

Well-being & Sustainability

Fast Forward >> sustainable growth

TRENDS 2023

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Publisher: Sviglit Bertré © 2023

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'The SDGs provide a road map for our companies to live, work and expand while exerting less of a negative impact.'

Siviglia Berto, Managing Director B-Tonic



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B-Tonic Foreword

SIVIGLIA BERTO,
Managing Director B-Tonic

'Those who offer solutions will be the winners'

The 17 Sustainable Development Goals (SDGs) provide an excellent opportunity for the people of our planet to transform in a way that benefits everyone. The entire world is looking for ways to live, work and expand exerting less of a negative impact. We need a comprehensive view, connecting the local and global levels to generate a positive impact. The SDGs provide a road map and guidance for successfully achieving these common goals, especially through an integrated and transformative approach within our companies.

'Be an optimist, not because the future looks brilliant. But because brilliant people are working on a better future', says Wayne Visser, economist and Sustainable Transformation expert. 'I've been working on sustainability for thirty years, and at first it did not receive much attention. Today, I can barely keep up with all the innovation. The forces are now strong enough so that those who bring the solutions will also be the winners.'¹

This realistic optimism, particularly in terms of well-being, is the driving force behind B-Tonic, a start-up and subsidiary of Baloise. This is because, as a key player in the Belgian insurance market, Baloise is committed to a sustainable future. I like to compare it to an umbrella. People open it up to protect themselves from fire, damage to the house, their lives, etc. But under that umbrella you mainly stand alone. And if you lack confidence, the umbrella is vulnerable to strong winds and heavy rain. Which means any insurance policy is of secondary importance. Therefore, the best insurance is to feel good. While we cannot cover this feel-good factor with an insurance policy, we can facilitate it with a health platform like B-Tonic. More and more companies are

realising that employees remain active and productive for longer if they feel good in their job and at work. When personal aspirations, competences and values are consistent with the work content and the working environment, and are supported by healthy leadership, employees feel they are doing something meaningful and are making an effective contribution.

'The SDGs provide a road map for our enterprises to live, work and expand while exerting less of a negative impact'

Thus the SDGs are deeply embedded in our DNA. Sustainably improving the mental and physical well-being (SDG 3) of employees so that they remain motivated and committed (SDG 8) is our *raison d'être*. Our thought leadership is supported by an easily accessible e-learning platform (SDG 4) and demonstrates its measurable impact on companies through our unique SDG company scan (SDG 9). It reveals the most effective and efficient way towards a sustainable future for businesses. Lastly, everything we do is scientifically substantiated. That is why we surround ourselves with a select number of partners (SDG 17) who jointly translate and disseminate the B-Tonic quality label.

The time to act is now

In short, we have reached a positive point of no return. Not only physical health, but also care for mental well-being has evolved – initiated by the Covid-19 crisis – into a fundamental pillar of sustainable entrepreneurship. And we must seize this momentum if we want to have an impact, both as an employer and as an employee. Entrepreneurship in line with the United Nations Sustainable Development Goals or SDGs is no longer an option, but a must if you want to remain relevant as an organisation, now and in the future. To such an extent that ever more governments, from the European to the local level, are obliging companies and organisations to make their strategy and policy ESG-proof. In plain language: make sure that your company contributes to the environment and operates in an environmentally friendly manner (Environment), that you treat your human capital with care (Social) and that you manage your organisation in a decent manner (Governance).

The change has begun. Not only the result, but also the way in which the results are achieved, will be equally, if not more, crucial. One thing is certain, employee well-being will play a key role in the sustainable success story of your company. Identifying the importance of this irreversible trend and making it tangible constitutes the 'why' of this trend report.

Expert Foreword

HERMAN KONINGS,
Trendwatcher

'Time for a surge of activism'

The gap is widening, not only between rich and poor, but also between organisations and individuals, as the effects of Covid-19, the ongoing climate crisis, the rising cost of living, and the crippling war scenarios are felt so profoundly by so many people.

