go back to basic Ethical rules and hopefully see the importance of promoting flourishing life for the whole pot.

One drawback to this model is large firms with high market power; these firms do not fit the model because the company may have a monopoly in a country. When there is a demand for a certain service and there is no other option for this service in the market then the consumers will have to stay "loyal" to the company producing these goods. The behavior of such companies will not make a difference if it is saintly or marginal because the loyalty of the consumers is not in the identity of the firm, but in the lack of choices. Another important aspect involving the large, international firms is the fact that they are searching globally for the suppliers that produce with the lowest cost. When global companies push local manufacturers to produce at as low cost as possible, then this will affect the people working with and around the companies. Therefore one can say that large companies should absolutely consider and respect their stakeholders.

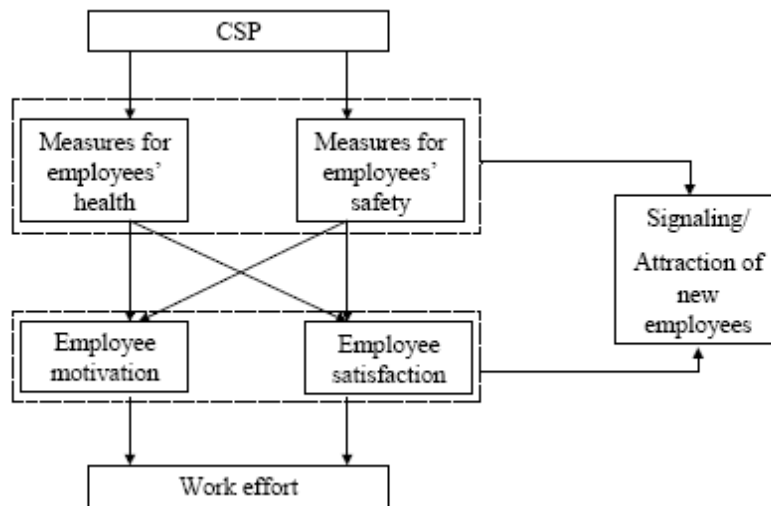


THE CONNECTION OF ETHICS, STAKEHOLDER APPROACH & CORPORATE SOCIAL RESPONSIBILITY

FIGURE 13 (THE AUTHOR, 2008)

3.1.1 Implementing Corporate Social Responsibility

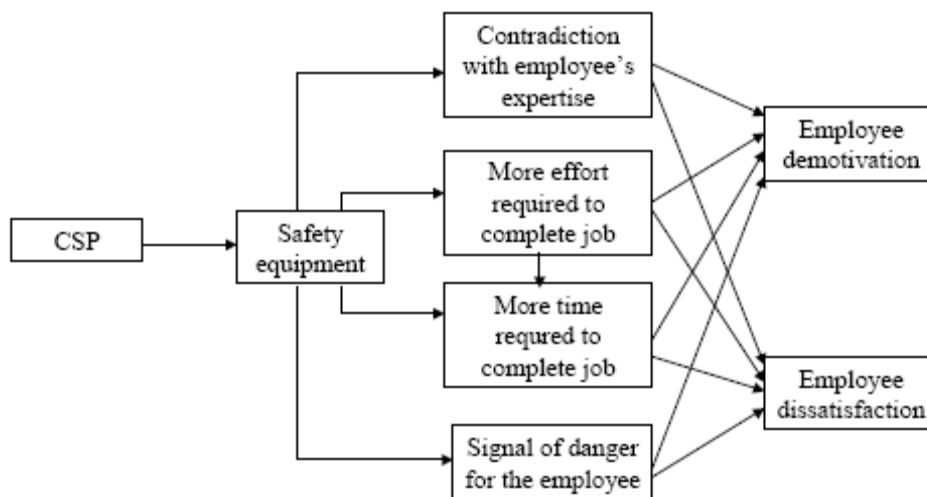
Implementing a Corporate Social Responsibility strategy at a firm can create different reactions from the employees. Even when the managers are trying to improve the working conditions of the firm, it may be negatively welcomed. According to Dentchev, a study done on HSE (*the health and safety environment*) in 2004 shows the direction of two possible “chains of evidence” or framework on the effect on employees when implementing/improving the HSE policy. The organization has the ability to improve HSE. The possible results of the survey are shown in the two figures below, 14A and 14B.



POSITIVE EFFECTS ON EMPLOYEES

FIGURE 14A (DENTCHEV, 2004)

From figure 14A one can see that the employees of the firm can react positively to the changes. They feel safely that the firm is concerned with their well-being and safety at work. This leads to a higher degree of both motivation and satisfaction. Happy employees in a firm may stay longer in the firm and attract other good employees.



NEGATIVE EFFECTS ON EMPLOYEES

FIGURE 14B (DENTCHEV, 2004)

Looking at figure 14B one can see another reaction to the change of HSE. Even though the firm is trying to improve the environment for the employees, it makes the employee insecure and works in the opposite direction. Firstly, if the management decides that the employee

should use more safety equipment, this might not seem necessary to the workers. This change may demand more effort and take longer time for the employee to do his/her job. Finally, the safety equipment might signal a dangerous work environment to the staff, which in turn may lead to dissatisfaction.

This is an example to show that implementing CSR strategies demands some change, and this can be both positively and negatively accepted by the employees.

Chapter 4: Methodology

In chapter four the methodology of the research is explored. The research will be based on a case analysis of five Norwegian companies. All of the companies are considered as pioneers when it comes to implementing CSR strategies in their business making.

4.1 Research design

The research design can be thought of as the structure of the research, and it provides the basic directions or the framework for carrying out the project. The researcher should choose a design that will: 1) provide relevant information on the research question and 2) do the job most efficiently (Hair et al., 2003:57). According to Jacobsen (2002) the question to research can be investigated in two different directions, deductive or inductive research method. The deductive method is based on the movement from theoretical information to empirical information. One has some expectations as to what reality looks like, and with these expectations in mind one investigates the correctness of the theories involved. The inductive method moves in the opposite direction, from empirical data to theoretical data. The difference between these two methods is that by researching with a deductive method the researcher knows what he/she is looking for, while using an inductive method the researcher is more open minded.

In this thesis, three different theories are explained, Ethics, Stakeholder Approach and Corporate Social Responsibility, and used as the foundation for the research. The reality is being investigated from the aspect of these theories.

Further, the research design, which is divided into three categories; exploratory, descriptive or causal research design, needs to be chosen. The choice of the design depends on the

fundamental meaning of the study. An *exploratory* research design is often chosen when the researcher has very little information to guide to the predictions. This design is developed to gain a better understanding about a phenomenon. The exploratory research design can also be used as an introduction to descriptive or causal research design. The *descriptive* research design is often used to describe a situation by using descriptive statistics. These include frequency counts (how many), measures of central tendency like the mean or the mode, or a measure of variation such as standard deviation (Hair et al., 2003:57). The *causal* research design is often the most complicated one. The design is based on whether or not one event causes another. For example does X cause Y?

To plan and properly implement the research design the decision maker has to choose either a qualitative or quantitative approach. Qualitative and an open approach gives a more distanced picture of the content, while a quantitative approach gives a fractured and narrow view of the content. The chosen approach is affected by the chosen research design. When using an exploratory design, which usually demands a concentrated focus on some units, a qualitative design will be the most appropriate one. In this thesis, exploratory and qualitative design will be used. This method brings focus to many nuances and variables by focusing on few entities. If the task is to test a problem, one has to find the content, the frequency or the spread of a phenomenon. If this is the purpose of the study, it is best to investigate many items, thus using a quantitative approach.

Carrying out a study involves collecting reliable and valid data. “The term *data set* refers to a collection of information describing multiple facts of multiple units of analysis” (Hair et al., 2003:71). There are many different types of sources and data; subjective versus objective data, primary versus secondary data and one set of data is not necessarily better than the other but it enlightens a different aspect of the research. Concerning subjective versus objective data, subjective data is an individual’s opinion, while objective data is independent of an individual’s opinion. Primary data is sampled for the purpose of completing a research project. The researcher has been involved in every step of the process of turning the data into knowledge. Secondary data has already been collected for some other project. Even though the data is collected for a different purpose, it may be just as relevant to the research question at hand. Secondary data is cheaper and easier accessed, and therefore the key advantages of the decision makers are that they save time and money. In this thesis the data collected will be mostly objective and secondary data, collected from newspaper articles, firm’s homepage and other online sources. Even though objective and secondary data might be as reliable and

credible as subjective and primary data, it is important to critically check and be aware of the material's reliability.

A population is defined as “all the entities that one wishes to be able to say something about” (Jacobsen, 2002:64). To investigate all entities can be both costly and demanding; therefore an assortment of the total population must be done to complete a research. To be able to generalize the results the assortment must be as compliant to the total population as possible. The larger the assortment is the greater is the certainty for a valid and reliable result. Another demand is that the assortment is randomly collected. The wish for generalization leads to an extensive research design. If generalization is less important, one can choose an intensive research design which concentrates on fewer entities.

The purpose of this thesis is not to be able to generalize, but rather to understand if there is a connection between the theory of CSR and the theory of Stakeholders Approach or not. The five chosen firms are hand picked because of its knowledge and consideration of Corporate Social Responsibility. By choosing firms that fit the pattern of what the researcher wishes to investigate, one has a large chance of solving the problem definition at hand.

According to Jacobsen (2002), the line between extensive and intensive research design is fluid and it is possible to generalize also on the basis of a research done on few entities. The extensive research design investigates widely few variables and many entities. While the intensive research design investigates deeply, many variables in few entities. Therefore in the purpose of this paper the intensive research design is being used, and to some extent one will be able generalize the results.

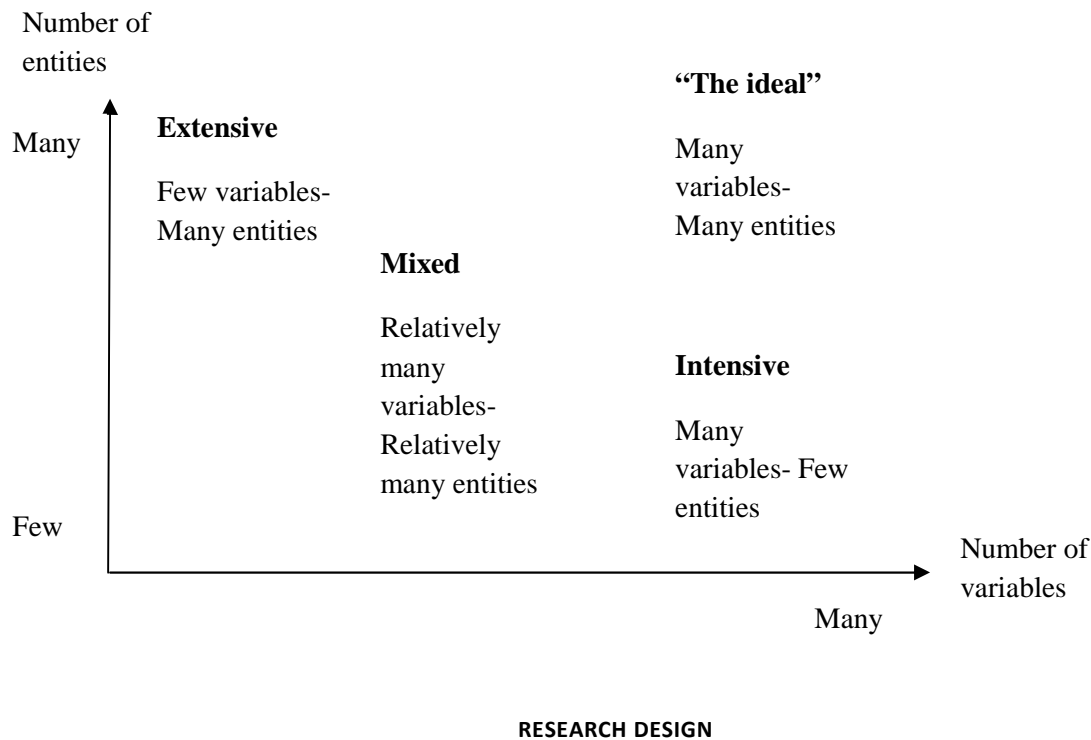


FIGURE 15 (TRANSLATED FROM JACOBSEN, 2002)

The figure above illustrates the four different designs, the extensive, mixed, intensive and “the ideal” design. The mixed design is a combination between the extensive and the intensive design, where both relatively many variables and entities are researched. When using “the ideal” design, many variables and many entities are explored. This is a difficult design to carry out because of the costs related to the research. There are high costs for two reasons: the data collecting process is long, and the information that the researcher is ending up with is extremely complex and therefore difficult to analyze. As mentioned above, the intensive design is chosen to be used to collect data and investigate the phenomenon. The pros for using this design are that it brings out relevant data, the information discovered is not taken out of the total coherence and it brings out detailed information. The internal validity will be strong when using intensive design. By using this design, the researcher will get as completely description as possible of the phenomenon and the context that the phenomenon concerns.

When collecting the data, there are two different studies that can be used, case study and little-N-study. According to Jacobsen (2002), case study is the best alternative when one wishes to investigate the connection between a specific context and a phenomenon. While little-N-study is used when the researcher wishes to enlighten as many sides as possible in a phenomenon. In this thesis the author will use case studies, which are often exercised to

develop general information on the phenomenon. To get a broader and a more reliable result one can choose to use several similar cases and compare.

Reliability says something about how solid and stable the phenomenon one wishes to measure is (Ghauri and Grønhaug, 2002:76). To understand the reliability, one has to check three elements, the measure instrument, the method of collecting data and the treatment of the data set. One has to test the reliability of the measure instrument to find out how well it measures the phenomenon that one wishes to measure. The method of collecting the data set must be reliable in the way that it was collected as intended. And the collected data has to be accurately noted in the collecting process. These three elements are crucial when it comes to understanding how much one can rely on the collected data and the research.

In addition to reliability, validity also has to be checked. Validity says something about credibility, and if the researcher measures what he/she intended to measure. The results of the research have to be critically valued against the collected data.

4.2 From Theory to Reality

To explore the research questions of this thesis the author wishes to use a method as efficient and correct as possible. By using a deductive research method, one will investigate the reality and see if there is any connection between the theories discussed in the previous chapters and the reality. An exploratory and qualitative design is applied to investigate the five Norwegian companies, Storebrand, Stormberg, DnB NOR, Telenor and The KONGSBERG Group. By exploring five entities with many variables, one investigates on a deep basis and can discover nuances and variables that a quantitative research would overlook. The design brings out detailed information that is not taken out of its original connection, and the internal validity is strong.

For the purpose of this thesis, the author has developed a Guide for Investigation as a help to investigate the CSR/Stakeholder Strategy of the companies mentioned above. The Guide for Investigation will be used as a tool to seek information from the five cases. Secondary data will be collected from sources like newspapers, articles, company website etc. To be able to generalize the results the researcher has decided to study many similar cases which make the results more valid.

4.3 Guide for Investigation

GUIDE FOR INVESTIGATION²⁵

Investigation process

- With this investigation, one wishes to map Norwegian organizations knowledge and interest for social responsibility. With this research one will emphasize on the strategies that the given firm makes use of towards its stakeholders and the firms' responsibility towards the society.
- The research seeks to answer the following:
 - The company's use of CSR as a business strategy
 - The company's responsibility towards its stakeholders
- The form of the investigation
The research will be based on former interviews of the management of the company, articles and other secondary sources of information.

Company background

When was the firm founded? _____

Does the company use CSR as a business strategy? _____

How many employees are employed by the company? _____

What is the yearly amount used on the CSR strategy? _____

The firm's relations toward The Stakeholder Approach

First, one would like to ask some questions related to the company's view on stakeholder theory. It is the understanding that not all stakeholders are shown equal interest from the

²⁵ infomgt.bi.no/courses/inf2200/trans/u04-intervjuguide-eksempel.doc

managers, since that would be very time and resource consuming. With this in mind, one wishes to find which stakeholders that are the most important ones from the company's point of view.

1. Which stakeholders are involved in the firm's strategy?
2. Which stakeholders are considered the most important ones to the firm?
3. Why are these stakeholders of more interest to the firm than the other ones?

The company's relation to CSR

Secondly, one would like to continue the investigation by moving to the next topic, CSR. In general there are ambiguous opinions on whether or not CSR creates value for a firm. For this reason, one wishes to investigate if a CSR strategy creates financial or organizational value for a firm, seen from the aspect of the managers.

4. What advantages does the company experience from the CSR strategy?
5. What disadvantages does the company experience from the CSR strategy?
6. Has the company obtained any financial gains by using the mentioned strategy? If yes, which ones?
7. Has the company achieved any organizational values from the CSR strategy? If yes, which ones?

The company's relation to both stakeholder and CSR strategy

Lastly, one wishes to investigate some questions about the connection between CSR and Stakeholder Strategy. There are many ways to implement Corporate Social Responsibility in an organization. In many cases, small adjustments can make a big difference. For example, if all the employees in a firm turn off their office-light in the evening, it will both save the firm costs due to electricity and it will save the environment.

8. In which ways does the company practice CSR towards the stakeholders?

The table below shows some motivators that have created organizational and financial values for other companies²⁶. Does the company practice any of these motivators in its strategy?

Stakeholder	Example of CSR programs
Employees	<ul style="list-style-type: none"> ✓ Equality between sexes ✓ No discrimination ✓ Provides the employees daily with milk and fruit ✓ Collective workouts ✓ Have the opportunity to buy shares of the company, and take part of the total earnings of the firm ✓ Flow of necessary information and good communication ✓ Provide foreign employees with Norwegian language courses ✓ A percentage of the earnings will be used to improve the working environment (e.g. 5%) ✓ Flexible working hours and home-office → lower employment turnover ✓ Fair pricing (fair trade)
Consumers	<ul style="list-style-type: none"> ✓ Activities to improve the quality of the products ✓ Voluntary and free service to customers ✓ Ethical marketing ✓ Supporting the establishment of local and regional businesses ✓ Reclamation of waste → costs saved → reduced prices for consumers
Suppliers	<ul style="list-style-type: none"> ✓ Fair pricing (fair trade) ✓ Cooperate with local partners

²⁶Inspired by; CSR in SMES. http://www.csr-in-smes.eu/downloads/brochure_norwegian.pdf

	<ul style="list-style-type: none"> ✓ Promote Human Right and other standards throughout The Value Chain
Community	<ul style="list-style-type: none"> ✓ Integration and improvement of the local community ✓ Sponsoring local schools, hospitals, NGO's etc. ✓ Financial and material support to under-developed countries ✓ Employing people that have difficulties getting work, such as former drug abusers, people that have been to prison etc.
Environment	<ul style="list-style-type: none"> ✓ Innovation of environmentally friendly products and production processes ✓ Efficient use of resources ✓ Reduction of waste and pollution ✓ Choose suppliers which have good environmental standards ✓ Inform business partners, customers and society of environmental issues

CSR MOTIVATORS

FIGURE 16 (THE AUTHOR, 2008)

These are some examples of small and large adjustments that managers easily can implement into their strategy. The examples will not “fit” every stakeholder and every business, but they are meant to be a guide for efforts that can be made. These simple steps can help build a stronger relationship towards the stakeholders and create a good public reputation. In time this may lead to long term profit maximizing for the organization.

9. Grade the importance of the following stakeholder from 1 to 5, where 1 is really bad and 5 is really good:

- Owners
- Suppliers
- Customers

- Employees
- Government
- Community
- NGO's
- Political groups

10. Considering the company's strategy, are there any corrections that should have been made? If yes, which ones and why do they not work today?

Closure to the investigation

11. Are there any fields related to the strategies discussed that it is important to emphasize?

Chapter 5: Case descriptions

In this chapter, five Norwegian companies with a carefully implemented CSR strategy are investigated. The companies can all be looked upon as pioneers when it comes to Corporate Social Responsibility and consideration towards their stakeholders. Upon taking a closer look at the strategies and the different actions that take place at the firms, one can see some discrepancies between words and action. The five investigated companies are Storebrand, Stormberg, DnB NOR, Telenor and The KONGSBERG Group. The intention with this investigation is to get an impression of which companies that are genuinely concerned about the society, and which firms that wishes to please the “public” and look good. There are high risks involved for a company which has the intention to make its reputation better by using CSR. If the strategy is not implemented throughout the company’s appearance and behavior, it will probably worsen its reputation and lose all credibility. Examples of firms that have made this mistake, and never managed to “bounce back” again in the market are Lidl in Norway and WalMart in Germany.

5.1 Company: Stormberg

Introduction

Stormberg produces outdoor clothing for the whole family (www.stormberg.no²⁷). By emphasizing practical solutions and design, the company has developed convenient clothing for any kind of weather. Stormberg believes that it should not cost a lot to be able to stay outside and enjoy the Norwegian nature and therefore the assortment is sold at family-friendly prices. The clothing is made of high quality material and has a classical design.

Stormberg has had an amazing growth the last ten years and the firm is considered to be one of Norway’s leading producers in the outdoor clothing industry.

Stormberg was the first textile company in Norway which became a member of Ethical Trading Initiative Norway (www.etiskhandel.no). The company is working hard to secure fundamental human rights and a good working environment at its factories in China.

²⁷ Appendix 1

History

Stormberg was founded in February 1998 by Steinar J. Olsen. By the end of the first year, the firm had four employees. The turnover has gone from 3.8 million in 1998 to 121 million in 2007. The company's clothing is sold in more than 600 stores all over the country. From Stormberg's great reception in the Norwegian market one understands that there is a large demand for inexpensive clothes with good quality.

Employees

Way Back

Stormberg has a policy of recruiting people who would normally have problems acquiring a job, like former drug abusers, alcoholics and inmates. The company is helping the local community by integrating these groups of people into society. The firm cooperates with NAV and prisons to recruit new co-workers, and has as a demand that at least 25% of the firm's employees are recruited through the "way back" program.

Customers

By recycling used clothes, Norwegian consumers have an exceptional possibility to help poor people in Moldova and Romania where the clothes "get a new life". In this project, Stormberg is able to give Norwegian consumers a different value other than the financial value. Also, Stormberg is selling quality clothing at a medium price level, so for the customers their value is measurable with the price of the product.

Suppliers

International Human Rights

Stormberg is showing responsibility and the firm is concerned with its international production and value chain. The firm is taking its responsibility by following the international human rights. Most of Stormberg's suppliers are stationed in China and therefore it is important to control that the regulations are followed. Because of the firm's awareness about the differences in the work-culture in China and Norway, there are unannounced visits at the factories so that the company is sure that the human rights are adopted and maintained (MediaPlanet, ed.6, p.8).

Openness

To be open is important and as the first business in Norway, Stormberg published the list of the factories used in the value chain. There is full openness about the working conditions in China, both toward the Norwegian market and toward the manufacturers in China. Stormberg has hung posters of the valid ethical guidelines at their factories in China, and the guidelines are also translated into Chinese to be sure that there will be no language barriers.

Fair trade

According to Kleppe (MediaPlanet, ed.06, p.8) Olsen says; "One has to give the factory owners the opportunity to fulfill the demands", and therefore Stormberg has to pay a fair price for the products made in China.

Community/ advocacy groups

Shelters

Stormberg is sponsoring four local shelters for abused women in Kristiansand. The agreement with the shelters focuses on improving the life of children of the mothers living at the shelters. Primarily, Stormberg give support through activities and welfare offers, like clothing and simple outdoor trips or activities.

Europe in focus

Stormberg is the main sponsor for an organization called Europe in Focus. The organization's goal is to improve the life of the homeless children in Romania and Moldova. From the recycling arrangement, all clothing delivered at Stormberg is sent to the two countries to help people that can not afford clothes.

1%

Stormberg uses 1% of their yearly turnover to sponsor projects and organizations which works to improve human beings' quality of life. The money is mostly to be used to help children in troubled situations, either in Norway or internationally.

SOS – Children Villages

The arrangement was established in 2002 between SOS – Children Villages and Stormberg. The goal of this agreement is to create a better future for orphans and neglected children. The firm is responsible for financing one of the four SOS – Children Villages in China, Urumqui. Urumqui is the area where Stormberg is producing clothes.

Initiative for Ethical Trade (IEH)

IEH (www.etiskhandel.no) is an organization which has as a goal to secure human rights, development and environment. As the first textile producer in Norway, Stormberg was allowed to become a member of IEH. The company wishes to increase the knowledge in the area of ethical trade, and improve the company's engagement in social and ethical issues.

Environment/ NGO's

Local area

Stormberg believes that efforts can be made by both businesses and individuals to reduce the spillage on the environment. To save the environment from unnecessary CO2 emission by driving back and forth to the desired location, Stormberg encourages their customers to explore the local nature.

Products

Today, Stormberg's assortment is made of cotton and synthetic fabrics, which contains oil and other forms of energy. Two problems with the use of cotton in the production are, 1) it is very pollutant and 2) it takes away arable land that could be used to provide people with food and nutrition. In the future, the company wishes to make products with material that is 100% recyclable. One of the efforts that have been made recently is the use of recyclable material in production, such as plastic bottles and bamboo. In 2009 Stormberg is introducing its first fleece collection made entirely by 100% recyclable polyester.

Returning products

In July 2007, Stormberg introduced a recycling idea of the products. By returning used Stormberg products the customer will get a receipt that is worth a certain amount of money. One can either choose to use the receipt on other Stormberg products, or give the money to a humanitarian cause. The used clothes are shipped to countries in the eastern part of Europe. With this mentality, Stormberg wishes to encourage recycling and to turn the current "use it and throw it away" trend in western society.

Grønt Punkt Norway

Stormberg started to work together with Grønt Punkt Norway in February 2002. The agreement entail that the firm has a membership in a recycling arrangement for cardboard boxes etc. Stormberg is committed to paying a fee for the packaging that is being used in the business.

Friends of the Earth Norway

In November 2007, Stormberg and Friends of the Earth Norway (www.naturvern.no) started collaborating. In the clothing production Stormberg is obliged to follow a certain list of chemicals that are allowed to use. The company controls some of the finished products to make sure that it does not contain any toxic chemicals like PFOS etc.

To be able to keep track of spillage and become more environmentally friendly, the firm has made a climate score with ideas of possible efforts. This way, Stormberg is able to identify

emissions and come up with new efforts to reduce the use of energy in the value chain, and again reduce the total emissions.

5.2 Company: Storebrand

Introduction

Storebrand is a leading company in the Nordic market dealing with insurance and long term savings. The company offers services like life and health insurance, damage insurance, financial management and banking services. With these services Storebrand is able to offer a complete product package to individuals, companies, municipalities and public businesses (Storebrand.no²⁸).

Storebrand outsources services like IT, office service, economy and personnel. The company buys services for around 1.1 billion a year. By demanding environmental and social responsibility from suppliers the company is taking part in a sustainable development.

To cooperate with different idealistic organizations has been an important part of Storebrand's CSR strategy. Their main partners are The Norwegian Cancer Society (NCS) and MOT. To make the local communities better, Storebrand has developed the *You can* competition.

History

The company's history goes as far back as 1767. In 1996 Storebrand bank was established, and in 2006 damage insurance was launched again as a part of the complete product package to the private market. The Swedish life insurance and pension provider SPP became a part of Storebrand in 2007.

Storebrand's primary market is Norway, but the company is also investing in the Swedish market. The firm has gradually expanded and today it offers pensions, financial management

²⁸ Appendix 2

and health insurance. In February 2008 Storebrand employed 1595 people. The average age of the employees is 42, and the normal time that the employees stay in the company is 10 years. Men and Women working at Storebrand are equally distributed. The company appreciates diversity and believes that all human beings are equal.

Storebrands main values and beliefs are (storebrand.no):

- Trustworthy
- Possibilities
- Easy to relate to and deal with
- Future oriented

Employees

Storebrand participates in a yearly inspection done by the analyzing company Great Place to Work Institute Norway. Last year 59 companies participated in the survey, which is a comprehensive survey among all the employees, and Storebrand managed to maintain the 10th place from the year before.

Customers

Storebrand has a goal to be the most customers oriented and respected company in their business line. Customer loyalty and satisfaction are also important in the private market. To have a reliable source as to whether they have achieved the goal, the company has through the last four years cooperated with a research program at the Norwegian Business School, BI. Therefore, Storebrand is investigating how customers react to the competence, reaction skills and personal treatment of Storebrand's employees. Three years in a row, Storebrand has managed to get the highest score on pension and life insurance in the business market.

Suppliers

Guidelines

In 2006, Storebrand established a central division for purchase and purchasing policy. A holistic coordinated purchasing practice makes it possible to save costs and secures that most of the company's trading is happening according to its guidelines and conditions.

Community/ Advocacy groups

Research and development

Storebrand wishes that the business education in Norway will reflect knowledge and engagement on Corporate Social Responsibility. Therefore, the firm has formed collaboration with NHH (Norwegian School of Economics and Business Administration) and BI (Norwegian School of Management). With these agreements Storebrand believes that it will achieve educational research and strengthen the relationship with both colleges.

Micro financing

The Norwegian Micro Financial Initiative (NMI) was created in a collaboration with DnB NOR, Ferd, KLP, Norad and Norfund. In addition to NMI, Storebrand has been investing in micro-credit since 2005 and it has about NOK 100 millions invested in different micro finance funds. The vision of NMI is to strengthen people's financial situation in developing countries by contributing to sustainable development by creating jobs and increasing welfare. The NMI is meant to be a banking business, not a charity giver.

The Norwegian Cancer Society (NCS)

Throughout the cooperation, Storebrand wishes to contribute to preventing cancer and supporting NCS' work with young people that are dealing with cancer in 2008. Through this agreement Storebrand believes that there are possibilities to increase information and knowledge given to customers and employees about the disease.

MOT

MOT is an organization that is working to make a warmer and safer environment through strengthening people's ability to take care of themselves and others. In recent years, 800 of Storebrand's employees have participated in one of the courses held by MOT. The courses are

meant to inspire people to give each other positive feedback and praise when good actions are done towards a colleague or a customer. Storebrand believes that positive and motivated co-workers will increase customer satisfaction. MOT is a very important team member for Storebrand.

Red Cross

Red Cross is working to discover, hinder and alleviate humans' destitution and suffering. Storebrand has been linked to different programs in the Red Cross for 12 years. Today, the company supports Homework help in Norway. More than 300 people participate in this program from Monday to Thursday at Oslo Red Cross International Center.

World Business Council for Sustainable Development (WBCSD)

World Business Council for Sustainable Development is an organization that works for sustainable development in business, and the union has been collaborating with Storebrand since 1995. Through this cooperation Storebrand has developed a good and important network with some of the world's leading corporations, which are especially active within environmental work and social responsibility. Today, Storebrand is a part of the project The Business Role Focus Area, which is working to develop and promote the message of sustainable development.

United Nations Environment Program (UNEP)

The United Nations Environment Program contributes to establishing partnership between different businesses in society to work for sustainable development. The goal with the cooperation is to develop an understanding related to environment, sustainable development and financial success.

Today, Storebrand is working in a group for the insurance industry called Insurance Work Group (IWG). The goal of this group is to cooperate so that the insurance line will become more sustainable. A long run goal is to develop Principles for Sustainable Insurance. In 2006, UNEP and UN Global Compact presented Principle for Responsible Investment (PRI). Storebrand has agreed and signed up to follow the principles.

The Global Compact

The Global Compact was established in 2000 by UN general secretary, Kofi Annan. Through this initiative the goal is to unify businesses, UN – organs, work organizations and the rest of the society together to support sustainable development.

The United Nations Global Compact agreement has designed ten principles as guides to good business practices. The principles involve human rights, working conditions, the environment and anti-corruption.

Transparency International (TI)

Transparency International is an independent international anti-corruption organization. TI was founded in 1993 and the Norwegian department was established in 1999. Storebrand has been a member of TI Norway since 2004.

TI has assisted Storebrand in forming corruption criteria in their financial management department. The criteria are concerning Storebrand's value chain so that the company will not invest in companies that are involved with serious corruption.

In addition, TI is assisting Storebrand in implementing corruption policies, where the border between customer relations and buttering receives much attention.

Environment/ NGO's

Real estate management

Storebrand Estate is the third largest real estate firm in Norway and the management believes that it is important to follow certain environmentally friendly guidelines. There are demands on the estate's influence on both external and internal environment and also on the use of resources. The main focus areas are energy use, water use and renovation.

Energy

As a step in the process of making the employees aware of the energy use, all buildings have gotten a follow-up energy use system. Storebrand wishes to invest more in environmentally friendly solutions, for example renewable energy sources.

A goal for 2009 is that all private real estates will have a follow-up energy system, where all energy and water that is used is registered and controlled.

Traveling

In 2008, the firm has started to report on the amount of flights per year. The business trips in Storebrand are mostly domestic.

Storebrand has 80 company cars. Today, 90 percent of the cars are using diesel. The cars are equipped with filters that contribute to reducing the local pollution from diesel cars.

In 2006, the firm bought an electric car that is used for meetings in the community around the main office in Oslo.

Waste

Storebrand has a goal to increase the amount of waste that is recycled. In their main office in Oslo, the degree of sorting waste is in 2008 around 60 %. In 2005, environment stations were put up to recycle office material.

Paper and water

The goal for 2008 is to reduce the use of paper by 10%. Two efforts have been made so that the employees of Storebrand manage to reach the goal, 1) automatically print on both sides of the sheet, and 2) implement a mailbox system where the ID cards have to be used for printing.

The use of water is frequently controlled, so that a sudden increase in the water consumption will quickly be detected and the cause can be found. The goal is to achieve stable water consumption.

Climate

In 2007, the firm agreed to be climate neutral, and buys certified climate quotas, Certified Emission Reduction (CER) through FN's Clean Development Mechanism market (CDM). Storebrand can be certain that all their efforts are according to the climate quota, and by supporting CDM it also supports the Kyoto arrangement.

5.3 Company: DnB NOR

Introduction

DnB NOR is Norway's largest financial consolidated with a managed capital of NOK 1 600 billion. The consolidated consists of strong brand names such as DnB NOR, Vital, Norlandsbanken, DnB NOR and Carlson. DnB NOR has 2.3 million private customers and more than 198 000 business customers. DnB NOR has more than 200 branch offices spread all over the country. It is Norway's largest financial institution, value paper business and the leading real estate agency. Internationally DnB NOR has branch offices in twelve locations and it is one of the world's leading shipping banks (DnB-NOR.no²⁹).

DnB NOR wishes to use knowledge, resources and innovation to contribute to a sustainable development. Therefore the firm contributes among other things through supporting sports, culture, aid organizations, use of microfinance help and work to increase the awareness of social responsibility among customers and employees. As a financial business the largest challenge for DnB NOR is considerations to the internal environment such as energy, paper, waste and transportation.

History

DnB NOR represents more than 180 years of financial history, established as Christiania Sparebank in 1822. The current company, DnB NOR, consist of fusions between Christiania Sparebank (1822), Gjensidige (1847), Bergens Privatbank (1855), Den norske Creditbank (1857), Fellesbanken (1920), Bergens Kredibank (1928), Postbanken Vital and Nordlandsbanken³⁰. The present company name, DnB NOR was chosen in 2003 at the merger of Den norske Bank (DnB) and Gjensidige NOR.

²⁹ Appendix 4

³⁰ http://en.wikipedia.org/wiki/DnB_NOR#History

Employees

Diversity & motivation

Two important factors for DnB NOR as an employer are: 1) to create a culture that promotes diversity and 2) to create individual possibilities for development. As an institution that delivers financial services, it is especially important to have clever, motivated employees with different backgrounds and knowledge. To motivate the employees DnB NOR offers a broad specter of courses etc. and the management has annual co-worker conversations to understand personal needs and wishes.

Balanced working hours

A balance between work and spare time is part of DnB NOR's personnel policies. One of the efforts made to achieve this goal is offering home PCs with access to DnB NOR's servers.

Seniors

To DnB NOR it is important to keep seniors as long as possible and therefore the company offers co-workers over 62 years full pay for 80% work.

No discrimination

Equality between men and women is essential to DnB NOR. Both sexes should have the same possibility for development and advancement. For instance, the company is prioritizing women before men for management positions in cases where both applicants are equally qualified.

Physical activity

DnB NOR is trying to prevent sick leave by giving the employees the opportunity to stay in a physically good shape. Some of the firm's departments have workout rooms and the firm also has its own sports team. The offer has led to good results with healthy and motivated employees, and the sick leave has in recent years been stabilized at 5%.

Openness

DnB NOR emphasizes open dialogue and good relations between the co-workers, and it has established specific meetings where the employees talk over employment related issues with the management.

Suppliers

Guidelines for Social Responsibility in the Credit Activity

DnB NOR wishes to make sure that human rights, employees' rights, environment and the fight against corruption are obeyed. For its financial management DnB NOR has a common ethical platform, which builds on internationally distinguished guidelines and principles such as; FN's Global Compact, OECD's guidelines for multinational companies and the Ottawa convention. The firm also supports FN's "Principles for Responsible Investment" (PRI) and UNEP FI's principles. DnB NOR counts on constructive dialogue with clear demands toward the investment partners.

Consequent use of Supplier's Declarations

To secure that the suppliers obey the regulations of human rights, employees' rights, the environment and anti-corruption, DnB NOR has implemented a self-declaration form concerning the supplier's social responsibility. DnB NOR will only do business with firms that have signed the form.

Analyzing and Filtrating

DnB NOR capital management also control funds and portfolios with more comprehensive ethical guidelines, linked to for example the environment, tobacco, alcohol, war material or gambling. DnB NOR barnefond, DnB NOR Global Etisk, DnB NOR miljøinvest and DnB NOR grønt Norden are examples of such funds. DnB NOR will not give credit to businesses that entails serious damage on the environment, corruption or violation of human and employees' rights.

The Equator Principles

The Equator Principles are a set of voluntary guidelines related to environmental and social relations when financing projects. The principles are established as the financial business' framework for evaluating and controlling environmental and socially risky relations in large global projects. The principles were founded in 2003 and are based on the World Bank's environment standard and the social guidelines of the International Financial Institute (IFC).

Community/ Advocacy groups

Plan Norway

Plan Norway (www.plan-norge.no) works to help people in underdeveloped countries so that they can gain experience and resources concerning health, education, living conditions and creating income. The idealistic organization has three founding principles: 1) Children are in the center of all activities, 2) Plan Norway is an independent organization and 3) Holistic thinking. Dnb NOR is general sponsor of Plan Norway.

Care Norway

Care Norway (www.care.no) is working for equality, so that both men and women have the opportunity to a life according to the human rights, and also to be able to use their potential and resources within national, political, financial, social and cultural development. Dnb NOR supports microfinance initiative through Care Norway.

Norsk rikskringkastning (NRK)

Dnb NOR is cooperating with the annual charity event hosted by the Norwegian television channel NRK (www.nrk.no). The firm contributes with money and encourages the employees to help.

Christmas gifts

Instead of Christmas gifts to customers, Dnb NOR gives away NOK 500 000 to a charity organization.

Save the Children Norway

Save the Children Norway is an idealistic organization that fights for children's right for food, health and education, and to live in peace with hope for the future. Many of Dnb NOR's employees support Save the Children Norway (www.reddbarna.no) by giving a part of their salary every month. Since the agreement was made in 1987, the employees have contributed to giving away many millions to this organization.

Financing two professor candidates

DnB NOR is financing two professor candidates in the area of finance, one in financial economy by the Norwegian School of Economics and Business Administration (www.nhh.no) and one in capital management at the Norwegian School of Management (www.bi.no) .

Sparebankstiftelsen DnB NOR

Sparebankstiftelse DnB NOR is the second largest owner of the DnB NOR consolidated and it can use up to 25% of its surplus for public aims. In 2007, this organization gave NOK 100 millions in gifts.

Microfinance

Microfinance is about giving poor people the possibility to use financial services. DnB NOR has chosen to contribute to microfinance in ways like supporting humanitarian organizations involved in microfinance and by giving NOK 75 millions to commercial investments directed by Norwegian microfinance initiative (NMI). NMI will indirectly and directly invest in microfinance institutions.

Creates value

DnB NOR creates value by financially supporting good business ideas and helping people to put ideas to life. At the same time, the firm has environmental and social requirements on all the projects that are being financed.

DnB NOR's innovation prize is an important contribution to knowledge-based business development, where the best idea is rewarded. The prizes were given the first time in 2003.

Preventing Financial Crime

DnB NOR believes that it is important to prevent financial crime, and has their own entities that are working with fraud, white washing of money and financing terrorism. The goals are to make sure that customers feel that the values/money are safe, the co-workers safety needs are taken care of and that the stakeholders experience DnB NOR as a safe partner.

Jobbfrukt AS

Jobbfrukt AS employs 350 people that would normally have problems with getting a job, because of drug abuse, jail-time etc. The company delivers fruits to more than a thousand DnB NOR employees every day.

HÅG

The chair-producer HÅG, is producing 100% recyclable material in the foot of most of the chairs. Between 40-50% of the material in the chairs that the firm receives from HÅG is made from recyclable materials.

Fair-trade coffee

DnB NOR uses coffee market fair-trade at their offices.

Environment

Paper

To reduce the use of paper, the firm has imported electronic print, and print on both sides of the sheet is automatically chosen on all printers and copy machines. The employees are asked to think twice before printing emails etc.

Waste and Recycling

All electrical equipment and paper are sorted.

Transportation

With branch offices all over the country, there is a need for traveling and transportation. To avoid unnecessary emission, DnB NOR is working to arrange more video conferences and document sharing from the individual work place.

Energy

DnB NOR is buying energy from the Nordic market, where the proportion of renewable energy is about 60% and the fossil energy source is about 15%.

Products

DnB NOR Finance offers customers climate loans with a reduced interest rate to environmentally concerned car buyers. The firm also offers climate neutralizing cars and parking lots by selling CO2 quotas approved by the UN. The offer includes DnB NOR Finance doing all the practical work with securing quality and purchasing quotas to neutralize the actual emissions.

DnB NOR Miljøinvest

DnB NOR Miljøinvest is the only stock fund in the North which is investing only in firms that are developing and producing energy from the sun, wind and other alternative energy sources.

DnB NOR Grønt Norden

The fund invests in companies that have a positive environment profile and it does not invest in oil producing companies or in companies where more than 10% of the turnover comes from weapons and/or tobacco.

Climate Initiatives

DnB NOR is represented in two external climate initiatives, Næringslivets Klimapanel and Klimagevinst 2020. Both organizations try to develop and keep a focus on the climate questions. By discussing efforts to reduce the climate gas spillage, increase energy efficiency and chose renewable resources the organizations wish to come up with new ideas. Through brain-storming, the network wants to come up with industrial answers to the climate challenge.

Eco-Lighthouse Program

DnB NOR has certified most of the larger branch offices through the arrangement of Eco-Lighthouse Program (www.miljofyrtarn.no). To be able to be certified the business has to fulfill certain routines and efforts in the areas of purchase, energy use, transportation, waste sorting, health, environment and security and use of water, air quality and noise.

5.4 Company: Telenor

Introduction

Telenor is a pioneer in the area of mobile communication. It is one of the world's fastest growing mobile operators, and also the North's largest television distributor. Telenor offers services in three business areas, mobile services, home phones and broadcasting services in the North (Telenor.no³¹).

In 2007, Telenor had more than 143 millions mobile user's world wide and a strong position in a growing broadband business in Scandinavia. The company is listed on the Oslo Stock Exchange, and it supplies work for about 35 800 people. The turnover in 2007 was NOK 92.5 billion.

The company's values are (telenor.no); "Make it easy. Keep promises. Be inspiring. Be respectful."

History

Telenor was established in 1855, and at this time the company's name was Telegrafvæfenet. A lot happened in the years from 1855-1920 in the Norwegian history of communication. In two generations, the Norwegian society was introduced to three new means of communication; the telegraph (1850), the telephone (1880) and the wireless telegraph (1900). In 1969 Telegrafvæfenet changed its name to Televerket. In 1994, Televerket became a public stock company, and one year later the company changed its name to Telenor. In the year 2000, Telenor was partly privatized and stock listed. Telenor has gone from being a strong national operator to becoming an international supplier of mobile services, and today the company has mobile operations in 12 markets all over the world.

³¹ Appendix 3

Employees

Diversity

Diversity is an important part of Telenor's working environment. The company employs people with different backgrounds, skills and education. The organization takes advantage of the diversity by gaining knowledge and seeing new possibilities.

Nationality

The employees of Telenor are to reflect the multicultural community that the firm operates in. When choosing people for Telenor's management courses, the firm seeks a balanced composite of nationalities.

Age

A good mix of experienced and less experienced employees is put together at Telenor. The diversity of age is based on the recognition of older people's knowledge and experience. To take care of seniors, Telenor is willing to find individual solutions towards the end of the employee's career.

Sex

Telenor believes that a healthy balance between work and family life is important for both men and women to develop. By adjusting so that both men and women can meet their individual needs, Telenor wishes to increase the productivity in the company. The firm encourages both men and women to attend internal management programs and apply for positions.

Disability

Telenor Open Mind is a trainee-program which is especially designed for people with disabilities. Telenor is the firm in Norway which has most disabled people working for them. The Open Mind program is developed to meet the needs of disabled people and help them overcome the barriers of joining into the working life.

Development

Telenor offers comprehensive educational courses, both internal and external programs. The five management programs in the Telenor system are, Operational Excellence, Empower

People, Passion for Business, Integrity and Change and Constant renewal. All leaders are rewarded based on the achievement of financial goals and further development of the organization.

Community/ Advocacy groups

Better communication

The telecom industry plays an important role in the social and economic development. Access to communication services is important in fighting poverty, illiteracy and diseases. It can increase the quality of life and give people better living conditions.

Global Reporting Initiative (GRI)

GRI is a framework for reporting on how a firm is doing business from three perspectives: financial, environmental and social. Telenor is using this framework to report on social responsibility efforts.

Sustainability indexes

Telenor has achieved a strong position in two of the world's greatest indexes, the Dow Jones Sustainability Indexes and the FTSE4 Good index. In 2007, Telenor was ranked as number one at Dow Jones Sustainability Indexes above all mobile companies in the world.

Ethical Trade Initiative (IEH)

IEH (www.etiskhandel.no) works for the companies' recognition of social responsibility and human rights in every step of the value chain. Telenor is a member of this idealistic organization.

Environment/ NGO's

Energy

Telenor reduces energy use by 1) finding methods for reducing the energy need of the different network elements and 2) investigating the possibilities to deliver sustainable forms

of energy to base stations. The company searches for renewable energy resources and to be energy efficient.

Visual pollution

Most consumers wish to have 100% cell phone coverage, but at the same time there is a demand for the network poles and installations to be as similar as possible to the surrounding environment. It is therefore an important task for Telenor to make the network poles and installations as invisible as possible. To achieve this, Telenor is placing equipment on areas with little value, using equipment that has similar colors to the surroundings and using vegetation as camouflages.

Purchases

Telenor buys a large quantity of products and services from contractors that share the same social responsibility values as the firm itself. The company chooses to buy products and services that pollute as little as possible and therefore strict guidelines are followed when purchasing.

At the office

Telenor wishes to promote environmentally friendly ways for travelling at work, by placing meetings etc. at places where there are good offers for collective transportation. It asks for the employees to use other transportation than cars, for example bicycles.

Environmentally friendly buildings

Telenor's main office is built according to sustainable environmentally friendly principles, which contribute to reducing spillage in the surroundings. The building is a "factor – 4" building and more than half of the heating and cooling in the building is covered by a seawater driven heat pump.

Telenor undertakes environmental controls of all of the new buildings, so that they can discover and evaluate possible environmental effects or improvements.

Environment controls

Efforts made to improve the environment require frequent checks. Telenor's business follows the international environment standard ISO 14001. The firm is also following this standard to an increasing degree internationally.

Radiation

Telenor operates according to the World Health Organization's (WHO) safety limits for planning, installation and safety notice of antenna installations. The company will seek to give out objective information about the danger of radiation that comes from Telenor's installations, services and products.

Waste

Telenor is trying to reduce its use of resources, reuse equipment and give information on recycling. Telenor will secure sustainable waste sorting from their activities and influence the suppliers to do the same.

Save the Children

Telenor and Save the Children (www.reddbarna.no) made an agreement in 2002, to make internet and mobile use safer to use for children.

Red Cross

Telenor made an agreement with the Red Cross (www.rodekors.no) to help the organization to do humanitarian work. The cooperation will last until 2009, and it includes the Red Cross phone line for children and youth.

The Nobel Peace Center

Telenor has been the main sponsor of the Nobel Peace Center (www.nobelpeacecenter.org) since 2004. The agreement is in a broad view about communication, and Telenor has set a financial frame of NOK 7.5 million from the year 2008-2011.

Global Compact (GC)

Global Compact (www.unglobalcompact.org) was established in 1999 by Kofi Annan. The organization is working so that businesses are asked to operate around ten principles concerning human rights, working conditions, the environment and anti-corruption. Telenor is a member of GC.

European Telecommunication Network Operators (ETNO)

Telenor is a member of the ETNO (www.etno.be) group on environment. This group's primary task is to exchange information and experiences about environmental reporting, checks and other indicators that focus on concrete environmental questions.

5.5 Company: The KONGSBERG Group

Introduction

The Kongsberg Group (KONGSBERG.com³²) is an international corporation based on knowledge. The firm's two business areas are Kongsberg Maritime and Kongsberg Defense and Aerospace. Kongsberg Maritime distributes products and systems for positioning, navigation and automation for merchant ships and offshore equipment, as well as products and systems to monitor fishing boats and fishing research. Important markets are countries with large offshore and shipping industries. Kongsberg Defense & Aerospace is Norway's leading contractor of high technology defense systems. Both businesses have their main knowledge in signal processing, engineering, cybernetics, software development services and integration of systems.

History

The KONGSBERG Group was first founded when silver was found by King Christian IV in 1624. The silver work and silver mines had an important and large role in Norway from the 1600s to the early 1800s, and in 1720 The KONGSBERG Group's earnings constituted around 20% of the government budget. Because of bad times in the silver works, the company established Kongsberg Våpenfabrikk in 1814. In the late 1800s, the company exported the Krag Jørgensen rifle to the US Army. Norway's pioneer maritime community was established in Horten in 1849, putting down the foundation of a strong naval yard.

After World War II, Kongsberg Våpenfabrikk played an important role in raising the Norwegian industry. The company evolved from mechanical engineering to developing

³² Appendix 5

products and targeting many markets with strict performance standards from 1960 to 1987. The business market consisted of defense, automotive, gas turbine, data, offshore, aviation and aerospace manufacturing.

Norway's General Naval Forces Plan was accepted in 1960, marking the beginning of Hortens's electronic evolution.

In 1987, Kongsberg Våpenfabrikk was reorganized and all activities were sold, and the defense activities continued under the name Norsk Forsvarsteknologi AS which forms the present business The KONGSBERG Group.

In 1995, the company changed its name to The KONGSBERG Group. After some restructuring the group today, consists of many firms which are all compatible with the strategy of focusing more on the oil and gas industry.

Employees

The value of human life

The KONGSBERG Group supports and follows the international guidelines for human rights. The company does not accept discrimination, for example due to gender, race, religion or sexual orientation. The company is against any form of trafficking and other sexual services.

Personnel policy

The KONGSBERG Group wishes that their work place is to be a stimulating and including environment. One has to treat colleagues and others with respect, and harassment will not be tolerated.

Health and safety

Health and safety of its employees are by far the most important issue of The KONGSBERG Group. The company believes that health and safety will create a high level of job satisfaction and a healthy working environment.

Customers

The KONGSBERG Group will attempt to meet the customers' needs as well as possible within the commercial and ethical guidelines of the firm. The customers will be treated with respect and integrity, because The KONGSBERG Group is dependent on building loyalty and trust.

Suppliers

The suppliers are treated equally and fairly, so that the suppliers understand that they compete for The KONGSBERG Group's contracts on an equal footing to other suppliers.

Community/ Advocacy group

The KONGSBERG Group seeks to be a responsible firm in terms of the community it operates in. It shows respect for the cultures and religions in the areas where it works.

The KONGSBERG Group is against all sorts of corruption, because it would ruin both the company's reputation and the free competition market.

Environment/ NGO's

Energy

The KONGSBERG Group uses energy such as, electricity, district heating, gas and oil, in connection with production and office activities. The district heating system in Kongsberg Industrial Park provides energy to several of the group's companies. The company strives to reduce the energy use and to find alternative energy sources.

Chemicals

In certain parts of the production, The KONGSBERG Group is using chemicals which are damaging to the environment. The usage of chemicals is reported in The KONGSBERG Group's in-house system.

Waste

The waste volumes are reported in The KONGSBERG Group's in-house environmental system. In the report, the waste is broken down by categories of waste, and waste for recycling divided into recycling divisions. The company works to increase the efforts of source separation of firms located in the area of Kongsberg Industrial Park.

CO2-spillage

From the incineration of oil at Kongsberg Industrial Park the company causes CO2-pollution. The Group emits little to the outdoor environment, but the goal for 2008 is to take actions and reduce the CO2 spillage.

5.6 Summary of the Companies Stakeholders and CSR Motivation

The table below is developed from the author's impression based on the findings of the research. The table shows the five companies and the collection of stakeholders that seem to be at most value to the investigated firms. The stakeholders who are considered to hold the highest values are the employees, the customers, the suppliers, community/ advocacy groups, the environment/ NGO's and the owners.

The author has chosen to grade the firms on a scale from 1-5, where 1 is very bad and 5 is very good, on the basis of the firms' behavior towards the different stakeholders. The grading will be thoroughly substantiated in chapter six, the analysis.

Company name	Employees	Customers	Suppliers	Community/ Advocacy groups	Environment/ NGO's	Owners	Sum:
Stormberg	5	4	5	5	5	4	28
Storebrand	4	3	3	5	4	5	24
DnB NOR	4	1	3	5	4	5	22
Telenor	3	1	1	4	4	5	17
KONGSBERG Group	4	3	2	3	4	5	21

SUMMARY OF STAKEHOLDER/CSR INTERESTS OF THE INVESTIGATED FIRMS

FIGURE 17 (THE AUTHOR 2008)

Chapter 6: Analysis

Chapter six is used to analyze the findings researched in the previous chapter. The companies; Stormberg, Storebrand, DnB NOR, Telenor and The KONGSBERG Group are all international firms, which means that they either trade internationally or work together with foreign suppliers. The five cases are compared for similarities, contradicting factors and results. They will be critically looked upon for factors that need to be improved for future sustainability.

The Stakeholder Theory and the CSR motivators of the five companies' will be analyzed. From the investigation, one can find that the most important stakeholders are the employees, the customers, the suppliers, the environment, the community and the owners. According to the fiduciary duty, managers have a duty towards the shareholders to make the business as profitable as possible. Therefore, the owners have not been included in this analysis because it is naturally considered the most important stakeholder. The idea of The Fiduciary Duty and The Stakeholder Theory is that by managers to involve the different stakeholders in its strategy, it will become a more profitable and solid organization. All of the firms can be

viewed as Norwegian pioneers when it comes to implementing The Stakeholder Theory and CSR-strategies, not laggards.

6.1 Stakeholder Theory

According to Freeman's Stakeholder Theory, all stakeholders should be taken into consideration in the firm's decision-making process, but in practice it seems a little different. By analyzing the reality, one can see many ways of implementing The Stakeholder Theory. All of the analyzed firms are considering some stakeholders to be more important than others. For example Stormberg makes a lot of effort to make sure that the suppliers in China are treated with respect in every step of the value chain, while Telenor does not seem to have the same focus. While all of the analyzed firms believe that the employees are one of the most important stakeholders and resources that the companies have, there seem to be more disagreements around the customer's importance to the firm.

6.1.1 How Companies Implement Stakeholder Theory

The Stakeholder Theory brings out the importance of the firm's surrounding environment – and not only the profitability to the shareholders. Although the theory states that all stakeholders are of equal value, the reality seems to be a little different. Naturally, some stakeholders are more emphasized than others, and which stakeholders are valued as the important ones varies from firm to firm. This is an individual and subjective view of the management, concerning which stakeholders that are the most significant ones for a firm's success and survival. From chapter five, one can see that the analyzed companies consider some stakeholder groups as more important than others. The stakeholder groups that stand out are: employees, customers, suppliers, community/ advocacy groups and environment/ NGO's. The companies did not value the stakeholders equally, but these five groups were the groups that with few exceptions were repeated.

From the table in chapter 5.6, one can see that all companies values the employees as a significant resource in their strategy. One can also see that Stormberg, Storebrand and The KONGSBERG Group believe that the customers are an important part of the firm's strategy, while DnB NOR and Telenor do not look at the customers as an issue or resource that needs

much focus. It is quite disturbing to see that Storebrand, Stormberg and The KONGSBERG Group are the only three out of five businesses that are concerned about its customers, when customers are the bases of a firm's existence.

Stormberg, Storebrand and DnB NOR are all concerned with their suppliers and to do a good job by controlling every step of the value chain, while both Telenor and The KONGSBERG Group do not have any strategic concerns towards this group. Some of the issues that have been most damaging for Telenor's reputation and brand name are concerning the way the company treats its suppliers and the company's disrespect for the international human rights. Telenor has not had well implemented routines toward the suppliers and their working conditions. In May 2008, an unacceptable working environment, pollution and child labor by one of Telenor's suppliers, Grameenphone in Bangladesh, was revealed by a documentary shown on TV. The documentary uncovered the true and dangerous situation that the employees of GM were working in. From May 2007 to May 2008, there have been accidents where eleven employees from Telenor's suppliers have lost their lives³³. Today, Telenor is carrying out efforts to make the situation better, but with number of lives on their conscious the Telenor brand name might be damaged for life.

All of the five analyzed companies are aware of their responsibility towards the community and the environment as a whole. The Norwegian companies are contributing to a sustainable internal and external community, and by helping those in need the companies show respect and give back to society. The environment is getting an increased focus because of the global warming that is partly caused by the high competitiveness in business. The high competition between global companies is causing pressure to produce as cheap and efficiently as possible. With these high standards, one can for example see Norwegian fish, caught in Norway, being shipped to Asia to be packed and then shipped back to Norway for sale. The environment concerns all people living on this earth and therefore one has to respect and take care of it.

6.2 Stakeholders and Corporate Social Responsibility Motivators

There are many ways to implement a CSR strategy, and as mentioned before, the five analyzed companies in this thesis are all pioneers in the field. The companies have different qualities and different ways to implement the CSR strategies. As mention in the previous

³³ <http://www.telenor.no/om/arbeidsforhold-i-Bangladesh/oversikt-dodsulykker-hos-gp-leverandorer.shtml>

paragraph there are five stakeholder groups that are considered the most important and therefore receive the most attention. In this section, the different CSR efforts, towards the stakeholders, made by Stormberg, Storebrand, DnB NOR, Telenor and The KONGSBERG Group are evaluated.

For the pioneers on CSR, ethical guidelines will be a competitive advantage. For the laggards CSR will be a goal to reach. While for the “bad guys” the lack of CSR will give the authorities a reason to stop them from doing business (Mediaplanet, ed. 6, p.14).

6.2.1 Employees

Employees are one of the resources that stand out as significant for all the firms. Storebrand, DnB NOR, Telenor and The KONGSBERG Group are valuing individual development and employees safety as important factors. These four companies are emphasizing that the staff are pleased with the business environment and that there will be room for diversity and openness in the firm. Stormberg is taking the employees’ satisfaction to a higher level since at this company the employees are kept happy and pleased by *caring for each other*. Stormberg is caring for others, both internally and externally, and with this in mind the manager of Stormberg, Steinar Olsen, started a recruiting program called “back to life”³⁴. The “back to life” program has given Stormberg clever, loyal and stabile co-workers and a really low sick leave. Mr. Olsen believes that social responsibility and an including business culture walk hand in hand. Mr. Olsen says; “we do this because it is the right thing to do. At the same time, our experience is that it is profitable to recruit former drug abusers and inmates. It gives us a solid and stabile organization which can focus on taking market shares” (translated from Norwegian³⁵).

Stormberg also provides inmates with help to start fresh when their time in prison is done. By offering working practice and possibilities for a permanent job, the management at Stormberg motivates inmates to make a better transition to “normal” life. Stormberg is grateful to have the opportunity to help people in the local society. Further Mr. Olsen says; “This is a recruiting process that we have never regretted” But, Mr. Olsen does not try to cover up the fact that there are strict guidelines regarding efforts and results that need to be followed when

³⁴ For definition see p.53

³⁵ <http://www.idebanken.org/805373433.cms>

a person is hired at Stormberg. Mr. Olsen believes that Stormberg's recruiting process gives the firm loyal employees that "never" leave the company³⁶.

DnB NOR does something similar to Stormberg's "back to life" program. Jobbfrukt AS provides employees at DnB NOR with fresh fruits every day. The company employs 350 people that would under normal circumstances have problems getting a job. To have a customer as large as DnB NOR means a lot to the survival of Jobbfrukt AS. The agreement can be looked upon as a win-win situation where it not only gives the employees at DnB NOR healthy fruits everyday, it also gives them the happiness of helping others in a less fortunate position than themselves.

Satisfaction among the employees is an important factor in the line where Storebrand does business and the company's personnel policies include continuous development so that the workers need to be challenged is maintained. To make sure that Storebrand's employees see the firm as a good place to work it collaborates with *Great Place to Work Institute Norway*.

The management at Stormberg, DnB NOR, Telenor and The KONGSBERG Group all depend on dialogue between the managers and the employees. DnB NOR and Stormberg also emphasize openness and honesty in the organization.

The salary system at Stormberg reflects its will to implement and create stability and a good team spirit. All employees, included the manager have an equal basis salary of NOK 250 000 a year. The workers are paid a monthly bonus based on their function, position, how long the employee has worked for the firm etc. All employees at Stormberg have got better wages than the average salary in a similar business³⁷.

Storebrand emphasizes diversity and equality among its employees. The firm has a policy on senior workers where age has no discriminatory influence on qualifications. In 2002, the average age for quitting a job in the company was 36. Today, Storebrand often hires people over 50, because these people will probably stay employed until retirement age³⁸. The company believes that seniors are good business because it provides the company with qualifications, experience and history. DnB NOR and Telenor are also focusing on diversity and both companies do not tolerate harassment or discrimination. The three companies believe that diversity gives a broader base of knowledge.

³⁶ <http://www.idebanken.org/805373433.cms>

³⁷ <http://www.idebanken.org/805373433.cms>

³⁸ <http://www.arbeidstilsynet.no/c26985/artikkel/vis.html?tid=39731>

About 850 employees at DnB NOR are contributing to Save the Children's work in Guatemala. The employees give an amount from their own salary every month and in 2006 they gave away NOK 650 000. "To me, this is one of the most giving things I do", says Erik Ottinsen from DnB NOR Finance Union³⁹.

To keep the employees at DnB NOR motivated and healthy the company offers sponsorship to the employees that wish to stay in shape by exercising. The company also provides the employees with fresh fruit every day and the managers of the firm believe that balanced working hours are vital for the welfare of the staff.

A wage compensation is used to award, influence and strengthen the desired culture and values of Telenor. A disciplinarian group called the Compensation Committee decides the standards for salary and fringe benefits in Telenor consolidated.

The most important factors for The KONGSBERG Group are the value of human life and the health and safety of the employees. For example, in 2003 Al-Qaida challenged Muslims to attack Norwegian targets in Muslim countries like Dubai, Kuwait and Saudi-Arabia.

Throughout the time that the incident was happening, The KONGSBERG Group recognized the danger and took the threat seriously⁴⁰.

Stormberg, Storebrand, DnB NOR, Telenor and KONGSBERG all believes that in order to be a successful employer, they need to create a working environment that is characterized by well-being, possibility for personal and professional development and a low degree of sick leave and injuries.

When the firm is focusing on socially responsible activities it will often have a positive impact on the employees. Many people are not only working for their salaries. They also work because they believe that it is important and they would like to make a difference. Young people and newly graduated students often apply at companies with a good reputation, according to many surveys. Many business schools have their own classes for CSR. The companies that manage to draw students and other employees to their companies would most likely end up with reflective co-workers, while companies with a poor reputation would have more difficulties in the recruiting process⁴¹.

³⁹ http://www.reddbarna.no/default.asp?V_ITEM_ID=13228

⁴⁰ <http://www.nrk.no/nyheter/distrikt/ostafjells/buskerud/1.284217>

⁴¹ Expert panel, 2008. Media Planet, edi. 6, p. 12.

6.2.2 Customers

All of the five analyzed companies are dependant on consumer satisfaction and loyalty to survive. The importance of the products' value, whether it is the quality of a Stormberg jacket or the cell-phone coverage of the mobile phone, the price of the product needs to measure up to its costs. One can say that: quality/cost equals the customer's understanding of the value⁴². The firms have to be able to fulfill the promises that are given to the customers since first then the customers are satisfied.

With this in mind, it is quite disturbing that only three of the companies value customers as one of the most important stakeholder groups. Stormberg sells good quality clothing at a medium price, and with this strategy they are meeting the needs of the Norwegian consumers. Storebrand also values the customers as a significant stakeholder, and the company is very customer oriented and has a goal to become one of the best companies, on customer satisfaction in its business area. Finally, The KONGSBERG Group tries to meet the customer's needs as good as possible within the ethical guidelines of the firm.

Both DnB NOR and Telenor have received bad publicity on how the two companies act towards the customers. For example, at the DnB and Gjensidige NOR fusion in 2004 some problems occurred. When DnB NOR redirected the online banking system, private and business accounts automatically were joined together in one online bank. For the customer, Ingvild Marie Skrivervik, this turned out to be a problem because every time one of her employees was about to use the company account, her private account was also shown⁴³.

In 2007, DnB NOR customers were victims of a scam where they got an email from somebody who claimed to be DnB NOR managers. They asked customers to give out private information because of trouble with the company's database. At the time of this crisis, DnB NOR was quick to reply, both online and in the paper, and inform the customers about the swindle⁴⁴. When discovering a scam like this, it is vital that DnB NOR takes actions quickly, so that the company's credibility does not get too much damage. DnB NOR is a company that is dependent on the customers' trust and reliability, otherwise the customers would not rely on the bank to manage their assets.

⁴² Private conversation Falkenberg, A. 2008

⁴³ <http://www.vg.no/pub/vgart.hbs?artid=142282>

⁴⁴ <http://www.digi.no/php/art.php?id=396193>

In 2008, DnB NOR again received bad media coverage. The company had made a tax-mistake and the customers did not get the right deduction on the tax papers. DnB NOR handled the situation by publicly apologizing and writing a letter to the customers involved, but the customers themselves had to correct the mistake⁴⁵. These accidents made DnB NOR look unprofessional to many of its clients.

A current situation in DnB NOR is that Bankklagenemda (www.bankklagenemda.no) is looking into complaints considering two of DnB NOR's savings products, DnB NOR Global and DnB NOR Sektor. The panel suspects that more than NOK 14 billion of Norwegian consumers' savings can be lost, and that the customers should receive full compensation⁴⁶.

DnB NOR is the owner of Postbanken, and the companies offer two equal products, the only difference between the products is that one of the products is cheaper. DnB NOR's advisers have received bad publicity because of the provided help to the customer. If a customer asks one of the advisers at DnB NOR he/she will sell the customer the product from DnB NOR, even though this is not the best opportunity for the client. These two equal products have been priced differently since 2004 and are today priced equally after DN.no confronted the information director at DnB NOR⁴⁷. Information about a product that has been on the market for many years makes the credibility and loyalty toward the bank decrease. To be more trustworthy, the bank should have been the one that corrected the mistake before it became a public issue. The honesty and credibility of the company have been weakened.

Telenor has also had difficulties and the gathering of bad publicity is not unknown to the firm. The company does things that are easy to criticize. Because of the size of the firm and lack of equally powerful competitors, the company can get away with many unethical actions. For example, Telenor customers feel tricked as Telenor wants to charge use of ADSL by the minute. This would make the expenses for the consumers much higher, and Telenor would be the only company in the world charging internet use this way⁴⁸.

In 2006, Telenor had trouble with one of their services, ip-telecommunication, Telenor publicly apologized to the customers that had experienced difficulties and offered them compensation for the inconvenience. Telenor took the issue in its own hands before the media

⁴⁵ <http://www1.vg.no/pub/vgart.php?artid=531476>

⁴⁶ http://www.dn.no/privatokonomi/article1492540.ece?jgo=r2_l

⁴⁷ <http://www.dn.no/privatokonomi/article1488569.ece?jgo=dne>

⁴⁸ http://www.dn.no/arkiv/article29089.ece?jgo=r2_l

managed to publicly embarrass the firm and darken the brand name⁴⁹. This gives a signal of great self insight and respect for the customers.

6.2.3 Suppliers

Stormberg is known for their interest and responsibility toward its suppliers, while Telenor has a reputation of ignoring their suppliers.

According to Kleppe (MediaPlanet, edi. 6, p. 8) Mr. Olsen (Stormberg) states that “it is important to show that one cares about the manufacturers’ working conditions”. Mr. Olsen’s experience is that it is important to have a close and long term related connection to its suppliers, because it gives the management more influence and the opportunity to have a positive impact on the business. If one treats others in a good way, more stable working conditions and better knowledge are achieved. Further Mr. Olsen says; “everything has a connection, and one has to show with actions that it is not only pretty words”.

Storebrand has developed a central division of purchase so that it will be easier to save costs and check that the company’s ethical guidelines are being followed by the investors.

When doing analyses of the companies, DnB NOR makes sure that they do not invest in unethical organizations. The different ethical criteria are based on quantitative and qualitative data in addition to direct contact with the companies. With help from this method, DnB NOR is able to identify companies that are suspected of not following the firm’s ethical platform. When using this method, DnB NOR tries to influence other investors to a more ethical behavior. If DnB NOR’s influence and bargaining does not lead to an acceptable solution, the investment will be put on hold, and the investor will be excluded from DnB NOR’s investment portfolio until the right efforts has been made (www.dnb-nor.no).

Telenor has recently experienced difficulties because of their lack of control upstream in the company’s value chain. As mentioned previously, one of Telenor’s suppliers in Bangladesh, Grameenphone has been accused of child labor and extremely dangerous working conditions. One of the employees of the company Grameenphone lost his life when working on one of the products that later would be delivered for Telenor. This incident happened the same year as Telenor was awarded the highly prestigious Dow Jones Sustainability Index. The company is

⁴⁹ <http://www.idg.no/bransje/bransjenyheter/article4919.ece>

reminded what a small world it is operating in and the brand Telenor is on the front page of practically every paper in Norway. Telenor has experienced the hard way that good reports and intentions are not enough if the company can not follow through and take action. In the period May 2007 to May 2008 eleven people have lost their lives working for different Telenor suppliers.

It can be costly or in some cases impossible to repair damages. One of the major mistakes that is being made is Norwegian firms are boycotting their collaboration with the supplier when discovering unethical activities. This will only make it worse for the employees and owners of the firm. Mr. Båge believes that it would have been better if the company said “we have let them down in our support”, and then sent expertise to help out. One has to be in business to be able to develop (translated from Norwegian. MediaPlanet, ed. 6, p.17).

On a world basis, two million people die every year from job accidents. 160 million people have job related injuries or sickness. 270 million employees have been examined for work related accidents every year, and according to ILO (International Labor Organization) these incidents could have been avoided if the companies were following a good ethical standard⁵⁰.

6.2.4 Community/ Advocacy groups

The five analyzed companies; Stormberg, Storebrand, DnB NOR, Telenor and The KONGSBERG Group, are all interested in taking their part of responsibility in the community, whether it is local or international. Some of the contributions are activity days, financial projects etc.

The KONGSBERG Group is taking responsibility by taking a stand on two important issues, corruption and trafficking (www.kongsberg.com).

Stormberg is taking part in the local community by supporting four shelters for abused women in Kristiansand. The money provided is used on the women's children. Once a year, Stormberg arranges a trip for the abused women and their children.

Financially, Stormberg's contributes with 1% of the firm's turnover to an idealistic organization. The company is one of the ten largest contributors to SOS Children's Villages.

⁵⁰ <http://www.arbeidsmiljo.no/xp/pub/hoved/tidsskrift/temaer/arbeidsulykker/333886>

The manager of Stormberg Steinar Olsen gives the following answer to a question on whether or not CSR has a positive impact on the bottom line. “I do not have a doubt in my mind that CSR is profitable – for the employees, Stormberg’s partners and for the bottom line” (translated from Norwegian⁵¹).

Storebrand believes that it is able to respond to the global community by not investing in profit making activities that include child labor or weapon production.

Telenor is socially responsible by creating means for better communication in society. In 2007, Deloitte did a survey on positive effects of mobile communication in Bangladesh, Malaysia, Pakistan, Thailand, Serbia and Ukraine. The findings gave indications of a correlation between the extension of mobile use and the increase in GDP growth rate. In developing countries, 10% larger mobile use gives an increase in GDP growth rate up to 1.2%⁵². The survey shows that the mobile business leads to increased productivity, economic welfare, better education and health, more efficient help in catastrophes and better conditions in small towns and for people with a low income.

The KONGSBERG Group works systematically to report on energy and chemical consumption, and sorting of waste. It is important to be aware of the challenges of the firm, and seek information on how to make improvements. At The KONGSBERG Group, Corporate Social Responsibility is about having respect and taking care of the communities which are affected by The KONGSBERG Group’s operation (www.kongsberg.com).

All of the analyzed companies are engaged with one or several idealistic organizations that will give guidance and advises on how to behave and help others. It seems like Norwegian companies are good at donating money and other financial resources. The will to give is large and from this analysis one can see that Norwegian companies want to help out poor people in the third world.

⁵¹ http://www.kristiansand-chamber.no/doc/SPENN%201-08_WEB2.pdf

⁵² www.telenor.no

6.2.5 Environment/ NGO's

The expectations from the Norwegian government and the Norwegian society are getting larger as the stream of available information increases. It is unacceptable if Norwegian companies are participating in actions, in other countries, that would be illegal in Norway. According to the Norwegian Environment and Development Minister, Erik Solheim; “the Norwegian companies are not about to take advantage of weaker cultures with less environmental demands and controls, or overlook the environmental consequences caused by the firm” (translated from Norwegian⁵³).

Even though the analyzed companies' primary business area is Norway, the firms also wish to take part of the social responsibility with a global perspective and therefore the firms collaborate with different globally idealistic organizations.

Storebrand and DnB NOR are both knowledge firms and therefore the pollution is small. The spillage does not come from production, but this does not mean that the companies do not pollute. Use of water, energy and traveling are the largest burdens. Stormberg, Storebrand, DnB NOR, Telenor and The KONGSBERG Group are all determined to reduce environmental waste by decreasing the consumption of energy and paper, by sorting the company's garbage, recycling electronic waste, environmentally friendly traveling and water consumption.

For Storebrand and DnB NOR, the indirect responsibility when investing in other companies is taken into consideration. In the long run, climate changes and sustainable development might influence Storebrand's insurance business and DnB NOR's banking business.

Stormberg, Telenor and The KONGSBERG Group are all companies that are producing and selling products, and naturally the companies are responsible for more pollution and waste than the other two companies. Stormberg is being socially responsible by producing clothes that are as environmentally friendly as possible. The company is also using time and effort to further development of their production line, so that in the future the clothing will be even less polluting. The packaging used at Stormberg is carefully considered and paid so that no more cardboard etc. than necessary is being used (www.miljofyrtorn.no). Also, a recycling system with clothes is arranged between Stormberg and its customers. The agreement gives

⁵³ Tema avis, Media Planet, 6.edition 2008, p.2

customers a certain amount of money when returning the used clothes at Stormberg's outlet. The recycled clothes are sent to people in the third world.

The KONGSBERG Group is carefully considering the firm's use of energy, chemicals, waste and the CO2 spillage, and the firm has as a goal to reduce these four factors as much as possible.

Because of the large amount of products and services that Telenor is delivering, small changes in behavior can make a large impact on the surroundings⁵⁴. It is therefore important that Telenor gives information to customers on environmentally friendly ways of using the products, and the recycling of old products. Telenor wishes to be a part of the global solution by phasing out old technology and developing new technology, together with changing its own habits and routines. Telenor has a goal to reduce the burden on the environment by increasing the energy efficiency in buildings and network operations and to increase the purchase of sustainable energy sources. Telenor is cooperating with Hydro and the intention with the cooperation is to find new possibilities for environmentally friendly (hydrogen, wind and sun energy) base stations. Telenor considers the consequences on the environment when buying products and services.

The environment is getting an increased focus in the media and otherwise in society. The attitude to protecting the environment has changed dramatically in the last decade. The main reason for this is the increased consumption and globalization of businesses. This is a responsibility that concerns the whole world, and there are a lot of evidences that points out how the earth will become if the people living here are not willing to change. Many companies are taking part in this movement because it concerns the future and our descendants. There is proof that the world is changing, glaciers are melting and the average temperature is rising. Therefore everyone is responsible to make changes for the earth to survive.

⁵⁴ www.telenor.no

6.3 Critiques and Comments

When analyzing the companies, Stormberg, Storebrand, DnB NOR, Telenor and The KONGSBERG Group one can see that not all of the firms are as socially responsible and ethically aware as the firm's strategy promotes. From this research, one can say that there are two main issues that repeat themselves in the study. The first is serious businesses that overlook important stakeholders like the customers and the suppliers. The second major mistake that continuously is being made is that the business strategy is promising more than the company can deliver.

The businesses that stand out in these two fields are Telenor and DnB NOR, which are both two large companies in the Norwegian telecom market and the Norwegian banking market. Both of the companies have well thought out CSR strategies, with a focus on the different stakeholders. Hence, the media coverage of the two firms is often negative. The issues have been everything from dishonesty towards customers, to dangerous working environments of suppliers in underdeveloped countries. The media appearance of a company and its recognition depend on a mixture of the firm's brand identity and the way it acts. An article from Boston Globe states that by doing something good for the whole society, the firm will build the company's reputation and further develop its employees. In today's market it is important to develop a more global way of thinking and be able to work outside of one's "comfort zone",⁵⁵.

Without customers, no business is able to survive. To keep the customers satisfied and loyal are two major necessities for a business financial success. The brand association and the reputation of the firm will influence the consumers to support or not support the firm. One of the partners in Ernst & Young, Terje Klepp, believes that by being socially responsive in the global market the firm will both strengthen its brand-name and lift its knowledge to a higher level by learning from other environments, cultures and businesses (translated from Norwegian⁵⁶). A firm's social responsibility and reputation are closely related, especially since CSR can help to give a company positive media coverage. Many companies are implementing CSR in order to improve the company's value, brand and reputation.

It is not enough to have a good CSR strategy, the firm also has to live by The Codes of Conduct. Telenor is one of the companies that have problems with full implementation of the

⁵⁵ Media Planet, edition 6, 2008, p.6

⁵⁶ Media Planet, edition 6, 2008, p.5

company's CSR strategy. For instance, it is a paradox that the same year as Telenor is ranked as number one on the Dow Jones Sustainability Index, it receives criticism for behaving unethically towards its suppliers and customers. A survey done by MMI Synovate in 2008, shows that Telenor is one of the sixth most disliked companies in Norway⁵⁷. The company's reputation is slaughtered by the Norwegian people and even the public railroad company, NSB has a better repute than Telenor⁵⁸.

The same tendency can be drawn from DnB NOR's appearance. As mentioned above, this company also has a good CSR plan, but still it seems like the strategy is not functioning in real life. Both companies have put a lot of resources into developing a strategy, but they have troubles living as ethically as intended by the CSR strategy. It seems like Telenor and DnB NOR do not understand how much work it is to properly implement such a strategy. By a company's need to flag a poorly implemented CSR strategy it might harm the company's name more than it would if it had had no such strategy at all. The priorities of resources are in many cases lying on the financial bottom line, and not on the triple bottom line⁵⁹ and therefore the strategy is not implemented throughout the entire firm.

According to Christina Båge at ETHOS international AB⁶⁰ companies are failing in the implementation of CSR because it is not operated into the firm's strategy. Further she is saying that when CSR is done systematically, one will save a lot of money. Stefan Midteide, Senior Consultant for corporate social responsibility at DNV Industry believes that "by having close relationships to the suppliers one develops good radar and avoids the big surprises". Solrun F. Skjellum, Senior Manager of Ernst & Young AS states that the CSR work has to be implemented in the strategy of the firm and to be a continually controlled process. She also suggests that one classifies suppliers in risk categories. This way one can be extra careful on the risky firms. She recommends that both announced and unannounced visits are needed.

Some businesses are afraid to flag their CSR efforts or good deeds because it may seem like it is only a business strategy. The efforts are selfish and money related. The companies that say that they are socially responsible raise the expectations of the public. If the media understand that one of the companies that brag about their support for idealistic organizations does

⁵⁷ <http://e24.no/naeringsliv/article1964854.ece>

⁵⁸ <http://www.idg.no/bransje/bransjenyheter/article62629.ece>

⁵⁹ See p. 2 for definition

⁶⁰ Media Planet, Edition 6, 2008, p.6

business with suppliers that uses child labor, the damage will be huge. The higher the expectations, the higher the fall would be. The only way to prevent this from happening is to implement CSR into the core of the firm. The way to avoid a situation like this is to implement the CSR thinking and strategy in every division in the firm and every step of the value chain. If the intention is good and honest the business will appear as credible. Examples of this are Telenor and DnB NOR which are sponsoring many idealistic organizations, but somehow the two firms manage to have little credibility from the customers. Thus, good deeds have to correlate with the rest of the firm's policy. It looks really bad getting caught with your pants down, compared to coming clean yourself. An example of such a situation is Telenor's collaboration with Grameenphone in Bangladesh.

This leads to the question: do the Norwegian companies care about the people in need, or are they just in it for the business? Are the companies just helping idealistic organizations to gain a better reputation or do they really want to make a global change? Let us assume that Norwegian companies are so cold that the businesses are only in it as a strategic option to build their brand name. Does it matter if the company's "heart" is not in the best interest of the people in need, but is in the interest of the firm itself? Even if the interest of the firms is not genuine, but more a financially move, the CSR efforts are still going to help people in need. Instead of analyzing the good and the better firms, one should maybe accept the created win-win situation. Where all parties are satisfied, the business will get positive media coverage and people in the third world will get financial help.

Chapter 7: Conclusions and Implications

The researcher investigated five Norwegian companies that all seemed concerned with the social responsibility and the issues related to this matter. From the survey, I found that even though all of the firms are socially concerned they only include some of the stakeholders in their business strategy. The most shocking findings were that three of the firms involved had customers involved in The Corporate Social Responsibility strategy, even though the customers are one of the most important factors for a business to survive. All of the companies were concerned about the employees, the environment and almost all the firms were supporting some idealistic organization.

Through the investigation of the theories of Ethics and Culture, Stakeholder Approach and Corporate Social Responsibility, one has found that they are all carefully linked together. It is hard to talk about one of the theories and not mention at least one of the others. The theory of ethical behaviorism has been more talked about according to humanity and individual rights, and not so much as a business strategy, until Corporate Social Responsibility started receiving an increased focus in the society. More and more businesses are criticized or lifted from articles written on, for example, child labor, bad working environment or unethical investments or good working conditions and ethical investments. Because of increased focus on social responsibility and caring for the people around us, many businesses are forced to change their strategy. There are many different ways to implement a Corporate Social Responsibility strategy, but in this thesis I have chosen to take a look at the stakeholders of the firms, Stormberg, Storebrand, DnB NOR, Telenor and The KONGSBERG Group. With an increased competition in the market the strategy of respecting the stakeholders can lead to advantages like attracting and keeping competent employees, building a strong brand name and giving the firm a large credibility.

The value of Corporate Social Responsibility has not changed much since the 1950's. In addition to satisfying shareholders and make the business as profitable as possible, the managers also are to satisfy the social and environmental challenges that are placed in society. Although the strategy has not changed over the years, one can see that the theory has become more related to Porter's Stakeholder Theory. The Stakeholder Theory focuses on the reason for the firm's survival and on why it survives. The stakeholder groups surrounding the business are the reason for the firm's existence. There are many different views on which of the surrounding groups that are the most important ones. Some people might say that the investors and owners are the groups with the most important influence, while others believe that the customers, employees and suppliers etc. are the most important ones. The father of the Stakeholder Approach, Michal Porter, believes that all of the groups are equally important. Corporate Social Responsibility are more focused on the employers, customers, suppliers, NGO's and the community. The belief of companies using a Corporate Social Responsibility strategy is that they will increase their profit by saving costs on, for example, high turnovers and a good reputation. This will in turn lead to long term profit maximizing. Looking at the five companies analyzed in this thesis one can see that the companies have implemented a strategy that builds upon the wish to respect the stakeholders and this way survive and prosper. Some of the companies are doing a really good job and are helping out in

both the local and international society, while some of the companies do not manage to fully implement such a strategy. The general public understands that for these firms the wish to help the environment is financially motivated. Even though the company is doing something good it can then be experienced negatively by others.

Free float of information, globalization, increased transparency, managers' personal values and employers/customers demand for a socially responsible company can be looked upon as some of the main motivators for the Corporate Social Responsibility theory.

Some people are criticizing social responsibility and believe that it is only motivated by the desire to cover up or hide something else. While others again think that it is a waste of the owner's money.

To give a short summary, one can say that all of the firms wished to appear socially responsible to their employees and the public, and to some degree the companies also will be looked upon as concerned about the third world and therefore donate money. While some of the companies like Stormberg, Storebrand and The KONGSBERG Group managed to come across as believable and credible, Telenor and DnB NOR are not that fortunate. Telenor and DnB NOR are companies that are both doing a lot of things right according to their CSR strategy, but the companies have not managed to fully implement the strategy and they are often attacked by the media with bad publicity. At the same time, the companies are not concerned enough with the customers and therefore the companies' reputations are really bad.

Storebrand and Stormberg on the other hand are receiving a lot of good publicity in the media on both articles and press releases. The companies have managed to fit their business strategy to the core of the business, to the mind of the employees. This way the companies can gain an advantage from the CSR strategy in having satisfied and proud employees, a good company brand and using the success to help poor people in under-developed countries.

Future research on the topic of CSR should take an even closer look at the connection between Corporate Social Responsibility and the different Stakeholder Groups. It should also try to discover and map the link between social responsibility strategies and the financial value. It would be interesting to develop a budget of cost savings, due to the Corporate Social Responsibility.

Also it could be interesting to view the cost for Telenor and DnB NOR in connection to their poorly implemented CSR strategies. And compare the value of for example Stormberg's

advantages related to CSR, and Telenor/DnB NOR's cost related to the lack of CSR. This way, one could try to map the costs and savings, and evaluated if it CSR creates financial value to a corporation.

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Care www.care.no

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Norges Handelshøyskole www.nhh.no

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”Pådriver for miljøbevissthet” Av Nina Kraft

”Frisk kapital, frisk verden” Av Mark S. Berger

”Etterspørselen som engringsagent” Av Inge Aarhus

”Gjør klar for sorteringssamfunnet” Av Mark S. Berger

”Skjerper jakten på sløve forhandlere” Av Mark S. Berger

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”Forrykende klimakonsert” Av Børge Jomaas, CC8.no

”Internasjonale selskaper går nye veier” Av Jarle Petterson

”Riktig CSR er god business” Av Gunn Iren Kleppe

”Bør satse på tillit og dialog” Av Gunn Iren Kleppe

”Langsiktige relasjoner nøkkelen til forbedring” Av Gunn Iren Kleppe

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Chapter 9: Appendices

APPENDIX 1

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Forsiden • Kontakt oss • Søk • Logg på

STORMBERG

SMÅ TURER ER OGSÅ STORE

INFOSENTER

Du er her: Forsiden / Infosenter / Historikk

De fleste av oss som jobber i Stormberg har en ting til felles: Vi liker å være ute på små og store turer, fordi vi føler at naturopplevelser gir mye.

Før Stormberg kom på markedet, forundret det oss at godt turtøy måtte koste så mye. Kjøpte du dette, fikk du riktignok klær som du kunne dra på ekspedisjon til Sydpolen i. Men vi skulle ikke dit. Vi ville bare ut på tur med venner eller familien, og ofte var det ikke lenger enn til en skog eller strand rett i nærheten.

Det fantes noen billige merker, med de manglet praktiske løsninger og vi stolte ikke på at de ville gjøre nytten hvis det ble virkelig dårlig vær. Vi var sikre på at vi ikke var de eneste som savnet et alternativ til det dyre turtøyet. Derfor etablerte vi Stormberg i februar 1998, for å lage turtøy som skulle fungere godt, se bra ut og ha en fornuftig pris. Vi ville gjøre det lettere for hele familien å komme ut på tur.

Steinar J. Olsen er Stormbergs gründer. Ved utgangen av det første året var vi 4 ansatte. Salget har økt fra 3,8 millioner i 1998 til 121 millioner i 2007. Vi solgte i 2007 totalt 1.156.259 plagg gjennom mer enn 600 sportsbutikker og barnetøysbutikker over hele landet. Totalt ble det solgt Stormberg turtøy for mer enn 300 millioner over disk i 2007.

Den fantastiske mottakelsen Stormberg har fått over hele landet, viser at nordmenn ønsker funksjonelt turtøy til familievennlige priser. Vi lover å fortsatt gjøre vårt beste for å gjøre det både enklere og rimeligere for hele familien å komme ut på tur.

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https://www.stormberg.no/no/Infosenter/Samarbeid/Way-Back/

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I 2005 inngikk Stormberg en hovedsponsoravtale med Way Back, stiftelsen Livet Etter Soning. Avtalen gjelder i første omgang ut 2006. Formålet med avtalen er å bidra til at tidligere straffedømte får en livssituasjon uten kriminalitet og rus, og i forbindelse med samarbeidet mellom partene bidra til økt kjennskap og omdømmebygging for Way Back.

Bakgrunnen for inngåelsen av avtalen er Stormbergs vedtak om å bruke "1 % av selskapets omsetningen, til å sponse prosjekter og organisasjoner som arbeider for å bedre menneskers livskvalitet. Pengene skal hovedsaklig kanaliseres via upolitiske organisasjoner, og størstedelen av midlene skal brukes til å hjelpe barn som er i en vanskelig livssituasjon, enten i Norge eller i utlandet."

Way Back ble stiftet i januar 2002, og har som visjon å hjelpe flest mulig til et verdig liv uten kriminalitet og rus. Åtte av ti som sitter i fengsel, faller tilbake etter endt soning, det viser kriminalitetsstatistikken. Way Back har som mål å opprette avdelinger over hele landet og få til en merkbar endring i denne statistikken. Dette vil selvsagt kreve at organisasjonen vokser.

Styret i Way Back består av syv medlemmer, hvorav fem har sittet i fengsel. Way Back går inn i fengslene og holder motivasjonsmøter og forteller om stiftelsen. De innsatte må selv ta kontakt og vise at han er interessert. Vedkommende vil få tildelt en fadder som vil følge han opp.

https://www.stormberg.no/no/Infosenter/Samfunnsansvar/Panteordning/

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Stormberg har en panteordning på alt turtøy. Lever inn ditt brukte turtøy i en av Stormbergs butikker og få en pantelapp.



PANT 50
PANT 50
PANT 40
PANT 30
PANT 20
PANT 10



INFOSENTER

Du er her: Forsiden / Infosenter / **Etisk handel**

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Turtøyet fra Stormberg skal selges til lave priser, men ikke for enhver pris. Stormberg ble i September 2002, som landets første sportsgrossist, tatt opp som medlem av Initiativ for Etisk Handel (IEH).

Bakgrunnen for dette er at vi ønsker å øke kompetansen innenfor området Etisk Handel, samt intensivere vårt etiske og sosiale engasjement. Vi er opptatt av at vår produksjon utenlands skal bidra til en sunn sosial og økonomisk utvikling for våre produsenter og det samfunnet de lever i. Stormberg produserer alle sine produkter på samarbeidene fabrikker i Kina. Mange mennesker i det kommunistiske Kina som arbeider innenfor tekstilindustrien, opplever kritikkverdige lønns- og arbeidsvilkår. Vi vet godt at de sosiale forholdene og respekten for rettigheter på arbeidsplassen er helt annerledes i Kina enn i vår del av verden.

Vi vil gjerne gjøre det vi kan for å redusere disse forskjellene. Derfor krever vi at alle fabrikker som produserer for Stormberg skal forplikte seg til å følge internasjonalt anerkjente menneskelige og faglige rettigheter. Tidligere i år dro LO-aktuelt på besøk til Kina for å se på forholdene i landet med tanke på etisk handel, og besøkte en av Stormbergs sine fabrikker. I [artikkelen](#) kan du lese om hva som kom ut av turen deres til Kina.

Mer om organisasjon Etisk Handel finner du på sidene www.etiskhandel.no. IEHs målsetting er samarbeid for handel som sikrer menneskerettigheter, utvikling og miljø.

Etiske retningslinjer



INFOSENTER

Du er her: Forsiden / Infosenter / [Sertifiseringer](#)

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Stormberg er en ung bedrift med medarbeidere som bryr seg om det som skjer utenfor bedriftens fire vegger. Som bedrift og som enkeltmennesker er vi avhengige av samfunnet, og vi forsøker derfor å utføre arbeidet vårt på en måte som bidrar til å gjøre verden til et litt bedre sted.

Vi er en kommersiell virksomhet som skal ha økonomisk overskudd og tjene penger. Stormbergs økonomiske resultater skal imidlertid skapes på en måte som er positivt for samfunnet.

En bedrift som lager klær for naturopplevelser skal selvsagt opptre bærekraftig. Derfor forsøker vi å redusere miljøbelastningen så mye som mulig, både når det gjelder produksjonen av klær og produktene i seg selv. Stormberg er sertifisert som Miljøfyrtårnbedrift og medlem av Materialretur.

Stormberg utvikler og designer alt turtøy i Norge, mens produksjonen foregår ved flere fabrikker i Kina. Vi vet godt at de sosiale forholdene og respekten for rettigheter på arbeidsplassen er helt annerledes i Kina enn i vår del av verden. Vi vil gjerne gjøre det vi kan for å redusere disse forskjellene. Derfor krever vi at alle fabrikker som produserer for Stormberg skal forplikte seg til å følge internasjonalt anerkjente faglige og menneskelige rettigheter. Stormberg var første sports- og tekstilgrossist som ble tatt opp som medlem av Initiativ for Etisk Handel.

Mange mennesker opplever det som stadig vanskeligere å komme inn på arbeidsmarkedet. Stormberg ønsker at også mennesker som vanligvis har problemer



INFOSENTER

Du er her: Forsiden / Infosenter / Inkluderende Arbeidsliv

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Stormberg er en såkalt Inkluderende Arbeidslivsbedrift. Vi har inngått en avtale med Trygdeetatens Arbeidslivssenter som blant annet forplikter oss til å arbeide målrettet for å holde sykefraværet på et lavt nivå og å bidra til at mennesker som har problemer med å komme ut i arbeidslivet, får jobb.

Siden starten i 1998 har vi rekruttert en del av våre medarbeidere blant unge mennesker som har hatt vansker med å komme inn på arbeidsmarkedet. I Stormbergs Handlingsplan for Inkluderende Arbeidsliv, er det fastsatt et mål om at 25% av medarbeiderne i Stormberg skal være rekruttert blant unge mennesker som har hatt problemer med å komme ut i arbeidslivet.

Stormberg har hatt et mangeårig samarbeid med NAV Arbeid, arbeidsmarkedsbedrifter og fengsler i forhold til rekruttering av medarbeidere, og i alle år har minst 25% av medarbeiderne i Stormberg blitt rekruttert gjennom dette samarbeidet.

Selskapets måte å tenkte inkluderende på i forhold til rekruttering, har gitt bedriften dyktige, lojale og stabile medarbeidere som har bidratt sterkt til at Stormberg som merkevare har klart seg godt i konkurransen med sterke, internasjonale merkevarer.

Det er gøy, krevende og meningsfylt å jobbe i Stormberg, hvilket blant annet bidrar til at sykefraværet ligger på et lavt nivå. I snitt har sykefraværet de siste 5 årene vært på 4,7% (0,7% i 2002, 3,3% i 2003, 6,0% i 2004, 2,7% i 2005, 4,2% i 2006, 7,2% i 2007).

Tirsdag 4. desember 2007 var helse- og omsorgsminister Sylvia Brustad og arbeids- og inkluderingsminister Bjarne Håkon Hansen på besøk hos Stormberg for å høre om

https://www.stormberg.no/no/Infosenter/Samfunnsansvar/Miljo/

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STORMBERG

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Som turtøyprodusent har Stormberg ansvar for både klima og miljø. Stormberg har i flere år jobbet aktivt med ulike miljøtiltak, og vil fortsette å finne nye miljøtiltak som kan iverksettes.

Klimanøytral bedrift

Alle Stormbergs produkter er klimanøytralisert med FN godkjente klimavoter, og bidrar dermed ikke til global oppvarming.

Hensikten med å lage et klimaregnskap er å få en oversikt over "CO2-avtrykket" for kleskolleksjonen til Stormberg. Stormberg vil på den måten kunne identifisere utslippet av klimagasser, og finne tiltak for å redusere energiforbruket i verdikjeden og dermed redusere egne utslipp. Det er allerede iverksatt flere tiltak ved bedriften. Mer om disse tiltakene og klimaregnskapet kan du lese om ved å klikke på norsk eller engelsk versjon under.

 [Norsk versjon](#)

 [Engelsk versjon](#)

Klimaløftet

Klimaløftet er statens klimakampanje, og har som mål å synliggjøre konkrete miljøtiltak. Bedrifter som avlegger klimaløftet forplikter seg til tiltak som reduserer klimagassutslippene.

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Vi som jobber i Stormberg tror ikke vi kan forandre verden. Vi vet vi kan forandre verden, i alle fall en bitte liten del av den.

Vi er en kommersiell virksomhet som må tjene penger og gå med overskudd, men Stormbergs økonomiske resultater skal imidlertid skapes på en måte som er positivt for samfunnet.

I Stormbergs selskapsvedtekter står det at 1% av Stormbergs omsetning skal brukes til humanitære og samfunnsnyttige prosjekter, primært for barn som har det vanskelig. Derfor finansierer vi blant annet en SOS-barneby i Kina, skaffer klær til "kloakkbarna" i Romania og bidrar til aktivitets- og velferdstilbud for barn ved flere krisesentre i Norge.

I den store sammenhengen er vårt 1%-bidrag mindre enn en dråpe i havet, men kan vårt engasjement være med på å gjøre hverdagen litt bedre for enkelte mennesker som har det vanskelig, betyr det likevel mye.

Her kan du se hva pengene er brukt til de siste årene.

År	Tiltak	Beløp	Akk. beløp
2003	SOS Barnebyer Krisesenter	105.267 25.000	105.267 130.267
2004	SOS Barnebyer	117.570	247.837

https://www.stormberg.no/no/Infosenter/Samarbeid/Europa-i-Fokus/

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INFOSENTER

Du er her: Forsiden / Infosenter / Europa i Fokus

Stormberg inngikk i 2004 en langsiktig sponsoravtale med Europa i Fokus. Avtalen strekker seg i første omgang over 5 år, og i denne perioden er Stormberg hovedsponsor for organisjonen. Formålet med denne avtalen er å bidra til en bedre livssituasjon for gatebarn i Romania og Moldova.

Bakgrunnen for inngåelsen av avtalen er Stormbergs vedtak om å bruke "1% av omsetningen, til å sponse prosjekter og organisasjoner som arbeider for å bedre menneskers livskvalitet. Pengene skal hovedsaklig kanaliseres via upolitiske organisasjoner, og størstedelen av midlene skal brukes til å hjelpe barn som er i en vanskelig livssituasjon, enten i Norge eller i utlandet."

Europa i Fokus ble stiftet i 1991 som en frittstående stiftelse med hovedmål å hjelpe mennesker i nød, både åndelig og sosialt. Stiftelsen Europa i Fokus bygger på idealisme. Styret i Europa i Fokus består av frivillige som gratis gjør en innsats, for å hjelpe mennesker i nød. Inntektene til drift av arbeidet kommer fra frivillige organisasjoner, støttepartnere, bedrifter, skoler og menigheter fra forskjellige kirkesamfunn.

En viktig del av arbeidet de siste årene har blant annet vært å redde barn fra det fryktelige livet nede i kloakksystemet i Romanias storbyer. Et eget senter, med skole, yrkesskole, legetilsyn og sosialarbeidere for gatebarn er blitt bygd i den anledning.

Nødhjelpsentere sørger for daglig utdeling av mat, klær og medisinsk bistand på gaten. Europa i Fokus sender hjelpetransporter med mat, klær og utstyr som blir

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Stormberg inngikk i februar 2008 en samarbeidsavtale med PlussbankCup og Fotball krysser grenser. Dette samarbeidet innebærer at Stormberg fullfinansierer en full fotballbane i slummen i Guayaquil, Ecuador - Stormberg Stadium.



PlussbankCup startet opp i 2008, og har som mål å være en fotballturnering av høy kvalitet, og har som mål å bli den beste fotballturneringen i Norge. Det legges stor vekt på opplevelser og aktiviteter utenfor fotballbanen for hele familien. "Fotball krysser grenser" er et samarbeidsprosjekt mellom PlussbankCup, NFF og Misjonsalliansen.

Prosjektet har et ønske om å skape et engasjement for verdens fattige blant fotballinteresserte i Norge. Foruten sponsoravtaler, går kr. 25,- av alle deltagers bidrag til dette prosjektet. Det skal bygges fotballbaner i Guayaquil

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INFOSENTER

Du er her: Forsiden / Infosenter / **Krisesentre**

Stormberg samarbeider i dag med flere krisesentre i Norge. Første avtalen ble inngått i mai 2003 med Krisesenteret for voldtatte og mishandlede kvinner i Vest Agder.

Sponsor- og samarbeidsavtalene er opprettet mellom Stormberg og krisesentrene med det formål å bidra til en bedre livssituasjon for barna som bor på og er tilknyttet krisesenteret. Det skal primært skje gjennom aktivitets- og velferdstilbud.

Stormberg støtter krisesentrene med økonomiske tilskudd, samt med turtøy og barnetøy til de som bor på krisesentrene. I tillegg arrangerer medarbeiderene i Stormberg turdager for barna på krisesenteret i Vest Agder og Oslo Krisesenter, hvor det legges opp til allsidige aktiviteter som grilling av pølser, fjellklatring, natursti, enkle konkurranser m.m.

De fleste av landets 50 krisesentre sliter med en meget stram økonomi, noe som resulterer i et mangelfullt tilbud til barna som må søke beskyttelse på disse sentrene. Stormberg ønsker å støtte opp om det viktige arbeidet krisesentrene gjør for familier i en vanskelig livssituasjon.

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Du er her: Forsiden / Infosenter / SOS-barnebyer

Stormberg har en samarbeidsavtale med SOS-barnebyer som blant annet innebærer at Stormberg har et finansieringsansvar for en av de fire SOS-barnebyene i Kina, Urumqi.

Avtalen ble inngått i juni 2002 mellom generalsekretær Svein Grønneren i SOS-barnebyer, og daglig leder Steinar J Olsen i Stormberg. Formålet med avtalen er å bidra til å skape en bedre fremtid for foreldreløse og forsømte barn.

SOS-barnebyer har gjennom avtalen definert Stormberg som hovedsamarbeidspartner i arbeidet med å rekruttere fadderbarnehager i Norge, såkalte Solsikkebarnehager. Samarbeidsavtalen gjelder frem til den 31.12.2009, og har en ramme på kr 2,5 mill.

Barnebyen Urumqi ligger fire timers flytur vest for Beijing, og er hovedstad i Xianjinag-regionen. Urinnbyggerne er uygurene, et tyrkisk folkeslag. Urumqi er den byen i verden som ligger lengst fra havet - om lag 3600 kilometer.

Barnebyen Urumqi består av 14 familiehus, og omkring 109 barn bor og lever i byen. På bildet ser vi noen av barna i Urumqi i fleece fra LekeTøy Stormberg.



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Global oppvarming er en av de største truslene i verden i dag. Som enkeltmennesker og som bedrift må vi alle gjøre en innsats for å redusere den globale oppvarmingen. Stormbergs produksjon av bomullsplagg og syntetiske stoffer krever pr i dag både mye olje og andre former for energi. Vi jobber derfor aktivt å redusere energibehovet og miljøbelastningen knyttet til hele vår produksjon. Stormberg har som mål at i fremtiden skal alt turtøy fra Stormberg være produsert i resirkulerte eller resirkulerbare materialer. I 2009 introduserer vi vår første fleecekolleksjon som er laget av 100% resirkulert polyester.

Med det store forbruket av energi og oljebaserte produkter verdens tekstilproduksjon og -forbruk fører med seg, har Stormberg og andre tekstilprodusenter et spesielt ansvar for å finne alternative produksjons- og driftsmåter som medfører redusert energiforbruk og redusert miljøbelastning.

Vi har innført en panteordning som gjør at brukt turtøy som ellers ville blitt kastet, blir levert tilbake til oss slik at vi kan gi det videre til mennesker i Øst Europa som ikke har penger til å kjøpe klær til seg og sin familie. Gjenbruk av klær gir en klar miljøgevinst.

Vi har også jobbet med å finne miljø- og klimavennlige alternativer til de materialer vi i dag bruker i vår tekstilproduksjon. Bomull er et naturmateriale mange tror er et miljøvennlig materiale. Det er det ikke. Dyrking og produksjon av bomull krever mye energi, og det er beregnet at rundt 25% av verdens forbruk av sprøytemidler brukes i produksjon av bomull. Vi har derfor hatt et særlig fokus på å finne gode alternativer til bomull.

Som vi vil vise nedenfor, er ikke økologisk bomull et godt nok alternativ til tradisjonell

APPENDIX: 2

<http://www.storebrand.no/site/stb.nsf/Pages/vaarvirksomhet.html>

Person Bedrift og offentlig **Om Storebrand** In English

Forside Jobb i Storebrand **Fakta om Storebrand** Investor Relations Samfunnsansvar Presse

 Søk

Vår virksomhet

Storebrand-konsernet er en ledende aktør i markedet for langsiktig sparing og forsikring. Konsernet består av livsforsikring, skadeforsikring, kapitalforvaltning og bank, som samlet tilbyr et helhetlig produktspekter til privatpersoner, bedrifter, kommuner og offentlige virksomheter.

Storebrands historie strekker seg tilbake til 1767. Konsernet har tilbudt tjenestepensjon siden 1917, 50 år før folketrygden ble etablert. I 1996 ble Storebrand Bank etablert og i 2006 ble skadeforsikring relansert som en del av vårt helhetlige tjenestetilbud til kunder i personmarkedet. Det svenske tjenestepensjonsselskapet **SPP** ble en del av Storebrand-konsernet i desember 2007.


Storebrand har **hovedkontor i Oslo** og har et landsdekkende kontornett i Norge. Selskapets primærmarked er det norske. Satsingen i det svenske markedet er de siste årene gradvis utvidet, og omfatter i dag tjenestepensjon, kapitalforvaltningstjenester og helseforsikring.

Storebrand er et konsern i vekst. Ved utgangen av februar 2008 var det **1 595 årsverk** i konsernet.

Gjennomsnittsalderen på våre ansatte er 42 år og gjennomsnittlig **ansiennitet** er 10 år. Det er tilnærmet lik fordeling mellom menn og kvinner i konsernet. Samfunnsansvar er en integrert del av konsernets virksomhet. I 2006 er det utarbeidet en ny toårig samfunnsansvarsrapport.

Storebrand tilstreber **mangfold**. Alle medarbeidere i Storebrand er likverdige, uavhengig av kjønn, alder, funksjonshemming, trosbekjennelse, kulturelle forskjeller og seksuell legning.

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 **Kontakt oss**

Miljøpolicy	<h2>Miljøpolicy</h2> <p>Storebrand skal redusere forretningsdriftens miljøbelastning gjennom redusert energi- og papirforbruk, avfallssortering, resirkulering av elektronisk avfall, miljøbevisst reisevirksomhet og vannforbruk.</p> <p>I forvaltningen av våre eiendommer stiller vi konkrete krav knyttet til påvirkning av det indre og ytre miljø.</p>
Eiendomsforvaltning	
Energi	
Reiser	
Avfall	
Papir og vann	
Klima	
Værdalsbruket	

Miljøpolicy	<h2>Eiendomsforvaltning</h2> <p>12,5 prosent av Storebrand Livsforsikrings midler er plassert i eiendomsmarkedet. Dette er hovedsakelig kontoreiendommer og større kjøpesentre.</p> <p>Storebrand Eiendom, et heleid datterselskap av Storebrand Livsforsikring, er ansvarlig for disse plasseringene. Som Norges tredje største private eiendomsselskap har vi et spesielt ansvar for miljøriktig forvaltning av eiendommene våre.</p> <h3>Miljøledelse</h3> <p>Storebrand Eiendom er ansvarlig for forvaltningen av eiendomsporteføljen, og linjeansvarlig rapporterer på miljø til leder for samfunnsansvar halvårlig. For å oppnå effektiv og miljøriktig drift av eiendommene har Storebrand Eiendom et program for miljøledelse.</p> <p>Det stilles krav til lokalenes påvirkning på det ytre miljø, innemiljøet og ressursforbruk. Detaljerte mål og tiltak er nedfelt i en egen handlingsplan. Sentrale måleområder er energiforbruk, vannforbruk og renovasjon.</p> <p>Vår driftsoppfølging ute på eiendommene er i stor grad basert på innleide vaktmestertjenester som følges opp av våre driftssjefer. Bruk av eksterne rådgivere og rammeavtaler innenfor en rekke tekniske fag sikrer god oppfølging av alle driftsforhold.</p> <p>På miljøsidene er fokuset rettet mot vaktmestersiden samt leverandørene innenfor energioppfølging og avfallshåndtering.</p> <h3>Rapporteringsgrunnlag</h3> <p>Storebrands egenforvaltede eiendommer utgjør ca. 420 000 m2 av den totale eiendomsmassen</p>
Eiendomsforvaltning	
Energi	
Reiser	
Avfall	
Papir og vann	
Klima	
Værdalsbruket	


Skriv ut alle sidene

Miljøpolicy	<h2>Energi</h2> <p>Hovedkontoret varmes opp av fjernvarme. Takhøyden i resepsjon strekker seg over syv etasjer, og det medvirker til et noe høyt energiforbruk pr. kvadratmeter. Energiforbruket på hovedkontoret i 2006 var 278 kw/m². Dette er en reduksjon på 14 prosent fra 2004.</p> <p>Reduksjonen skyldes gjenvunnet varme fra komfortkjøling, samt endret reguleringsform på varmekursen fra konstant vannmengde til variabel vannmengderegulering. Målet for neste toårsperiode er å redusere energiforbruket med ytterligere fem prosent.</p> <p>I de andre eiendommene er energiforbruket i stor grad et resultat av leietakernes atferd. For å bevisstgjøre leietakerne får de utdelt bruksanvisninger for det enkelte bygg. Vi vil også starte med å sende ut kvartalsvise energiregnskap. Energiforbruket i de egenforvaltede eiendommene ble i 2006 redusert med 9 prosent, til 259 kw/m² i 2006. Denne reduksjonen skyldes hovedsakelig reduksjonen på hovedkontoret, samt at ett av byggene har vært under ombygging.</p> <p>Målet for 2008 er å redusere energiforbruket med fem prosent i forhold til 2006. Ett av tiltakene for å nå dette er bedre oppfølging av energiforbruket gjennom et nytt energioppfølgingsystem. Foreløpig er systemet innført for 14 av de 28 egenforvaltede eiendommene. Målet for 2008 er å dekke alle egenforvaltede bygg.</p> <p>Andre enøktiltak blir kartlagt i løpet av første kvartal 2007, og de med tilbakebetalingstid på mindre enn to år skal gjennomføres.</p> <p>Vi vil også arbeide med hvordan leietakerne best kan bidra for å redusere sitt energiforbruk. Ved investering i nye bygg skal konvertering fra eventuelt fossilt brensel til mer miljøvennlige energikilder kartlegges og implementeres.</p> <p>Vi har måttet støtte fra Enova for å kutte fra elektrisk oppvarming til fjernvarme i ett bygg, og har</p>
Eiendomsforvaltning	
Energi	
Reiser	
Avfall	
Papir og vann	
Klima	
Værdalsbruket	
Skriv ut alle sidene	

samfunnsansvar • Samfunnsansvar og leverandører

Miljøpolicy	<h2>Reiser</h2> <p>Reiseaktiviteten blant Storebrands ansatte består hovedsakelig av reiser med bil og fly i Norge. I første halvdel av 2007 innførte vi et nytt personalsystem. Dette muliggjør en fullstendig oversikt over antall flyreiser. Storebrand vil derfor begynne å rapportere på dette i 2008.</p> <p>Storebrand har de siste årene hatt om lag 80 firmabiler. I dag er over 90 prosent av de nye bilene som kjøpes inn dieseldrevne. Disse bilene har partikkelfilter som bidrar til å redusere den lokale forurensingen som diesalbiler forårsaker. I tillegg velger vi gjennomgående biler med lave utslipp og lavt drivstofforbruk.</p> <p>Vinteren 2006 kjøpte vi en Think el-bil som ansatte på hovedkontoret kan bruke til eksterne møter i lokalmiljøet. El-bilen benyttes nå en til to ganger pr. dag.</p>
Eiendomsforvaltning	
Energi	
Reiser	
Avfall	
Papir og vann	
Klima	
Værdalsbruket	



 Miljøpolicy Eiendomsforvaltning Energi Reiser Avfall Papir og vann Klima Værdalsbruket

Avfall

Storebrand har som mål å øke andelen avfall som går til **gjenvinning** (utsorteringsgrad). Restavfallet sorteres og går dels til forbrenningsanlegg for fjernvarme, dels til deponering. På hovedkontoret ligger utsorteringsgraden på 51 prosent, hvilket er lavere enn målet for 2006 om 60 prosent. Målet opprettholdes for 2008.

I løpet av 2005 ble det satt ut **miljøstasjoner for resirkulering av kontorrekvisita** i alle etasjer på hovedkontoret. I kommende toårsperiode vil vi vurdere behovet for å sette ut flere slike miljøstasjoner. Vi vil også øke bevisstgjøringen av ansatte innenfor dette området, og sentralmottaket for avfallet fra miljøstasjonene vil bli organisert bedre.

 Miljøpolicy Eiendomsforvaltning Energi Reiser Avfall Papir og vann Klima Værdalsbruket

Papir og vann







Vi ønsker å bruke mindre papir. Inneværende periode har vi kartlagt papirforbruket. Tallene for papirforbruk omfatter alt kopipapir, både på hovedkontoret og de andre kontorene våre. Målet for 2008 er å redusere forbruket med 10 prosent.

To tiltak skal bidra til å oppnå dette. For det første skal alle **printerne** stilles om til å automatisk skrive ut tosidig. I tillegg skal vi se på mulighetene for et postkassesystem, der dokumenter som sendes til printerne først skrives ut når avsender drar ID-kortet ved printeren. Slik vil vi unngå unødig printing av papir som ansatte allikevel ikke henter.

Videre erstattes en økende andel av våre utsendelser til kunder med elektroniske utsendelser.






Vann






Ferskvann er en knapp ressurs. Vi har derfor kartlagt vannforbruket på hovedkontoret. Vannforbruket vil **overvåkes jevnlig**, slik at en eventuell økning raskt oppdages og årsaken utbedres. Målet er et stabilt vannforbruk. Fra 2007 vil vi også kartlegge og rapportere på vannforbruket i de egenforvaltede eiendommene.


 Miljøpolicy	<h2>Klima</h2> <p>Som en kunnskapsbedrift er Storebrands miljøbelastning relativt lav. Energiforbruk i bygg og reisevirksomhet utgjør den største påvirkningen. Begge deler medfører utslipp av CO2. Gjennom våre investeringer har vi også en indirekte påvirkning. Derfor er utslipp av klimagasser et tema i vår konsernstandard for samfunnsansvarlige investeringer.</p> <p>På sikt kan Storebrand selv bli berørt av klimaendringene. Spesielt gjelder dette vår virksomhet innenfor skadeforsikring, som ble etablert i 2006.</p> <p>Storebrand fattet vedtaket om å bli klimanøytral i juni 2007, og legger opp til å kjøpe sertifiserte klimakvoter, CER (Certified Emission Reduction) gjennom FNs CDM-marked (Clean Development Mechanism). På den måten har vi sikkerhet for at alle tiltakene har den miljøeffekten kvotene tilsvarer. CDM er en av bærebjelkene i Kyoto-protokollen, og handel med disse kvotene viser også at vi støtter og bygger opp om Kyoto-avtalen.</p> <p>Her kan du lese mer om prosjektet Storebrands klimakvoter for 2008 støtter:  Prosjektinformasjon (1MB)</p> <p>Jørgen Randers, professor på BI og leder av Lavutslippsutvalget: "Med tanke på våre etterkommere er det nødvendig å redusere våre klimagassutslipp med rundt 80 prosent i løpet av noen få tiår. For å få til dette må vi kombinere tiltak på en rekke nivåer i samfunnet - internasjonalt, nasjonalt, på bransjenivå, på individnivå, og ikke minst på bedriftsnivå. Den flotteste måten å gjøre dette på er gjennom frivillig reduksjon av bedriftens netto klimagassutslipp - og gjerne helt til null, slik at bedriften derved blir 'karbon-nøytral'. Jeg oppfordrer med dette Storebrand til å bli den første, norske karbon-nøytrale bedrift."</p>
 Eiendomsforvaltning	
 Energi	
 Reiser	
 Avfall	
 Papir og vann	
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 Værdalsbruket	

 Skriv ut alle sidene

 Miljøpolicy	<h2>Værdalsbruket</h2> <p>Storebrand-eide Værdalsbruket er en av Norges største skog- og fjelleiendommer og har en av Europas største kalkforekomster. Totalarealet er 900 000 dekar og eiendommen utgjør 60 prosent av Verdal kommune. Det tilsvarer et område som er dobbelt så stort som Oslo kommune. På 170 000 dekar drives det aktivt produksjonsskogbruk.</p> <p>En viktig målsetting med eierskapet er samfunnsansvarlig og langsiktig forvaltning av skog- og utmarksressursene. En slik forvaltning ivaretar hensyn til natur, miljø, rekreasjon og friluftsliv og sikrer en optimal produksjon av skogvirke. Skogeiendommen er sertifisert i henhold til Levende Skog-standarden for bærekraftig skogbruk. Dette er en nasjonal standard og er den mest brukte i Norge.</p> <p>Allmennheten gis tilgang til leie av hytter, tomter i regulerte hyttefelt, og jakt og fiske. Årlig gis støtte til lokale prosjekter og organisasjoner (bl.a. MOT i Verdal) i størrelsesorden 300 000 til 400 000 kroner.</p> 
 Eiendomsforvaltning	
 Energi	
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 Kundeorientering	<h2>Kundeorientering</h2> <p>Storebrand har som mål å være det mest kundeorienterte og respekterte selskapet i sin bransje. For å få pålitelig informasjon om hvordan vi lykkes med å nå målet har vi gjennom de fire siste årene samarbeidet med forskningsprogrammet Norsk Kundebarometer på Handelshøyskolen BI.</p> <p>Tre år på rad har Storebrand fått høyest score for kundetilfredshet på Norsk Kundebarometer innenfor pensjon og livsforsikring i bedriftsmarkedet.</p> <p>Kundetilfredshet og lojalitet er viktige mål også i personkundemarkedet. Vi måler dette for de 50 000 kundene som har en personlig rådgiver i Storebrand. I tillegg undersøker vi hvordan kundene oppfatter våre medarbeideres kompetanse, reaksjonsdyktighet og personlige behandling.</p>
 Tilgjengelighet	
 Klagesaksbehandling	
 Økonomisk kriminalitet	
 HMS-produkt	

 Kundeorientering	<h2>Tilgjengelighet</h2> <p>For vår nettjeneste for personkunder har vi fra 2004 registrert andelen av alle kundespøringer som har gått feilfritt. Vi tar her hensyn til om kunden opplever en feil, om svartiden blir uforholdsmessig lang og om kunden får svar på sin forespørsel. I 2004 var andelen feilfrie spøringer på 97,8 prosent, mens den i 2005 økte til 98,2 prosent. I 2006 var andelen feilfrie spøringer 97,0 prosent, noe som skyldes at vi har hatt en betydelig økt trafikk i vår nettjeneste.</p> <p>Selv om tilgjengelighetsmålet på kundesenteret regnes som et normalt måltall i bransjen, er det ikke mange som når det. En undersøkelse utført av Bright Index (2006) viser at Storebrand ligger svært godt an i forhold til andre nordiske banker og forsikringselskap.</p> <h2>Kundetilfredshet</h2> <p>Storebrand fastholder sitt mål om å være det mest kundeorienterte og respekterte selskapet i sin bransje. Både i bedrifts- og personmarkedet skal kundene oppleve Storebrand som en samarbeidspartner med høy troverdighet og kompetanse.</p> <p>For å få pålitelig informasjon om hvordan vi lykkes med å nå målet har vi gjennom de siste fire årene samarbeidet med forskningsprogrammet Norsk Kundebarometer på Handelshøyskolen BI om måling av kundetilfredshet og kundelojalitet. BI bruker den internasjonalt mest velprøvede forskningsbaserte metodikken når det gjelder denne type kundemålinger.</p> <p>I 2006 var Storebrand det selskapet som fikk høyest score for kundetilfredshet på Norsk Kundebarometer innenfor pensjon og livsforsikring i bedriftsmarkedet.</p>
 Tilgjengelighet	
 Klagesaksbehandling	
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Klagesaksbehandling

Storebrand ønsker at færrest mulig av våre kunder skal ha årsak til å klage. Dersom det likevel kommer inn klager, har vi som målsetting å gjennomføre en profesjonell klagebehandling. Kunden skal føle seg hørt og respektert. I klagebehandlingens ønsker vi blant annet å finne ut hvilke prosesser og rutiner som innebærer svakheter og fører til klager. På denne måten kan klager medvirke til at vi stadig blir bedre og at kundene får færre årsaker til å klage. Klagebehandlingens skal skje i henhold til våre kjerneverdier.

For å nå disse målsettingene opprettet vi i 2006 et klagesekretariat og etablerte et nytt klagesaksregister. I dette registeret skal alle formelle, konkrete klager til selskapene i konsernet registreres. Klagesekretariatet har som oppgave å samle informasjon om klagen og trekke ut lærdom av disse. Slik sikrer vi en mer effektiv klagebehandling i hele konsernet.

Målsettingen vår er at alle klager behandles så raskt som mulig og senest innen tre uker etter at vi har mottatt den.

Kundeorientering

Tilgjengelighet

Klagesaksbehandling

Økonomisk kriminalitet

HMS-produkt

Økonomisk kriminalitet

I Storebrands etiske retningslinjer heter det: Gjennom den enkelte ansatte skal Storebrand motarbeide kriminelle handlinger, herunder korrupsjon og annen økonomisk kriminalitet, og bidra til å forebygge og oppklare slike handlinger.

Enkelte mennesker skaffer seg dessverre penger på uærlig vis. Forsikringssvindel, skatteunndragelse, kortsvindel og innsidehandel er eksempler på det. Dette medfører økonomiske tap som må dekkes av andre. Økonomisk kriminalitet er skadelig både for de som blir rammet og for samfunnet.

Storebrand er avhengig av tillit i markedet. Enhver sak som viser svikt i lederes og medarbeideres etiske plattform eller vurderingsevne skader selskapet. Derfor er det viktig å bevisstgjøre og utvikle gode holdninger slik at korrupsjon og økonomisk kriminalitet ikke forekommer, og vise at selskapet har nulltoleranse i forhold til avvik.

Storebrand må beskytte kunder og eiere mot tap på grunn av kriminalitet. Vi må, sammen med myndighetene, arbeide for å avdekke økonomisk kriminalitet og bistå for å få skyldige dømt. Samtidig skal ærlige kunder få en positiv opplevelse av kontakten med oss.

Vi har iverksatt en rekke tiltak. Disse er reflektert av lover og regler gitt av myndighetene, men også av vårt eget ønske om å ta et aktivt samfunnsansvar.

- Vi gjennomfører forsvarlig legitimasjonskontroll av alle nye kunder.
- Storebrand Bank har etablert elektronisk overvåking av alle banktransaksjoner, der vesentlige avvik fra normale transaksjoner blir vurdert.
- Vi melder mistenkelige transaksjoner til Økokrim.
- Vi sørger for opplæring av ansatte om hva som kan utløse mistanke om hvitvasking.
- Vi gjennomfører en årlig risikovurdering og iverksetter tiltak på områder med høy risiko.

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HMS-produkt

Økt sykefravær og uførhet er blant Norges største samfunnsutfordringer. På dette området har livsforsikringselskaper sin kjernekompetanse, og kan dermed være en viktig bidragsyter. Som en inkluderende arbeidslivsbedrift med en visjon om å være Norges fremste og mest respekterte pensjonsleverandør, har Storebrand i mange år jobbet målrettet for å møte denne utfordringen.

Høsten 2005 lanserte vi et HMS-produkt til våre bedriftskunder i privat og offentlig sektor. HMS-tilbudet innebærer enten en kostnadsfri HMS-rådgivning eller HMS-rådgivning og helseforsikring, en såkalt HMS-avtale. Ved inngåelse av en HMS-avtale må kunden betale for helseforsikringen, men får en redusert uførepremie.

Vårt produkt gir bedriften lavere forsikringspremie og sykefravær, gir den ansatte rask behandling, bidrar til å løse et samfunnsproblem og gir Storebrand nye forretningsmuligheter.

Tilbudet har som mål å motivere kunder i privat og offentlig sektor til å drive et systematisk og målrettet HMS-arbeid. Økt oppmerksomhet på HMS bidrar til å skape et helsefremmende og trygt arbeidsmiljø for de ansatte, og motvirker tendensen til at stadig flere arbeidstakere blir uføretrygdet eller velger tidlig avgang fra arbeidslivet. Tilbudet har blitt positivt mottatt blant våre kunder, og vi vil utvikle en langsiktig strategi for dette arbeidet i løpet av 2007.

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 [Medarbeiderutvikling](#)

 [Mangfold](#)

 [Etikk og korrupsjon](#)

Våre ansatte

Tilfredse kunder, effektive forretningsprosesser og kompetente medarbeidere er sentrale konkurransefaktorer i vår bransje. Vår personalpolitikk skal støtte opp om våre forretningsmessige utfordringer og behov.

 [Storebrands personalpolitikk \(134kB\)](#)

Medarbeidertilfredshet

Storebrand gjennomfører årlige medarbeiderundersøkelser basert på "A Great Place To Work".

Storebrand beholdt sin 10. plass fra i fjor i konkurransen Norges beste arbeidsplass i regi av analyseselskapet Great Place to Work Institute Norge. 59 bedrifter deltok i undersøkelsen, som er basert på omfattende spørreundersøkelser blant de ansatte.

Våre ansatte

Medarbeiderutvikling

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Medarbeiderutvikling

Storebrand-ansattes kompetanse og erfaring er grunnlaget for konsernets resultater. Målet vårt er at 80 prosent av de ansatte skal være tilfredse med sine utviklingsmuligheter.

Storebrand økte innsatsen innenfor kompetanseutvikling i 2006 og vil styrke dette arbeidet ytterligere fremover. Vårt samlede opplæringstilbud er også gjort lett tilgjengelig for ansatte i en kompetanseportal på intranettet.

Kompetansekartlegging

Kompetanse definerer vi som nødvendig atferd, holdninger og ferdigheter som den enkelte må besitte for å utføre sitt arbeid.

I 2006 utarbeidet vi et kompetansekartleggingsystem for å videreutvikle ansattes utviklingsplaner og sikre at konsernet til enhver tid har riktig kompetanse. Systemet skal tas i bruk av alle ansatte i løpet av 2007. Vi har også satt i gang **kompetansehevingstiltak** innenfor en rekke ulike fagområder.

Å lede kunnskapsmedarbeidere blir stadig mer krevende, og vi har derfor lagt vekt på å styrke vår lederopplæring. Et modulbasert lederutviklingsprogram er utviklet og igangsatt. Det avholdes fortløpende for alle Storebrands ledere. I dette programmet trenes det på lederferdigheter som coaching, formidlings- og gjennomføringsevne. I 2006-07 prøver vi også ut et internt fadderprogram for nye ledere.

Sykefravær

Som første finansinstitusjon inngikk Storebrand i 2002 en avtale om **inkluderende arbeidsliv (IA)**. Gjennom avtalen for 2006-2009 har Storebrand forpliktet seg til å jobbe systematisk med å

samfunnsansvar

Samfunnsansvar og leverandører

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Avtalen om Inkluderende Arbeidsliv (IA) forplikter oss til i større grad å bidra til å rekruttere personer fra grupper som er underrepresentert på arbeidsmarkedet, som eldre, innvandrere og funksjonshemmede. Derfor inneholder alle våre stillingsannonser følgende oppfordring:

"Vi er opptatt av mangfold og oppfordrer kvalifiserte kandidater til å søke uansett alder, kjønn, funksjonshemming eller kulturell bakgrunn."

Dette har medført at vi den senere tid har fått flere søknader fra, og rekruttert flere eldre arbeidstakere, flere med minoritetsbakgrunn og flere med funksjonshemming.

Likestilling

Storebrand ønsker en god balanse mellom kvinner og menn på alle nivåer i selskapet. Vi nådde ikke målet om 40 prosent kvinner i ledende stillinger i 2006, men målet opprettholdes for 2008. I 2006 var 50 prosent av de aksjonærvalgte styremedlemmene i Storebrand ASA kvinner.

Våre målrettede tiltak i forhold til likestilling videreføres med fokus på kompetanseheving for å motivere til lederansvar.

Seniorpolitikk

Storebrand er opptatt av å ha en god seniorpolitikk. I 2006 hadde vi 21 medarbeidere over pensjonsalder, mot 13 i 2005. Vi ansatte 34 personer over 45 år. Jevnlige gjennomfører vi en intern seniorundersøkelse, og ett av målene er at 90 prosent av senioren skal være godt eller

Våre ansatte

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Etikk og korrupsjon

Etikk og korrupsjon

Som leverandør av økonomisk trygghet er Storebrand avhengig av tillit fra omverdenen. Kundene må ha tillit til at vi forvalter pengene deres på en god måte, utbetaler når vi skal, og består som leverandør over tid.

Tillit oppnår vi ved at hver enkelt ansatt opptrer etisk forsvarlig i sitt daglige arbeid. Alle medarbeidere er forpliktet til å følge **Storebrands etiske regelverk**. Målsettingen er at alle ansatte har et klart bilde av hva de etiske retningslinjene betyr i sitt daglige arbeid.

Storebrand jobber kontinuerlig for å nå dette målet. Her er noen eksempler:

- På intranettet har ansatte anledning til anonymt å stille spørsmål om aktuelle etiske dilemmaer, og selskapets svar synliggjøres for alle ansatte.
- Ansatte kan anonymt varsle om misligheter direkte til styret (såkalt whistle blowing).
- Etikk er jevnlig tema på avdelingsmøter og ansattesamlinger.
- Vi har utvidet og forbedret opplæringen i rådgivningsetikk for våre finansielle rådgivere.

Vår bransje rammes i økende grad av korrupsjon og brudd på generelle etiske retningslinjer. Derfor styrker Storebrand arbeidet med å skape forståelse for etikkarbeidet og forsterker kommunikasjonen til ansatte på dette området.

 [Les Storebrands etiske regler her](#) (241kB)

Samarbeidspartnere

Kreftforeningen

MOT

Røde Kors

WBCSD

UNEP

The Global Compact

Transparency International

Forskning og utdanning

Storebrand-fiolenen

Samarbeidspartnere

Nasjonale samarbeidspartnere

Samarbeid med ideelle organisasjoner er en del av Storebrands strategi innenfor samfunnsansvar, og har de siste årene vært et bærende prinsipp for vår sponsorstrategi.

Våre hovedsamarbeidspartnere er **Kreftforeningen** og **MOT**. I tillegg gir Storebrand støtte til Røde Kors sitt Leksehjelptilbud.

Storebrands produkter og tjenester skal sikre økonomiske trygghet for mennesker i alle aldre, i dag og i fremtiden. For oss er det viktig å samarbeide med organisasjoner som bidrar til en trygg samfunnsutvikling. Gjennom våre samarbeidsavtaler ønsker vi å gi et positivt bidrag til samfunnsutviklingen og samtidig arbeide for at samarbeidet skal være til glede og inspirasjon for våre ansatte.

Storebrand ønsker også å støtte opp om gode, samfunnsnyttige prosjekter i lokalmiljøene, og har utviklet **Du kan**-konkurransen for dette formålet.


Internasjonale samarbeidspartnere

Storebrand har i en årrekke engasjert seg i ulike internasjonale sammenslutninger for bærekraftig utvikling i næringslivet.





Storebrand har sin primære virksomhet i Norge og har de senere årene tonet ned den internasjonale satsingen. Til tross for at vi er et lite selskap i internasjonal målestokk, vil selskapet både påvirke og bli påvirket av internasjonale forhold.











Samarbeidspartnere	<h2>Kreftforeningen</h2>  <p>Kreftforeningen og Storebrand har inngått hovedsamarbeidsavtale gjeldende fra og med 2008. Samarbeidet er et ledd i satsningen på Storebrands samfunnsansvar.</p> <p>Gjennom samarbeidsavtalen skal vi sammen bidra til forebygging av kreft og støtte til Kreftforeningens satsning på Ungdom med kreft i 2008. Storebrand ønsker gjennom samarbeidet å få økte muligheter til å drive helseforebyggende, profilerende og salgsfremmende arbeid blant kunder og ansatte. Vi ønsker også å tilby informasjon og støtte til de av våre kunder og ansatte som har fått kreft. I samarbeidsavtalen inngår Kreftforeningens aksjoner Krafttak mot kreft og Rosa sløyfe. Vi legger i samarbeidet stor vekt på felles aktiviteter til glede for ansatte og kunder / medlemmer i begge organisasjoner.</p> <p>Kreftforeningen og Storebrand inngikk i 2007 samarbeidsavtale knyttet til Storebrands Kreftforsikring. Dette samarbeidet vil inngå som en del av hovedsamarbeidsavtalen.</p> <p>For mer informasjon om Kreftforeningen, se www.kreftforeningen.no</p>
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Samarbeidspartnere	<h2>MOT</h2> <p>MOT er en ideell, landsomfattende stiftelse som har som formål å skape et varmere og tryggere oppvekstmiljø gjennom å styrke menneskers mot til å ta vare på seg selv og hverandre. Det er om lag 30 fast ansatte i MOT. Sammen med flere hundre frivillige landet over gjennomfører organisasjonen programmer i ungdomsskoler og idrettsmiljøer.</p> <p>Gjennom de senere år har 800 Storebrand-ansatte deltatt i MOT-kurs internt. Her inspireres de til å gi hverandre positive tilbakemeldinger og ros når noen gjør noe bra for en kollega eller kunde. Tilbakemeldingene fra kursdeltakerne er meget gode. MOT bidrar også i aktiviteter som har til formål å heve kundenes tilfredshet med Storebrand. Vi tror at positive og motiverte medarbeidere gjør kundene mer fornøyd. På den måten er MOT en meget viktig støttespiller.</p> <p>Andre aktiviteter i samarbeid med MOT er MOT til å glede-dagen den 23. november, juleoverraskelser og andre kulturbyggende arrangementer internt.</p> <p>MOT-informatørene besøker flere tusen skoleklasser årlig. Resultatene er meget gode: Når de unge selv går inn for å gi hverandre positive tilbakemeldinger og støtte i hverdagen, skapes både samhold, engasjement og glød. Mindre mobbing er bare en av mange positive ringvirkninger. For mer informasjon om MOT, se www.mot.no</p>  
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Samarbeidspartnere	<h2>Røde Kors</h2> <p>Storebrand har samarbeidet med Røde Kors om ulike tiltak i 12 år. Vi gir i dag støtte til Røde Kors sin aktivitet knyttet til Leksehjelp i Norge. Røde Kors driver blant annet leksehjelp ved Oslo Røde Kors Internasjonale Senter (ORKIS). Her deltar mer enn 300 elever fra mandag til torsdag. Elever som har benyttet seg av leksehjelptilbudet går ofte opp både én og to karakterer.</p> <p>Røde Kors' formål er å oppdage, hindre og lindre menneskelig nød og lidelse. Dette gjøres gjennom forebyggende tiltak, å yte bistand og påvirke opinion og beslutningstakere. Røde Kors Norge har i dag 157 000 medlemmer og rundt 30 000 frivillige over hele landet. For mer informasjon om Røde Kors, se www.redcross.no </p> 
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Samarbeidspartnere	<h2>WBCSD</h2> <p>Storebrand har vært aktiv deltaker i World Business Council for Sustainable Development (WBCSD) siden 1995. WBCSD er en internasjonal organisasjon som arbeider for bærekraftig utvikling i næringslivet.</p> <p>Organisasjonen består av vel 190 medlemmer fra 31 land. Norge er representert ved bl.a. Norsk Hydro, Statoil, Det Norske Veritas, Leif Höegh, Statkraft og Norske Skog i tillegg til Storebrand. Gjennom deltakelsen får Storebrand et godt og viktig nettverk til de av verdens ledende selskaper som er spesielt aktive innenfor miljøarbeid og samfunnsansvar.</p> <p>Storebrand har i lang tid deltatt i ulike arbeidsgrupper i WBCSD, bl.a. Tomorrow's Leaders. Denne gruppen lanserte i 2006 et manifest for næringslivets rolle i samfunnet. Vi deltar for tiden i prosjektet The Business Role Focus Area, som arbeider med å videreutvikle og fremme budskapet om næringslivets rolle i forhold til bærekraftig utvikling.</p> <p>Deltakelsen involverer ansatte i flere deler av Storebrand og er forankret i toppledelsens engasjement og deltakelse.</p> <p>For mer informasjon om WBCSD, se www.wbcsd.org .</p>  <p>World Business Council for</p>
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Storebrand-fiolinen	










 Samarbeidspartnere	<h2>UNEP</h2>  <p>FNs miljøprogram UNEP skal bidra til å etablere partnerskap mellom ulike aktører i samfunnet i arbeidet for bærekraftig utvikling. Bedrifter fra hele verden har sluttet seg til dette arbeidet.</p> <p>Storebrand bidro i 1995 til å opprette UNEPs forsikringsinitiativ og er i dag medlem av UNEPs finansinitiativ. UNEP FI (Finance Initiative) arbeider for å utvikle forståelsen for sammenhengene mellom miljø- og bærekraftighetshensyn og økonomisk suksess.</p> <p>Storebrand har siden oppstarten i 1995 deltatt i ulike UNEP-prosjekter innenfor blant annet miljø- og samfunnsansvarlige investeringer, klimaspørsmål og standardisering av miljødata. Det gir oss verdifull ny kunnskap knyttet til samfunnsansvar. Storebrand er også med i UNEPs nordiske nettverk.</p> <p>For tiden er vi med i en arbeidsgruppe for forsikringsindustrien som heter the Insurance Working Group (IWG). Målet er å samarbeide for at bransjen skal bli mer bærekraftig. Et langsiktig mål er å utvikle Principles for Sustainable Insurance.</p> <p>I 2006 lanserte UNEP FI i samarbeid med UN Global Compact, Principles for Responsible Investment (PRI). Storebrand har underskrevet disse prinsippene. For mer informasjon om UNEP, se www.unep.org .</p>
 Kreftforeningen	
 MOT	
 Røde Kors	
 WBCSD	
 UNEP	
 The Global Compact	
 Transparency International	
 Forskning og utdanning	
 Storebrand-fiolinen	

 Samarbeidspartnere	<h2>The Global Compact</h2> <p>The Global Compact ble etablert av FNs generalsekretær Kofi Annan i 2000. Gjennom dette initiativet ønsker man å bringe sammen næringslivet, FN-organer, arbeidsorganisasjoner og samfunnet for øvrig for å støtte ti prinsipper for bærekraftig utvikling.</p> <p>FNs Global Compact har utarbeidet ti prinsipper for god forretningsførsel. De omhandler menneskerettigheter, arbeidsstandarder, miljø og anti-korrupsjon. Ved å undertegne prinsippene har Storebrand forpliktet seg til å drive sin virksomhet i tråd med disse. Tiltakene i vår handlingsplan for samfunnsansvar er fundamentet i etterlevelsen av prinsippene.</p> <h3>The Global Compacts ti prinsipper</h3> <p>Selskaper bør:</p> <ol style="list-style-type: none"> 1. støtte internasjonalt anerkjente menneskerettigheter innenfor de områder bedriften opererer 2. sikre at selskapet ikke medvirker til brudd på menneskerettighetene 3. anerkjenne foreningsfrihet og retten til å føre kollektive forhandlinger 4. avskaffe alle former for tvangsarbeid 5. fjerne bruken av barnearbeid 6. avskaffe diskriminering i sysselsetting og yrke 7. støtte "føre var"-prinsippet i miljøspørsmål
 Kreftforeningen	
 MOT	
 Røde Kors	
 WBCSD	
 UNEP	
 The Global Compact	
 Transparency International	
 Forskning og utdanning	
 Storebrand-fiolinen	



THE GLOBAL
COMPACT

 Samarbeidspartnere	<h3>Transparency International</h3> <p>Transparency International (TI) er en internasjonal anti-korrupsjonsorganisasjon som arbeider ideelt og upartisk. TI ble stiftet i 1993 og den norske avdelingen ble etablert i 1999.</p> <p>Storebrand har vært medlem i TI Norge siden 2004 og støtter arbeidet organisasjonen gjør mot korrupsjon.</p> <p>Gjennom nasjonale avdelinger i 90 land oppmuntrer TI myndighetene til å iverksette effektiv lovgivning og politikk mot korrupsjon, fremme reformer sammen med internasjonale organisasjoner, øke befolkningens bevissthet om og støtte til arbeidet mot korrupsjon, og styrke åpenheten i internasjonale forretningstransaksjoner.</p> <p>TI har bistått Storebrand i utformingen av korrupsjonskriteriet innenfor kapitalforvaltning. Kriteriet innebærer at Storebrand ikke investerer i selskaper som er involvert i alvorlig korrupsjon. TI har også vært en bidragsyter i vurderingene rundt de første eksklusjonene som følge av innføringen av dette kriteriet. I tillegg bidrar TI ved utviklingen og implementeringen av en korrupsjonspolicy for Storebrand, der grensen mellom kundepleie og smøring er viet mye oppmerksomhet.</p> <p>For mer informasjon om TI, se www.transparency.org.</p>
 Kreftforeningen	
 MOT	
 Røde Kors	
 WBCSD	
 UNEP	
 The Global Compact	
 Transparency International	
 Forskning og utdanning	
 Storebrand-fiolen	

 Samarbeidspartnere	<h3>Forskning og utdanning</h3> <p>Storebrand ønsker å bidra til at økonomiutdanningen i Norge skal reflektere kunnskaper om og holdninger til bedriftens samfunnsansvar. I tillegg ønsker vi å støtte forskning på temaer relatert til vår forretningsvirksomhet.</p> <h4>Professorat</h4> <p>Vi tror at et konstruktivt samarbeid mellom aktører i næringslivet og vårt høyskolemiljø er en styrke. Derfor besluttet vi i 2002 å tildele Norges Handelshøyskole (NHH) et femårig professorat i finansiell økonomi innenfor forsikringsrelatert kapitalforvaltning. Med avtalen styrker vi båndene til høyskolemiljøet og styrker forskningen innenfor kapitalforvaltning og forsikring. I tillegg til professoratet skal vi i 2007, som i 2005 og 2003, være hovedsamarbeidspartner for Næringslivssymposiet på NHH.</p> <h4>BI Centre for Corporate Responsibility</h4> <p>Vi har også et godt samarbeid med Handelshøyskolen BI, og i 2006 inngikk vi en treårig samarbeidsavtale med BI Center for Corporate Responsibility (CCR). Formålet med samarbeidet er at vi ved økonomiske bidrag og felles aktiviteter skal øke CCRs muligheter til å fremme bedrifters samfunnsansvar gjennom forskning, undervisning og samarbeid med andre organisasjoner. Samarbeidet bidrar også til gjensidig kompetansebygging innenfor temaet bedriftens samfunnsansvar.</p>
 Kreftforeningen	
 MOT	
 Røde Kors	
 WBCSD	
 UNEP	
 The Global Compact	
 Transparency International	
 Forskning og utdanning	
 Storebrand-fiolen	

[Samarbeidspartnere](#)[Kreftforeningen](#)[MOT](#)[Røde Kors](#)[WBCSD](#)[UNEP](#)[The Global Compact](#)[Transparency International](#)[Forskning og utdanning](#)[Storebrand-fiolinen](#)

Storebrand-fiolinen

Storebrands fiolin-konkurranse gir en av landets unge fiolin-talenter æren av å disponere en Nicolò Gagliano fra 1780 frem til 22-års alder. Vinneren i 2006 ble 14 år gamle **Miriam Helms Ålien**.

Historien om en fiolin

Det startet i 1973, da NRK henvendte seg til Storebrand med spørsmål om vi kunne finansiere en fiolin for en toppfiolinist under utdanning. Siden 1975 har talentet Endre Kleve disponert fiolinen, og da avtalen ble reforhandlet etter 30 år fikk Kleve anledning til å kjøpe fiolinen. Deretter fikk konsertmestrene i Den Norske Opera, Oslo Filharmoniske Orkester og Kringkastingsorkesteret fullmakt til å finne en ny fiolin og et nytt, egnet talent.



Håndplukket

Etter konkurransen med prøvespilling i Oslo Konserthus, valgte Ole Bøhn, Stig Nilsson og Harald Aadland det unge talentet Miriam Helms Ålien fra Alta som vinner.

Storebrand er stolte av Miriam, som allerede nå utpeker seg som svært talentfull. I tillegg til å være elev ved Unge talenter på Barratt Dues musikk institutt, har hun ofte konsertoppdrag og spiller for Storebrands ansatte og kunder, og vinner stadig nye talentpriser. Hun gikk blant annet helt til topps i Ungdommens musikk mesterskap våren 2006 og vant i sin aldersklasse i årets (2007) Sparre Olsen konkurranse på Giøvik.

[Innkjøpspolicy](#)[Grafisk senter og svanemerking](#)[Fairtrade Max Havelaar](#)[FairRecycling](#)

Innkjøpspolicy

I Storebrand benytter vi oss av en rekke eksterne leverandører av produkter og tjenester innenfor blant annet IT, kontorservice, økonomi og personal. Vi handler for over 1,1 milliarder kroner hvert år, og bruker denne posisjonen til også å bidra til en mer bærekraftig utvikling. Det gjør vi ved å stille miljømessige og sosiale krav til våre leverandører, noe vi har arbeidet aktivt med siden 2004.

I 2006 etablerte vi en sentral **innkjøpsavdeling** og utviklet en egen innkjøpspolicy. En enhetlig og koordinert innkjøpspraksis gjør det mulig å spare betydelige beløp, og sikrer at de aller fleste av konsernets innkjøp skjer etter samme retningslinjer og vilkår. I neste periode skal den nye innkjøpspolicyen implementeres og vi skal utarbeide konkrete kontraktsmaler for alle typer innkjøp

[Innkjøpspolicy](#)[Grafisk senter og svanemerking](#)[Fairtrade Max Havelaar](#)[FairRecycling](#)

Grafisk senter og svanemerking

Høsten 2006 ble Storebrands interne grafiske senter sertifisert av Stiftelsen Miljømerking. Dette innebærer at om lag 70 prosent av intern produksjon blir svanemerket. For neste periode vil kun benytte eksterne trykkerier som er svanemerket

[Innkjøpspolicy](#)[Grafisk senter og svanemerking](#)[Fairtrade Max Havelaar](#)[FairRecycling](#)

Fairtrade Max Havelaar



Våre daglige gjøremål, som for eksempel å handle i butikken, kan ha en avgjørende betydning for livet til mennesker som lever på andre siden av jorda. Mange produsenter i utviklingsland får for lave priser for produktene sine. Storebrands nesten 1000 ansatte på hovedkontoret representerer en betydelig konsumentgruppe.

Ett bidrag til en mer rettferdig handel er vår bruk av Fairtrade Max Havelaar-merket kaffe. Fairtrade er en internasjonal merkeordning som garanterer at småbønder og plantasjearbeidere i utviklingsland får tryggere arbeidsvilkår og bedre priser for sine produkter.

Innkjøpspolicy

Grafisk senter og svanemerking

Fairtrade Max Havelaar

FairRecycling

FairRecycling



I den tredje verden er en brukt norsk pc som ny. Storebrands mål er at alt brukt elektronisk utstyr gjenvinnes eller gjenbrukes. Vi ønsker å benytte oss av den beste returordningen på markedet, og valgte i 2006 å sertifisere oss gjennom FairRecycling. Alt utrangert, elektronisk utstyr blir nå levert til organisasjonen FairRecycling for å gjenbrukes i skoler i utviklingsland. Utstyr som ikke kan gjenbrukes, gjenvinnes i Norge. Ansatte kan også levere sitt private IT-utstyr i denne ordningen, og vi har blant annet arrangert en 4-dagers kampanje hvor vi plasserte PC-bur ved personalinngangen.

- Vi fikk to PC-bur fulle av alt innen skjermer, printere og mobiltelefoner. Bonus for de ansatte var å bli kvitt sitt private utstyr under den samme ordningen, da vi uansett betaler en fast avgift for å kvitte oss med gammelt utstyr når bedriften behøver nytt. Det gode for Storebrand som kunnskapsbedrift er at vi med et synlig samfunnsansvar motiverer og får lojale ansatte, sier Elin Myrnel-Johansen, leder for samfunnsansvar i Storebrand.

Ordningen garanterer at over 80 prosent av alt utstyret FAIR får inn gjennom FairRecycling blir gjenbrukt i bistandsprosjekter. I tillegg er dette den eneste aktøren som sikrer at alt utstyret blir tatt forsvarlig hånd om uten at kjemikalier går ut i naturen. En slik sertifisering gir oss i tillegg muligheter til å rapportere tiltak til UN Global Compact, og den oppfyller helt eller delvis seks av de ti prinsippene i Global Compact.

http://www.storebrand.no/site/stb.nsf/Pages/samfunnsansvarligeinvesteringer.html

Person Bedrift og offentlig

Forside

Jobb i Storebrand

Fakta om Storebrand

Investor Relations

Samfu

Samfunnsansvar

Samfunnsansvarlige investeringer

Produkter

Historie

Metode

Best in class

Utelukkelse

Aktivt eierskap

Mikrofinans

Spørsmål og svar

Seminar

Søk støtte

Samfunnsansvarlige investeringer

Alle fond og pensjonsporteføljer hvor Storebrand selv foretar investeringsbeslutningen, er underlagt krav til samfunnsansvar i henhold til Storebrands **konsernstandard for samfunnsansvarlige investeringer**. Kravene gjelder både aksjer og obligasjoner, i Norge og internasjonalt.



Storebrand startet med miljøinvesteringer i 1995, og har utviklet solide analysemetoder for utvalgelse av de beste selskapene basert på kriterier for samfunnsansvar.

En **egen avdeling** i Storebrand arbeider med oppfølging av disse kravene, og mer enn 3000 selskaper overvåkes kontinuerlig.

Målet er å gi best mulig avkastning, men ikke for enhver pris. Vår erfaring er at krav til samfunnsansvar ikke reduserer avkastningen.

Storebrands konsernstandard

Vi avstår fra investeringer i selskaper som medvirker til:

- Brudd på menneskerettigheter
- Korrupsjon
- Alvorlig miljøskade
- Produksjon av landminer, klasevåpen, atomvåpen

APPENDIX 3:

The screenshot shows the Telenor website's 'Strategi for ansvar' page. The browser address bar displays 'http://www.telenor.no/om/samfunnsansvar/strategi-for-ansvar/'. The Telenor logo is in the top left, and a search bar is in the top right. A navigation menu includes 'Telenor-konsernet', 'Mediesenter', 'Aksjonærservice', 'Samfunnsansvar' (highlighted), and 'Karriere i Telenor'. A secondary menu has 'PRIVAT' and 'BEDRIFT'. The left sidebar lists 'Samfunnsansvar' and 'Strategi for ansvar' with sub-items like 'Strategi', 'Partnere', 'Vår forretningspraksis', 'Våre produkter', 'Vårt bidrag til samfunnet', 'Casestudier og nyheter', 'Resultater og priser', and 'Kontakt'. The main content area has a breadcrumb trail 'Om Telenor > Samfunnsansvar > Strategi for ansvar' and a title 'Strategi for ansvar'. A quote by Jon Fredrik Baksaas, Konsernsjef, states: "Det er tett sammenheng mellom verdiene man fremmer og verdiene man skaper. Vi gjør vårt ytterste for å sikre at Telenors produkter er trygge, og at vår virksomhet bygger på en ansvarlig forretningsstrategi. Vi ønsker å hjelpe mennesker i alle våre markeder til å få fullt utbytte av kommunikasjonstjenester i hverdagen. På den måten mener jeg vi skaper verdi for våre aksjonærer og interessenter." Below the quote are two image thumbnails: 'Strategi' and 'Arbeide med partnere'. A sidebar on the right features 'Telenor nummer bærekraft' and a date '(9. september ble ranger...'.

The screenshot shows the Telenor website's 'Strategi' page. The browser address bar displays 'http://www.telenor.no/om/samfunnsansvar/strategi-for-ansvar/strategi/'. The Telenor logo is in the top left, and a search bar is in the top right. A navigation menu includes 'Telenor-konsernet', 'Mediesenter', 'Aksjonærservice', 'Samfunnsansvar' (highlighted), and 'Karriere i Telenor'. A secondary menu has 'PRIVAT' and 'BE'. The left sidebar lists 'Samfunnsansvar' and 'Strategi for ansvar' with sub-items like 'Strategi' (highlighted), 'Partnere', 'Vår forretningspraksis', 'Våre produkter', 'Vårt bidrag til samfunnet', 'Casestudier og nyheter', 'Resultater og priser', and 'Kontakt'. The main content area has a breadcrumb trail 'Om Telenor > Samfunnsansvar > Strategi for ansvar > Strategi' and a title 'Vi er en del av løsningen'. The text reads: 'Vi arbeider tett med våre samarbeidspartnere for å tilby løsninger som tilfredsstillende samfunnets utfordringer. Vår oppgave er å hjelpe mennesker med å kommunisere i alle land der vi har virksomhet.' Below this are two sections: 'Svare på globale og lokale utfordringer' and 'Bygge pålitelige relasjoner'. The first section states: 'Vårt mål er å forstå og svare på de globale og lokale utfordringene i dagens samfunn. Det gjør vi ved å bruke vår teknologi og kompetanse til å finne nye løsninger. Vi mener selv vi har noe vesentlig å bidra med på viktige områder, som å redusere fattigdom, bekjempe klimaendringer og sikre trygg bruk av informasjons- og kommunikasjonsteknologi (IKT)'. The second section states: 'I Telenor har vi tro på å bygge pålitelige relasjoner med våre interessenter, og vi er beredt til å bidra til å finne løsninger på utfordringene de står overfor. Vi ønsker at våre'.

http://www.telenor.no/om/samfunnsansvar/strategi-for-ansvar/partnere/

Samfunnsansvar

Strategi for ansvar >

Partnere

Vår forretningspraksis >

Våre produkter >

Vårt bidrag til samfunnet

Casestudier og nyheter

Resultater og priser >

Kontakt

Arbeide med partnere

Vårt ansvar innebærer å føre en kontinuerlig dialog med våre partnere og gi dem den støtten de trenger.

Våre partnere

Telenor støtter store og små prosjekter ledet av våre mange samarbeidspartnere. Det inngår i vårt engasjement for en positiv samfunnsutvikling i områder som påvirkes av konsernets aktiviteter. Samarbeid av denne typen er også en viktig inspirasjonskilde for ledere og ansatte i selskapet. Her er noen eksempler:

Handelshøyskolen BI, Senter for bedriftens samfunnsansvar
 I 2007 inngikk Telenor et 3-årig samarbeid med BIs senter for bedriftens samfunnsansvar. Dette gir Telenor tilgang til en viktig kilde for akademiske ressurser, og en mulighet til å samarbeide med studenter innenfor samfunnsansvar. Du finner mer informasjon på [websidene til Senter for bedriftens samfunnsansvar](#).

Røde Kors
 Telenor har inngått et samarbeid med Røde Kors med det formål å forsterke organisasjonens kapasitet til å utføre humanitært arbeid. Samarbeidet vil løpe inntil 2009 og omfatter Røde Kors-telefonen for barn og ungdom. Du finner mer informasjon på [websidene til Røde Kors](#).

Nobels Fredssenter
 Telenor har vært hovedsamarbeidspartner med Nobels Fredssenter siden 2004. Den nåværende samarbeidsavtalen fra 2008 til 2011 har en ramme på 7,5 million norske kroner. Ideen bak opprettelsen av senteret, som ligger i den gamle stasjonsbygningen på Vestbanen i Oslo, er kommunikasjon i ordets videste forstand. Stiftelsen Nobels

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http://www.telenor.no/om/samfunnsansvar/forretningspraksis/



Telenor-konsernet

Mediesenter

Aksjonærservice

Samfunnsansvar

Karriere i Telenor

PRIVAT

BE

Om Telenor > Samfunnsansvar > **Vår forretningspraksis**

Vår forretningspraksis

I Telenor har vi forpliktet oss til å utføre alle våre aktiviteter på en ansvarlig måte. I praksis betyr dette at vi skal være en ansvarlig arbeidsgiver, drive virksomheter med integritet og ta ansvar for påvirkningen vi har på miljøet.

Medarbeidere



Det inngår i vårt ansvar å ta vare på og videreutvikle våre medarbeidere.

Integritet



Uansett hvor vi er, har vi en forpliktelse til å gjøre forretninger med integritet.

http://www.telenor.no/om/samfunnsansvar/forretningspraksis/medarbeidere/


Samfunnsansvar

- Strategi for ansvar >
- Vår forretningspraksis**
 - Medarbeidere**
 - Mangfold
 - Utvikling
 - Arbeidsmiljø
 - Avlønning
 - Integritet
 - Miljø
- Våre produkter >
- Vårt bidrag til samfunnet
- Casestudier og nyheter
- Resultater og priser >
- Kontakt

Medarbeidere

Telenor har over 34 000 ansatte i tolv land. Det inngår i Telenors ansvar å ta vare på sine medarbeidere og sørge for at de ledes på en måte som bidrar til at selskapet kan gjennomføre sin strategi.


Arbeide for mangfold



Telenor har forpliktet seg til å skape en organisasjon med mangfold når det gjelder kjønn, etnisitet/nasjonalitet, alder og funksjonshemming.

[Mer om mangfold](#)


Utvikle våre medarbeidere




Telenor tilbyr omfattende læringsmuligheter gjennom et bredt spekter av opplæringsprogrammer.

[Mer om utvikling av medarbeidere](#)

Sunt arbeidsmiljø



Lønne våre medarbeidere



http://www.telenor.no/om/samfunnsansvar/forretningspraksis/integritet/

Om Telenor > Samfunnsansvar > Vår forretningspraksis > Integritet


Samfunnsansvar

- Strategi for ansvar >
- Vår forretningspraksis**
 - Medarbeidere
 - Integritet**
 - Codes of Conduct
 - [Etisk råd](#)
 - Selskapsledelse
 - Etisk e-læringsprogram
 - Miljø
- Våre produkter >
- Vårt bidrag til samfunnet
- Casestudier og nyheter
- Resultater og priser >
- Kontakt

Integritet

Uansett hvor vi er, har vi en forpliktelse til å gjøre forretninger med integritet og i henhold til våre regler for god opptreden. Derigjennom bidrar vi til et åpent og sunt forretningsklima.


Regler for god opptreden



Regler for god opptreden (Codes of Conduct) omfatter et bredt spekter av etiske spørsmål.

[Mer om Codes of Conduct](#)


Etisk råd




Det etiske rådet bidrar til å sikre høy grad av etisk bevissthet i Telenor.

[Mer om det etiske rådet](#)

Selskapsledelse



Etisk e-læringsprogram



http://www.telenor.no/om/samfunnsansvar/forretningspraksis/miljo/

Samfunnsansvar

- Strategi for ansvar >
- Vår forretningspraksis >
 - Medarbeidere
 - Integritet
 - Miljø**
 - Vår innvirkning
 - Miljøstyring
 - Klimaendringer
 - Nøkkeltall
- Våre produkter >
- Vårt bidrag til samfunnet
- Casestudier og nyheter
- Resultater og priser >
- Kontakt

Redusere vår belastning på miljøet

Hvorfor skal et telekommunikasjonsselskap gjøre noe for å forhindre eller redusere sin belastning på miljøet?

Vi leverer kommunikasjonstjenester og er ingen tung forurener. Tar vi imidlertid med i betraktningen at vi har over 135 millioner abonnenter, 32 000 ansatte, tusenvis av installasjoner og hundrevis av kontorbygninger, er vår samlede påvirkning på miljøet allikevel klart merkbart. Derfor arbeider vi systematisk for å ta hånd om de delene av våre aktiviteter som påvirker miljøet.

Disse web-sidene gir en oversikt over miljøstyringen i Telenor, inkludert våre prinsipper, tiltak, prosjekter og resultater. Vi gjør også rede for sammenhengen mellom vår teknologi og utfordringene som den globale oppvarmingen, den største miljøutfordringen i vår tid, stiller til oss.

Vår innvirkning



Vi har en god forståelse av hvilken belastning vi påfører miljøet.

[Les mer om vårt arbeid for å forhindre denne belastningen.](#)

Miljøstyring



Telenors miljøstyringssystem er basert på ISO 14001.

[Les mer om dette styringssystemet.](#)

http://www.telenor.no/om/samfunnsansvar/produkter/

Samfunnsansvar

- Strategi for ansvar >
- Vår forretningspraksis >
- Våre produkter** >
 - Innovasjon
 - Trygg bruk
 - Radiobølger fra mobiltelefoner
- Vårt bidrag til samfunnet
- Casestudier og nyheter
- Resultater og priser >
- Kontakt

Våre produkter

Gjennom innovasjon oppnår vi at våre produkter når et bredt spekter av brukere, i ulike markeder og med ulike forutsetninger. Vi erkjenner vårt ansvar for kunder med spesielle behov. Telenor er i fremste rekke når det gjelder å gjøre informasjons- og kommunikasjonsteknologi (IKT) tryggere for barn.

Innovasjon



Telenor Research and Innovation (R&I) bidrar til vår langsiktige globale konkurranseevne.

[Mer om innovasjon](#)

Trygg bruk



Telenor forstår viktigheten av at barn, foreldre og lærere blir i stand til å bruke IKT på en trygg måte.

[Mer om trygg bruk](#)

Helse spørsmål



http://www.telenor.no/om/samfunnsansvar/bidrag/

Samfunnsansvar

- Strategi for ansvar >
- Vår forretningspraksis >
- Våre produkter >
- Vårt bidrag til samfunnet**
- Casestudier og nyheter
- Resultater og priser >
- Kontakt

Vårt bidrag til samfunnet

Telekomindustrien spiller en viktig rolle for den sosiale og økonomiske utviklingen. I Telenor ser vi hvordan kommunikasjonstjenester kan endre folks liv til det bedre. Mobilkommunikasjon knytter folk tettere sammen, gir tilgang til informasjon, reduserer behovet for reising og sørger for at folk får hjelp i krisesituasjoner.

Telenor arbeider målrettet for å tilby mobildekning av høy kvalitet i alle landene vi opererer i. Vi ønsker å gi så mange mennesker som mulig fullt utbytte av mobilkommunikasjon.



Positive effekter fra mobilkommunikasjon

http://www.telenor.no/om/samfunnsansvar/casestudier/

Telenor-konsernet Mediesenter Aksjonærservice **Samfunnsansvar** Karriere i Tele

Om Telenor > Samfunnsansvar > Casestudier og nyheter

Casestudier og nyheter

Telenor engasjerer seg lokalt på de stedene der vi har virksomhet. På våre engelske sider får du et lite innblikk i vårt globale engasjement.

Select case studies and news by country:

- > Bangladesh
- > Denmark
- > Global
- > Hungary
- > Malaysia
- > Montenegro
- > Norway
- > Pakistan
- > Serbia
- > Sweden
- > Thailand

Select case studies and news by subject:

- > Our business practice
- > Our products
- > Our social contribution
- > Partners
- > Performance and awards

http://www.telenor.no/om/samfunnsansvar/resultater/

Samfunnsansvar

- Strategi for ansvar >
- Vår forretningspraksis >
- Våre produkter >
- Vårt bidrag til samfunnet
- Casestudier og nyheter
- Resultater og priser** ▾
 - Årlig rapportering
 - GRI index
 - Bærekraftsindekser
- Kontakt

Oppnådde resultater og priser

Vi er stolte av innsatsen vår når det gjelder samfunnsansvar. Telenor rapporterer i henhold til retningslinjene fra Global Reporting Initiative. Arbeidet vårt er anerkjent, og vi har mottatt flere prestisjetunge utmerkelse, både som konsern og for initiativer i våre lokale selskaper.

Årlig rapportering



Som en del av Telenor's årlige rapportering publiserer vi informasjon om vårt samfunnsansvar.

[Les mer om årlig rapportering](#)

Rapportering basert på GRI



Vi bruker rammeverket til Global Reporting Initiative (GRI) for å rapportere om vår innsats med henblikk på næringslivets samfunnsansvar.

[Les 2006-rapporten](#)

Bærekraftsindekser

Telenor har oppnådd en sterk posisjon på to av verdens mest innflytelsesrike indekser av denne typen, Dow Jones Sustainability Index og FTSE 4Good.

Utmerkelse

Arbeidet med næringslivets samfunnsansvar i mange av Telenor-selskapene har mottatt flere utmerkelse.

http://www.telenor.no/om/virksomhet/hvem-vi-er/historie/

Kort om Telenor

- Hvem vi er** ▾
 - Ledelsen
 - Styret
 - Bedriftsforsamlingen
 - Nominasjonskomiteen
 - Vår historie**
- Hva vi gjør >
- Våre verdensomspennende markeder og operatører
- Hvordan vi driver vår virksomhet >
- Kontakt

Historie

I over 150 år har telekommunikasjon spilt en viktig rolle i utviklingen av det moderne norske samfunnet. Som lenge eneste og hele tiden ledende leverandør har Telenor vært en drivende kraft i utviklingen av et svært sofistikert hjemmemarked, og er nå en av verdens største mobiloperatører.



The timeline shows the following milestones:

- 1855: Telegrafnærsenet
- 1880: Televerket
- 1969: Telenor
- 1995: Telenor
- 2000: telenor
- 2006: telenor

Introduksjonen av telefonen

Årene 1855 til 1920 var en pionerperiode i historien om norsk telekommunikasjon. I løpet av to generasjoner ble det norske samfunnet introdusert for tre nye kommunikasjonsmidler: Telegrafien i 1850, telefonen rundt 1880 og trådløs telegrafi (radiotelegrafi) ved århundreskiftet. Utbredelsen og bruken av telekommunikasjon var beskjeden sammenlignet med senere perioder, men som nyvinninger fikk de en god del oppmerksomhet.

Pioner i mobilkommunikasjon

Telenor er en pioner når det gjelder mobilkommunikasjon. Manuelle mobiltelefonitjenester ble introdusert i Norge i 1966, og var forløperen for det

APPENDIX 4:



› Hurtigfakta
› Fakta
› Finansielle mål
› Strategi
› Organisasjon
› Eierstyring og selskapsledelse
› Etikkregler
› Styret
› Ledelsen
› Historie
› Sponsorvirksomhet
› Innovasjon
› Kontaktinformasjon
› Fusjoner og oppkjøp
› Kunstsamlingen
› Internasjonal virksomhet
› Abonner på meldinger

Historie

Over 180 års historie



DnB NOR representerer mer enn 180 års finanshistorie, fra etableringen av Christiania Sparebank i 1822 til etableringen av DnB NOR som den ledende norske finansinstitusjonen i 2003.

- 1822 Christiania Sparebank stiftes
- 1847 Christiania almindelige gjensidige forsørgelsesanstalt etableres (Gjensidige Livsforsikring)
- 1855 Bergens Privatbank stiftes
- 1857 Den norske Creditbank (DnC) stiftes
- 1920 Fellesbanken stiftes
- 1928 Bergens Kreditbank stiftes
- 1975 Bergen Bank dannes ved en fusjon mellom Bergens Privatbank og Bergens Kreditbank
- 1985 Sparebanken ABC dannes ved en fusjon mellom Sparebanken Oslo/Akershus og Fellesbanken
- 1990 Sparebanken ABC og fire større sparebanker på Østlandet fusjonerer til Sparebanken NOR. Den nye banken har sin opprinnelse i over 100 lokale sparebanker
- 1990 Den norske Bank (DnB) dannes ved en fusjon mellom DnC og Bergen Bank
- 1992 Gjensidige overtar Forende Forsikring
- 1993 Gjensidige Bank etableres
- 1996 DnB kjøper Vital Forsikring
- 1999 Sparebanken NOR og Gjensidige-gruppen etablerer Gjensidige NOR
- 1999 Fusjon mellom DnB og Postbanken

› Hurtigfakta
› Fakta
› Finansielle mål
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› Organisasjon
› Eierstyring og selskapsledelse
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Fakta

Dette er DnB NOR



DnB NOR er Norges største finanskonsern med en forvaltet kapital på 1 600 milliarder kroner. Konsernet består blant annet av sterke merkenavn som DnB NOR, Vital, Nordlandsbanken, Cresco, Postbanken, DnB NORD og

Carlson.

Norges ledende finanskonsern...

- 2,3 millioner personkunder
- Over 198 000 bedriftskunder
- Norges største nettbanker, dnbnor.no og postbanken.no med over 1,4 millioner brukere
- Representert på over 200 steder i Norge
- Norges største livs- og pensjonsforsikringsselskap med rundt 1 million kunder
- Norges største kapitalforvaltningsselskap med mer enn 630 000 fondskunder i Norge og 294 institusjonelle kunder i Norge og Sverige
- Norges største verdipapirforetak
- Norges ledende eiendomsmegler
- 13 455 årsverk

... og det mest internasjonale

- Partner for norsk næringsliv i utlandet, og for store utenlandske selskaper i Norge
- Internasjonalt nettverk med 12 filialer og representasjonskontorer

› Hurtigfakta
› Fakta
› Finansielle mål
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› Organisasjon
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Strategi

Strategi i DnB NOR



DnB NOR vil skape verdier for aksjonærer, kunder, ansatte og andre interessenter gjennom å realisere identifiserte synergieffekter, skape nye løsninger i det fusjonerte konsernet og utnytte den mulighet for strategisk

reposisjonering som fusjonengir.

Den strategiske plattformen for DnB NOR ble vedtatt på styremøtet 8. mars 2004. Strategiprosessen i DnB NOR har vært grundig og har hatt en bred forankring i organisasjonen. Et hovedmål med prosessen har vært å etablere et felles grunnlag for kultur og arbeidsform i det nye konsernet - "Slik gjør vi det hos oss". Felles kultur skal bygges på grunnlag av visjon, forretningsidé, verdier og strategiske mål. Den videre prosessen vil foregå i hele DnB NORs organisasjon.

Strategisk plattform

Visjon: "DnB NOR – til å være stolt av"

I vårt møte med kunder, medarbeidere, investorer og samfunn tar vi i bruk hele mennesket – stolthet over egen arbeidsplass skaper også resultater.

Forretningsidé: "Nærhet og bredde er vår styrke. Vi skal være den beste finansielle samarbeidspartneren"

Relasjon til kunden gjennom nærhet og bredde i kundeforholdet er grunnlaget for vår virksomhet og danner grunnlaget for lønnsom vekst.

› **Policy og retningslinjer**

› **Rapporter**

› **Kontakt oss**

› **Klimautfordringer**

› **Kunder og leverandører**

› **Livsfase og mangfold**

› **Bidrag til samfunnet**

› **Åpenhet**

Samfunnsansvar

Samfunnsansvar i DnB NOR

Vårt bidrag til bærekraftig utvikling handler først og fremst om hvordan vi ivaretar vår daglige forretningsdrift, det vil si gjennom investeringer og utlån, i forhold til medarbeiderne og i dialog med kunder, leverandører, eiere og samfunnet.



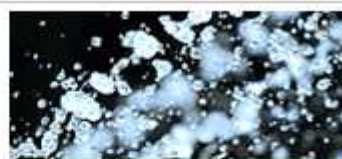
Klimautfordringen »



Bidrag til samfunnet »



Kunder og leverandører »



Åpenhet »



Livsfase og mangfold »

Du er her: [Samfunnsansvar](#) > [Klimautfordringer](#)

› **Policy og retningslinjer**

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› **Klimautfordringer**

› Intern miljøeffektivitet

› Grønne produkter

› Klimainitiativer

› Miljøfyrtårn

› **Kunder og leverandører**

› **Livsfase og mangfold**

› **Bidrag til samfunnet**

› **Åpenhet**

Tar hensyn til klimautfordringen



Vi stiller krav til at våre leverandører skal ta hensyn til miljøet, og vi krever at våre investeringsobjekter skal gjøre det samme. Selvsagt stiller vi også krav til oss selv.

Som Norges største finanskonsern er DnB NOR en betydelig samfunnsaktør. Det å verne om miljøet blir stadig viktigere, og vi ønsker å gjøre vårt for å bidra.

DnB NOR har definert følgende satsingsområder knyttet til konsernets klimaarbeid:

- produktutvikling som tar hensyn til klimautfordringen
- prising og kommunikasjon som fremmer miljøtenking og etterspørsel etter miljøprodukter
- kontinuerlig arbeid med intern miljøeffektivitet

» Policy og retningslinjer

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» Kontakt oss

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Intern miljøeffektivitet

» Grønne produkter

» Klimainitiativer

» Miljøfyrtårn

» Kunder og leverandører

» Livsfase og mangfold

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Arbeider med intern miljøeffektivitet



Som kontorbedrift påvirker DnB NOR miljøet gjennom forbruk av energi og papir, gjennom hvordan vi håndterer avfall og gjennom bruk av transportmidler.

Gjennom kontinuerlig arbeid med intern miljøeffektivitet søker vi å begrense konsernets direkte miljøpåvirkning og samtidig spare kostnader.

Miljøsertifiseringer

DnB NOR har sertifisert 21 bygg gjennom ordningen Miljøfyrtårn. Sertifiseringene har en positiv miljøeffekt knyttet til energibruk, avfallshåndtering, arbeidsmiljø og transport.



MILJØFYRTÅRN®

Papirforbruk

For å redusere forbruket av papir har vi i DnB NOR innført elektroniske kontoutskrifter, og vi vil tilrettelegge for dobbeltsidig trykking og kopiering på alle våre skrivere og kopimaskiner. Medarbeiderne våre oppfordres også til å tenke seg om før de skriver ut e-post.

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Tilbyr grønne produkter



DnB NOR legger vekt på miljøkriterier ved investeringer og utlån.

Blant annet er alle fondsprodukter som tilbys av DnB NOR Kapitalforvaltning og Vital er filtrert, slik at selskaper som bidrar til alvorlig

forurensning er ekskludert. DnB NOR tilbyr også skreddersydde produkter med miljøprofil.

Noen eksempler på «grønne produkter» er:

Klimalån biler

DnB NOR Finans tilbyr et låneprodukt med redusert rentesats til miljøbevisste bilkjøpere. Tilbudet gjelder lån til biler som oppfyller ett av følgende kriterier:

- Etanolbil E85
- Naturgass eller biogassbil
- Bensin- eller dieselbil, inkludert hybridbil, som slipper ut maksimal 120 g/km CO₂. Dieserbiler må ha partikkelfilter.
- El-bil

Klimanøytralisering av biler/bilparker

DnB NOR Finans tilbyr kundene klimanøytralisering av biler og bilparker i form av FN-godkjente CO₂-kvoter. Tilbudet innebærer at DnB NOR Finans ivaretar alt det praktiske rundt kvalitetssikring og kjøp av kvoter for å veie opp for de faktiske utslippene.

Aksjefondet DnB NOR Miljøinvest

DnB NOR tilhvr Nordens eneste aksjefond som kun investerer i

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DnB NOR

Informasjon for investorer, presse og jobbsøkere

Om konsernet | Investor Relations | Presse | Jobb | Samfunnsansvar |

Du er her: [Samfunnsansvar](#) > [Klimautfordringer](#) > [Klimainitiativer](#)

- Policy og retningslinjer
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Deltar i klimainitiativer



DnB NOR er representert i to eksterne klimainitiativer:

Næringslivets Klimapanel
Konsernsjef Rune Bjerke sitter selv i Næringslivets klimapanel, som er NHOs høynivågruppe for klimaspørsmål. Panelet diskuterer virkemidler og tiltak for reduksjon av klimagassutslipp, energieffektivisering og fornybar energi. Eksempler på saker panelet trekker frem som viktige er: En bred satsning på forskning og teknologiutvikling og å engasjere medarbeiderne i klimaarbeidet både på jobb, i nærmiljøet og på hjemmebane.

Klimagevinst 2020
Konserndirektør Leif Teksum representerer DnB NOR i [KlimaGevinst 2020](#), et nettverk av store bedrifter i regi av Mandag Morgen. Nettverket jobber for å bidra til industrielle svar på klimautfordringen gjennom en serie tankesmier.

Siste nytt samfunnsansvar

- ▄ 03.10.2008: I toppen på samfunnsansvar
- ▄ 03.10.2008: Finansierer det fornybare
- ▄ 27.06.2008: DnB NOR best på Investor Relations
- ▄ 23.06.2008: Felles etisk plattform for Kapitalforvaltning
- ▄ 03.06.2008: Investerer i utvikling
- ▄ Flere nyheter fra DnB NOR

https://www.dnbnor.com/site/samfunnsansvar/klimautfordringer/miljøfyrtårn/

www.dr

:: Kontakt Investor Relations :: Pressekontakter :: Abonner på meldinger  English

DnB NOR

Informasjon for investorer, presse og jobbsøkere

Om konsernet | Investor Relations | Presse | Jobb | Samfunnsansvar |

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Miljøfyrtårn



DnB NOR har miljøsertifisert de fleste av sine større bygg gjennom ordningen Miljøfyrtårn. Miljøfyrtårn er et norsk, offentlig sertifikat som anbefales av Miljøverndepartementet.

For å sertifiseres må bedriften oppfylle en rekke miljøkrav. Sertifikatene må fornyes hvert tredje år.

Sertifiseringene tar for seg rutiner og tiltak innenfor områdene:

- innkjøp, med særlig vekt på materialforbruk
- energiforbruk
- transport
- avfallshåndtering
- helse, miljø og sikkerhet
- vannforbruk, luftkvalitet og støy

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Samfunnsansvarlige investeringer



DnB NOR har en felles etisk plattform for kapitalforvaltning som omfatter både Vital Forsikring og DnB NOR Kapitalforvaltning.

DnB NOR Kapitalforvaltning og Vital skal ikke medvirke til krenkelse av menneske- og arbeidstakerrettigheter, korrupsjon eller alvorlig miljøskade. I tillegg utelukkes produsenter og distributører av strategiske komponenter til masseødeleggelsesvåpen, antipersonellminer og klasevåpen.

Liv- og pensjonsselskapet Vital unngår også investeringer i selskaper som produserer tobakk og pornografi.

Internasjonal prinsipper

Den etiske plattformen bygger på følgende internasjonalt anerkjente retningslinjer og prinsipper:

- FNs Global Compact
- OECDs retningslinjer for multinasjonale selskaper
- Ottawa-konvensjonen

DnB NOR Kapitalforvaltning og Vital har også signert og støtter

Nøkkeltall

- Utelukkede selskaper

Best i test

Organisasjonen Framtider i våre hender kåret i januar 2006 DnB NORs fond **Miljøinvest** til det beste etiske fondet i Norge. Begrunnelsen var blant annet at Miljøinvest som det eneste fondet i Norge kun investerer i selskaper som gjør miljøvennlig teknologi til næringsvei. Miljøinvest investerer kun i selskaper som opererer innenfor fornybar energi med hovedvekt på sol og vind.

Nyttige dokumenter

- Etikkregler
- Egenerklæring om leverandørenes samfunnsansvar
- Retningslinjer for samfunnsansvar innen kredittvirksomheten
- Samfunnsansvarsrapport 2007

- Policy og retningslinjer
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Stiller krav til leverandørene



Vi krever at våre leverandører overholder grunnleggende normer for menneskerettigheter, arbeidstakerrettigheter, miljø og anti-korrupsjon.

For å sikre at våre leverandører etterlever våre retningslinjer, har vi innført et egenerklærings skjema om leverandørers samfunnsansvar. Her skriver leverandørene under på at de opptrer i tråd med prinsippene i FNs Global Compact.

Godt mottatt

Kun leverandører som signerer erklæringen, blir vurdert i forbindelse med nye kontrakter og reforhandlinger. Egenerklæringen er blitt godt mottatt av våre mange leverandører.

Når det oppstår diskusjoner mellom DnB NOR og en leverandør rundt formuleringer i egenerklæringen, går vi i dialog med leverandøren. I slike prosesser får vi nye erfaringer. Et eksempel på dette er flernasjonale selskaper, der beslutningen om å signere skal tas av et hovedkontor utenfor Norge.

Skaper etterspørsel

Vår etterspørsel etter produkter og løsninger som tar miljøhensyn og etiske hensyn, påvirker også våre leverandører.

Eksempler på etiske og miljøvennlige innkjøp:

- DnB NOR er den største kunden til Jobbfrukt AS, en bedrift som sysselsetter 350 mennesker som ikke kan delta i arbeidslivet på vanlig måte. Hvor utover leverandørene

Nyttige dokumenter

- Etikkregler
- Egenerklæring om leverandørenes samfunnsansvar
- Retningslinjer for samfunnsansvar innen kredittvirksomheten
- Samfunnsansvarsrapport 2007

Du er her: [Samfunnsansvar](#) > [Kunder og leverandører](#) > [Kredittvirksomhet](#)

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Har samfunnsansvarlige retningslinjer for lån



Vi har egne retningslinjer for samfunnsansvar i kredittvirksomheten. Retningslinjene innebærer at risiko knyttet til miljø, etikk og sosiale forhold skal analyseres på lik linje med andre risikofaktorer.

DnB NOR skal ikke innvilge kreditter som innebærer medvirkning til alvorlig miljøskade, korrupsjon eller brudd på menneske- og arbeidstagerrettigheter.

Aktsomhetsmatrise

DnB NORs samfunnsansvarlige retningslinjer gjelder for alle lån. I 2006 utviklet vi en aktsomhetsmatrise som en veiviser for kundeansvarlige i forhold til å belyse og vurdere relevante sosiale, miljømessige og etiske forhold. Aktsomhetsmatrisen tar for seg blant annet kundens eierstruktur, motparter, virksomhetsområder og geografisk tilknytning og opplyser om relevante risikoforhold.

DnB NOR har tiltrådt [Ekvatorprinsippene for prosjektfinansiering](#).

Du er her: [Samfunnsansvar](#) > [Kunder og leverandører](#) > [Ekvatorprinsippene](#)

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Bruker Ekvatorprinsippene



DnB NOR har tiltrådt Ekvatorprinsippene, som er et sett med frivillige retningslinjer knyttet til miljømessige og sosiale forhold ved prosjektfinansiering.

Ekvatorprinsippene er finansnæringsens etablerte referanseramme for vurdering og styring av miljømessige og sosiale risikoforhold i finansieringen av større, globale prosjekter. Prinsippene ble utformet av banker fra privat sektor i 2003 og er basert på Verdensbankens miljøstandard og de sosiale retningslinjene til det Internasjonale finansieringsinstituttet (IFC).

Viktig verktøy

Ved å tiltre prinsippene bygger DnB NOR videre på en lang tradisjon av grundige kredittvurderinger. Prinsippene vil være et viktig verktøy for å ytterligere sikre at miljømessige og sosiale forhold ivaretas i fremtidig prosjektfinansiering.

Mer informasjon

[Ekvatorprinsippene](#)

Du er her: [Samfunnsansvar](#) > [Livsfase og mangfold](#) > [Livsfase](#)

- [Policy og retningslinjer](#)
- [Rapporter](#)
- [Kontakt oss](#)
- [Klimautfordringer](#)
- [Kunder og leverandører](#)
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 - [Livsfase](#)**
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 - [Kompetanseutvikling](#)
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Viser fleksibilitet i ulike livsfaser



DnB NOR har iverksatt en rekke tiltak som har til hensikt å gjøre det enklere for medarbeidere i ulike livsfaser å kombinere arbeids- og privatliv.

Våre medarbeidere tilbys permisjon med lønn ved barnas start i barnehage, grunnskole eller skolefritidsordning. DnB NOR kompenserer dessuten gapet mellom offentlig støtte og full lønn ved foreldrepermisjon, slik at medarbeidere tilbys full lønn ved foreldrepermisjon i 44 uker og 80 prosent av full lønn ved 54 ukers permisjon. Ansatte som ammer kan få arbeidstiden redusert med inntil to timer per dag (med full lønn). DnB NOR utviser også fleksibilitet når det gjelder søknader om redusert arbeidstid eller ulønnet permisjon knyttet til omsorg for familie og barn.

Tiltak for seniorer

Medarbeidere som har fylt 62 år har mulighet til å arbeide i redusert stilling (80 prosent) med full lønn. Forutsetningen er at

Nøkkeltall
:: Medarbeidere (ppt)

Du er her: [Samfunnsansvar](#) > [Livsfase og mangfold](#) > [Mangfold og likestilling](#)

- [Policy og retningslinjer](#)
- [Rapporter](#)
- [Kontakt oss](#)
- [Klimautfordringer](#)
- [Kunder og leverandører](#)
- ▾ **[Livsfase og mangfold](#)**
 - [Livsfase](#)
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 - [Åpenhet](#)

Mener ulikhet er en styrke



I DnB NOR tror vi at ulikhet skaper grobunn for bedre beslutninger. Vi jobber for å rekruttere og beholde medarbeidere med ulik bakgrunn med tanke på utdanning, alder, kjønn og kultur.

Rekrutteringskampanjen «Flink med folk» i 2007 resulterte i at det ble ansatt 135 nye medarbeidere med en gjennomsnittsalder på 26 år. 17 prosent av medarbeiderne som ble ansatt gjennom rekrutteringskampanjen hadde en ikke-norsk etnisk bakgrunn. I rekrutteringen ble alle søknader anonymisert, slik at man sikret at det utelukkende ble tatt hensyn til søkerens kvalifikasjoner ved innkalling til intervju.

I rekrutteringen av traineer legges det vekt på lik kjønnsfordeling, mangfold i kulturell og geografisk bakgrunn og variert utdanning.

Likestilling

Nøkkeltall
:: Medarbeidere (ppt)

- Policy og retningslinjer
- Rapporter
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- Livsfase og mangfold**
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Legger til rette for læring og utvikling



DnB NOR legger til rette for læring og utvikling ved å tilby et bredt spekter av kurs og andre utviklingstiltak. Den enkelte medarbeider er selv ansvarlig for å videreutvikle egen kompetanse.

Det er utarbeidet profiler som viser hvilke kunnskaper og ferdigheter som er ønsket for ulike stillinger og nivåer. Basert på kartlegging av medarbeidernes kompetanse lages det utviklingsplaner for både enkeltpersoner og avdelinger. Konsernet innvilger også ulike former for studiepermisjon og økonomisk støtte til etter- og videreutdanning.

Årlige medarbeidersamtaler

DnB NOR følger opp den enkelte medarbeider gjennom årlige medarbeider- og utviklingssamtaler. I forkant av samtalen velger medarbeideren ut temaer som han eller hun ønsker å ta opp med sin leder, og leder gjør tilsvarende overfor den enkelte medarbeider. Utvikling av medarbeideren står sentralt, og det er anbefalt at medarbeideren gjennomfører en kartlegging av eget kompetansenivå i forkant av samtalen. Basert på resultatet av kartleggingen og samtalen blir leder og medarbeideren enige om videre utviklingstiltak.

Karriereendringssenteret

Karriereendringssenteret bistår hovedsakelig medarbeidere i konsernet som ønsker nye utfordringer eller arbeidsoppgaver. Fra å være et virkemiddel i integrasjonsprosessen ved fusjonen i 2003 har Karriereendringssenteret utviklet seg til å være en ressurs som legger til rette for endring og intern mobilitet. Karriereendringssenteret spiller også en viktig rolle i arbeidet

Jobb i DnB NOR

Se våre ledige stillinger

[Kontakt Investor Relations](#) [Pressekontakter](#) [Abonner på meldinger](#) [English](#)

DnB NOR

Informasjon for investorer, presse og jobbsøkere

[Om konsernet](#) | [Investor Relations](#) | [Presse](#) | [Jobb](#) | [Samfunnsansvar](#)

Du er her: [Samfunnsansvar](#) > [Livsfase og mangfold](#) > [Helse, miljø og sikkerhet](#)

- Policy og retningslinjer
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Legger vekt på godt arbeidsmiljø

Vi arbeider systematisk og langsiktig med helse, arbeidsmiljø og sikkerhet (HMS). Målet er å skape et godt og trygt arbeidsmiljø og å redusere sykefravær og yrkesskader.

DnB NORs øverste ledelse er ansvarlig for arbeidsmiljøet og for at lederne setter mål for HMS-arbeidet på samme måte som for andre driftsområder der det er forventninger til resultater. HMS-systemet er en integrert del av DnB NORs kvalitetssystem.

Helseforsikring

Medarbeidere i DnB NOR i Norge som er medlemmer av norsk folketrygd, er omfattet av en helseforsikring. Helseforsikringen skal sikre at ansatte som blir syke eller får en skade, kommer raskt til behandling. Forsikringen kompletterer konsernets øvrige pensjons- og personalforsikringer.

Forebygging av sykefravær

Arbeidet med å legge til rette for at våre medarbeidere kan holde seg i god fysisk form har vært prioritert i mange år. Vi har egne trimrom eller tilgang til trimrom i flere kontorlokaler. Konsernet har også aktive bedriftsidrettslag og foreninger som

Nøkkel tall

Medarbeidere (ppt)

› Policy og retningslinjer
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› Åpenhet

Legger vekt på åpen dialog



DnB NOR legger vekt på åpen dialog og gode relasjoner med og mellom medarbeiderne. Det er etablert faste møteplasser og utvalg der de ansattes representanter drøfter medarbeiderrelaterte saker med ledelsen.

I Norge er det på landsbasis etablert samarbeids- og arbeidsmiljøutvalg, mens det regionalt er etablert utvalg der tillitsvalgte og ledelse drøfter omorganiseringer og arbeidsmiljøspørsmål. Medarbeidernes representanter får gjennom dette innflytelse på konsernets ansettelsesprosesser.

Medarbeiderne oppfordres til å delta i årlige undersøkelser av medarbeidertilfredsheten. Sentrale temaer er generell tilfredshet, ledelse, karrieremuligheter, arbeidsmiljø og etikk.

Organisasjonsfrihet

Medarbeidere i DnB NOR har uten unntak rett til å danne og slutte seg til politiske parti og de arbeidstagerorganisasjoner de selv måtte ønske. 63 prosent av konsernets medarbeidere i Norge er fagorganiserte .

Kollektive avtaler

Gjennom Finansnæringsens Arbeidsgiverforening er DnB NOR part i den nasjonale kollektive avtalen med de ulike fagforeningene som organiserer medarbeiderne i konsernet. Fremforhandlede bedriftsavtaler regulerer lønn, arbeidstid og rett til kompetanseheving. Alle medarbeidere er omfattet av de overnevnte avtaler, selv om de ikke er organiserte.

Oppsigelsestid

Du er her: [Samfunnsansvar](#) > [Bidrag til samfunnet](#) > [Støtte og samarbeid](#)

› Policy og retningslinjer
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› Livsfase og mangfold
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Støtte og samarbeid
› Mikrofinans
› Verdiskaping
› Økonomisk kriminalitet
› Åpenhet

Støtter mange formål



DnB NOR ser det som en viktig del av konsernets samfunnsansvar å støtte kultur, idrett, forskning og ideelle formål.

DnB NOR er en betydelig støttespiller for idretts- og kulturformål i Norge, i tillegg til at vi gjennom vårt internasjonale nettverk har avtaler utenfor landets grenser. [Les mer om vår sponsorvirksomhet.](#)

Samfunnsnyttige formål

DnB NOR støtter samfunnsnyttige formål som forskning, kunst, miljøvern og humanitært arbeid. Dette gjør vi gjennom samarbeidsavtaler med utvalgte ideelle organisasjoner og ved å bidra med løpende donasjoner og gaver til andre gode formål.

Som finansinstitusjon synes vi det er naturlig å støtte samfunnsnyttige formål knyttet til vår kjernevirksomhet. Mikrofinans er derfor et prioritert område for oss. Støtte til forskning som styrker fagkompetansen i norsk næringsliv er et annet eksempel.

- Vi er generalsponsor for Plan Norge
- Vi støtter mikrofinans gjennom et samarbeid med Care Norge, i tillegg til at vi er engasjert i Norsk mikrofinansinitiativ
- Vi har et tett samarbeid med NRKs årlige

Se også

- Kunstsamlingen
- Sparebankstiftelsen DnB NOR
- Sponsorvirksomheten
- DnB NORs innovasjonspris

Nøkkel tall

- Støtte og sponsorater (ppt)

▸ Policy og retningslinjer
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Mikrofinans
▸ Verdiskaping
▸ Økonomisk kriminalitet
▸ Åpenhet

Støtter opp om mikrofinans

Mikrofinans handler om å gi fattige mennesker tilgang til finansielle tjenester. Som finansinstitusjon synes vi det er naturlig å støtte opp om mikrofinans. Samtidig vet vi at utfordringene knyttet til mikrofinans er mange.

DnB NOR har valgt å bidra til mikrofinans på følgende måter:

- gjennom økonomisk støtte til humanitære organisasjoner involvert i mikrofinans
- ved å stille 75 millioner kroner til rådighet for kommersielle investeringer i regi av Norsk mikrofinansinitiativ

Støtte til kompetanseutvikling

I våre øyne er manglende kompetanse en av truslene mot bærekraftig mikrofinans. For å hindre uheldig subsidiering av mikrofinansprosjekter som ikke er økonomisk bærekraftige, er vårt samarbeid med humanitære organisasjoner innenfor mikrofinans rettet inn mot bidrag til kompetanseutvikling og teknisk assistanse. Vi har i flere år støttet opp om konkrete mikrofinansinitiativer i regi av Plan Norge og CARE Norge.

Privat-offentlig partnerskap

I 2007 gikk DnB NOR, gjennom livselskapet Vital, med i Det norske mikrofinansinitiativet (NMI). Initiativet er en unik sammenslutning av statlige og private aktører som har en felles visjon om å styrke fattiges stilling i utviklingsland.

NMI skal direkte og indirekte investere i mikrofinansinstitusjoner gjennom egenkapital, lån eller avgivelse av garantier. Den faglige bistanden skal styrke mikrofinansinstitusjonenes apparat, i første rekke gjennom kompetansebygging. NMI skal operere på kommersielt grunnlag og gi en attraktiv avkastning både i form av utviklingseffekter og tradisjonell finansiell avkastning.

Støtter kvinner i Rwanda

DnB NOR ga 250 000 kroner i julegave til CARE i 2006. Julegaven støtter et prosjekt i Rwanda som bidrar til å gi en bedre hverdag til 30 000 fattige mennesker. 80 prosent av denne gruppen er kvinner. De får hjelp til å organisere seg i spare- og lånegrupper og får dermed tilgang til lokale finansielle tjenester og også opplæring i forvaltning, ledelse og forretningsdrift. I tillegg utgjør spare- og lånegruppene en arena for samhandling, der solidaritet bygges og styrkes.

▸ Policy og retningslinjer
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Du er her: [Samfunnsansvar](#) > [Bidrag til samfunnet](#) > [Økonomisk kriminalitet](#)

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Forebygger økonomisk kriminalitet



DnB NOR ser det som en viktig oppgave å bidra til forebygging av økonomisk kriminalitet. Egne enheter jobber med forebygging og utredning av slik kriminalitet, blant annet bedrageri, hvitvasking av utbytte fra kriminelle handlinger og finansiering av terrorisme.

Vårt mål er at:

- kunder og aksjonærer opplever trygghet for sine verdier
- medarbeidernes sikkerhetsmessige behov blir ivaretatt
- våre interessenter opplever DnB NOR som en god sikkerhetsfaglig støttespiller

En viktig forebyggende aktivitet er å gi opplæring om ulike former for økonomisk kriminalitet til de ulike kundemiljøene i organisasjonen. De siste par årene har vi sett at årvåkenheten øker når det gjelder å rapportere mistenkelige transaksjoner.

Nøkkeltall

- I 2007 fikk 1 598 medarbeidere opplæring i forebygging og avdekking av økonomisk kriminalitet.
- Antall meldinger fra DnB NOR til Økokrim om mistanke om hvitvasking økte med 14 prosent fra 2006 til 2007.

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 - Åpenhet
- Eierstyring og selskapsledelse**
- Etikk
- Interessentdialog

Sikrer god eierstyring og selskapsledelse



DnB NOR vil sikre god eierstyring og selskapsledelse gjennom likebehandling av aksjonærer, overholdelse av lover, regler og etiske standarder og ved å velge uavhengige og velkvalifiserte styremedlemmer.

[Les mer om eierstyring og selskapsledelse i DnB NOR.](#)

Vekt på åpen dialog

Vi legger vekt på å føre en åpen dialog med aksjonærene og øvrige aktører i aksjemarkedet. Det er vår vurdering at transparent, korrekt og relevant informasjon til rett tid skaper tillit og forutsigbarhet og bidrar til en mest mulig riktig prising av selskapets aksjer. Alle analytikere skal få lik behandling, uavhengig av hva de måtte mene om aksjekursen.

Vi har også løpende kontakt med en rekke analytikere, investorer og analysebyråer som følger selskapets prestasjoner innenfor samfunnsansvar og etikk.

[Les mer om Investor Relations.](#)

Nyttige dokumenter

- ▣ Etikkregler
- Egnerklæring om leverandørenes samfunnsansvar
- Retningslinjer for samfunnsansvar inne kredittvirksomheten
- Samfunnsansvarsrapport 2007

- › Policy og retningslinjer
- › Rapporter
- › Kontakt oss
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Fremhever etikk



Foto: Erik Kolstad

DnB NORs etikkregler gjelder alle ansatte og tillitsvalgte.

Reglene omfatter blant annet forhold knyttet til kunder og leverandører, taushetsplikt og personvern, deltagelse i verv og næringsvirksomhet, gaver og tjenester og handel med finansielle instrumenter og innsidehandel.

Opplæring

Vi legger vekt på opplæring og trening i å håndtere etiske dilemmaer. Den enkelte leder er ansvarlig for at medarbeiderne er godt kjent med regelverket og for å sette etiske problemstillinger på dagsordenen.

Følgende kurs omhandler etikk:

- **Verdiskapet** er et e-læringsprogram som visualiserer DnB NORs verdigrunnlag og etiske retningslinjer
- **Too hot to handle** er et e-læringsprogram om økonomisk kriminalitet og hvitvasking av penger
- **Vi i finans** er et e-læringsprogram som fungerer som introduksjon til finansbransjen. Programmet tar blant annet for seg bransjestruktur, lovmessig rammeverk

Nyttige dokumenter

- Etikkregler
- › Egnerklæring om leverandørens samfunnsansvar
- › Retningslinjer for samfunnsansvar innen kredittvirksomheten
- › Samfunnsansvarsrapport 2007

Om konsernet | Investor Relations | Presse | Jobb | **Samfunnsansvar**

Du er her: [Samfunnsansvar](#) > [Åpenhet](#) > [Interessentdialog](#)

- › Policy og retningslinjer
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 - Interessentdialog**

Engasjerer interessentene



Vi ønsker dialog med representanter for ulike interessegrupper og har derfor et bredt kontaktfelt blant frivillige organisasjoner.

Arbeidet med myndighetskontakt har på sin side som mål å fremme saker som er viktige for våre kunder, våre medarbeidere og/eller for konsernets konkurransekraft.

De to næringsorganisasjonene Finansnærings Hovedorganisasjon (FNH) og Sparebankforeningen er viktige arenaer for oss i dette arbeidet og i bestrebelsene for å etablere en allmenn forståelse for verdiskapingen i finansnærings.

Internasjonale retningslinjer

Vi har sluttet oss til internasjonale retningslinjer for utøvelse av samfunnsansvar, deriblant FNs Global Compact og OECDs retningslinjer for flernasjonale selskaper, og har vært deltager i United Nations Environment Programme (UNEP), Financial Initiative siden 1999. Vi er også medlem i Transparency International, en organisasjon som kjemper mot korrupsjon.

Ingen økonomiske bidrag

Vi gir ingen økonomiske bidrag til politiske partier eller relaterte organisasjoner og støtter heller ikke politiske partier på annen måte. Vi mottar heller ingen økonomisk støtte fra andre aktører.

Nyttige dokumenter

- Etikkregler
- › Egnerklæring om leverandørens samfunnsansvar
- › Retningslinjer for samfunnsansvar innen kredittvirksomheten
- › Samfunnsansvarsrapport 2007

Internasjonale initiativer

- UN Global Compact
- UNEP Financial initiative
- OECD Guidelines for Multinational Enterprises
- Transparency International

APPENDIX 5:

http://www.kongsberg.com/eng/kog/aboutus/

Site map Login » Select language

WORLD CLASS - through people, technology and dedication

KONGSBERG

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This is KONGSBERG

Kongsberg Gruppen (KONGSBERG) is an internationally-oriented knowledge-based corporation. The bulk of the Group's operations address international markets, with a strong and growing geographical distribution of earnings.

KONGSBERG's two business areas, Kongsberg Maritime and Kongsberg Defence and Aerospace, are engaged in the same areas of technology. They both have their core competencies in signal processing, engineering cybernetics, software development services and systems integration.

Kongsberg Maritime

Kongsberg Maritime delivers products and systems for positioning, navigation and automation to merchant vessels and offshore installations.

Related links

- ▶ [Annual Report and Sustainability Report 2007 \(pdf\)](#)
- ▶ [Annual Report and Sustainability Report on web](#)
- ▶ [Order printed reports](#)
- ▶ [KONGSBERG video, high resolution \(36MB\)](#)

http://www.kongsberg.com/eng/kog/AboutUs/Vision/

Markets

KONGSBERG's markets are characterised by stringent requirements for performance, quality and operational reliability. 71 per cent of the Group's operating revenues were earned outside Norway in 2007. KONGSBERG strives to develop its marketing system to help meet customers' needs in an efficient manner. Customer proximity and cooperation on the development of optimal solutions are crucial. Strategic alliance-building is a prerequisite for success in several of KONGSBERG's product areas.

Concentration on the business areas

The business areas are continuously reviewed to identify activities which do not occupy a natural place there, or which might better be developed under the auspices of other industrial constellations. The Group considers these areas thoroughly in an effort to conserve assets insofar as possible.

Acquisitions

Acquisitions are a key part of the corporate growth strategy in core areas. The goal of acquisitions is to exploit common technologies and achieve market synergies. Other motives include a desire to supplement the range of products, and to gain access to new markets or specialised technology. The desire for constant improvement in the Group's strategic market position plays a key role in its acquisition strategy.

Expertise

Knowledge and expertise are KONGSBERG's most important competitive parameters. Opportunities for human resources development are crucial to positive performance trends, making them a high priority. It is important to offer attractive, challenging jobs. Leadership development programmes are conducted systematically.

Corporate Social Responsibility and ethics

KONGSBERG has a corporate Code of Ethics, an environmental policy and a policy for corporate social responsibility. These are basic elements in the efforts to achieve a corporate culture that supports profitable, sustainable development.

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Corporate Governance


KONGSBERG aims to protect and enhance shareholders' investments through profitable, sustainable business operations. Good corporate governance should maximise value creation and reduce business risk, at the same time as the company's resources are used in an efficient, sustainable manner. The value added should benefit shareholders, employees and society-at-large. KONGSBERG is listed on the Oslo Stock Exchange and is subject to Norwegian securities legislation and stock exchange regulations.

Corporate Governance Policy



[Read more about KONGSBERG's Corporate Governance Policy](#)

The Norwegian Code of Practise



[Read more about KONGSBERG's compliance of The Norwegian Code of Practise](#)

http://www.kongsberg.com/eng/kog/AboutUs/CorporateSocialResponsibility/

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Corporate social responsibility

KONGSBERG aspires to achieve sustainable development, i.e. to strike a good balance between financial results and corporate social and environmental responsibility. This is because corporate social responsibility and the environment are to be integral parts of the Group's daily routines.



The UN defines sustainable development as development that meets the needs of the present without compromising the ability of future generations to meet their own needs. This is a demanding task in a world that faces formidable environmental and poverty-related challenges.

At Kongsberg, corporate social responsibility means taking into account the communities in which the Group operates and which are affected by our activities. It also involves relations with our employees, society-at-large and external stakeholders.

Ethics



Environment



http://www.kongsberg.com/eng/kog/AboutUs/CorporateSocialResponsibility/ethics/

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Ethics

Our attitude to ethics

KONGSBERG's corporate Code of Ethics emphasises that all co-workers and the Group's Board of Directors shall maintain high ethical standards in the performance of their duties. The Code of Ethics will also be distributed to all our partners. We expect them to live up to the same ethical standards as we expect of ourselves. Efforts to generate enthusiasm and to encourage an open discussion about ethics and ethical dilemmas are high on the agenda at KONGSBERG. During 2008, new training programmes will be devised and implemented.

Revised corporate Code of Ethics

KONGSBERG's corporate Code of Ethics was revised and approved by the corporate Board of Directors in April 2008. The previous version was published in August 2005, and our standards and expectations have changed since then. When preparing this version, we assessed and took into account the general trends in this field, studied 'best practice' and incorporated new requirements posed by our principal shareholder. This version contains a number of amendments and clarifications relative to the previous issue.

› [See KONGSBERG's corporate Code of Ethics](#)

http://www.kongsberg.com/eng/KOG/AboutUs/CorporateSocialResponsibility/TheEnvironment/

KONGSBERG

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Environment

KONGSBERG works systematically to report data associated with energy consumption, waste treatment and the consumption of chemicals. The information makes us aware of the challenges we face and enables us to initiate improvement measures.

Global warming is one of the greatest threats facing our planet. The Earth is changing. New scientific knowledge about the Earth's climate indicates that changes are taking place more quickly than indicated in the IPCC report in 2007.

The Group's ordinary business activities cause little pollution of the outdoor environment. Our goal for 2008 is to take further initiatives that can decrease our emissions of CO₂.