That is precisely why the UN's Sustainable Development Goals (SDGs) are so urgent today. In times when a global *clusterf*ck* – a series of crises – weighs on almost all actors in society, there is a need for relief and fresh air for our brain cells, for the way we must view the areas beyond our surroundings. And perhaps – quite possibly – my contribution to this second trend report by B-Tonic can also literally contribute something: a twist, a different perspective, a grimace, a smile, hope... Or better still, a surge of activism!

'At a time when a series of crises is weighing on almost all actors in society, we need relief and fresh air for our brain cells'

Whatever view of the world you may have, changing that world starts with yourself. And the more powerful you are, the more likely you are to actually help move our planet forward. So everything starts with personal wellness, and the business community can, or rather, must, take on an important responsibility in this area. This is also reflected in a recent large-scale survey by CapGemini², which highlights employers' need for 'wellness-as-a-service'. Insurance companies are expected to proactively monitor and to optimise the (physical and mental) well-being of their professional customers' employees. And that is exactly why B-Tonic was founded a few years ago!

I would like to conclude with the following hint: In this document you will not find answers, but rather, scenarios that require solutions. So don't read this in one go, but pace yourself so you can digest it. Read at most one page in between meetings, but also read between the lines. That's where you'll discover the best solutions, as is often the case.





photo © Stocksy

'The SDGs describe the only viable model for long-term growth'

THE SDGS SHOW THE WAY DOING THE RIGHT THING HAS FEW DISADVANTAGES

- *Towards a viable model for growth*
- *Societal interest ≥ corporate interest*
- *Well-being becomes interlaced with profit*
- *How appealing is your well-being policy?*
- *The CSRD increases the pressure*

The SDGs set the course that we must follow, as entrepreneurs, policymakers and individual citizens. They provide a solution to the risks that threaten our world and planet and are inextricably linked. At the same time, these risks are so far-reaching that it is impossible to tackle them individually.

The SDGs ensure the future of your company

As early as 2012, at the United Nations Conference on Sustainable Development in Rio de Janeiro, the UN decided to define a number of universal goals in response to the urgent social, economic and environmental challenges ravaging the planet and society.

On 25 September 2015, 193 Member States signed the '2030 Agenda for Sustainable Development' and they embedded the world's most important societal challenges in an action plan with 17 sustainability goals, the so-called Sustainable Development Goals (SDGs), and 169 sub-goals. Together, they form the cornerstone for eradicating poverty, tackling inequality, and protecting the environment and world peace by 2030. And thus, as the bottom line, to guarantee the future of your company or organisation.

Before 2015, sustainable development invariably revolved around the three P's: People, Planet and Prosperity. The SDGs added two more P's: Peace and Partnerships. The concept of peace is the basis for the

other pillars and has therefore been added, just like partnerships, which are also considered indispensable for achieving the SDG targets.

The ultimate objective of those 17 goals? To create a world that is sustainable in its entirety. In other words, a world that is 'socially just, environmentally secure, and economically prosperous'. Their scope of application is therefore very broad. It is about health and training, about decent work, well-being, sustainable production and consumption patterns, but also about preserving ecosystems, and reducing inequality within and between countries.

With these goals, leaders of the 193 countries that endorse the SDGs recognise that poverty eradication must be accompanied by strategies that boost economic growth and meet a range of social needs, such as health, education, social protection, and employment. And that these strategies must simultaneously combat global warming and protect the environment.

'The societal and planetary challenges are huge, but the business opportunities are just as great'

The 17 universal goals are based on 169 sub-goals and a range of specific indicators³ with which UNSTAT (United Nations Statistics Division) monitors and measures progress in achieving the (sub-)goals. This gives governments tangible tools to align their policies with the SDGs. Of course, the challenges differ from one country to another, but that is no reason for selectively choosing certain targets and ignoring others. There are no priority goals, only priority actions.

A study commissioned by the Federal Institute for Sustainable Development (FISD) maps out the progress of the SDGs in Belgium and identifies important points for improvement⁴. You can also read the latest information on the progress made by our country on the website of the Federal Planning Bureau⁵. Things are heading in the right direction. With an SDG Index score of 79.7 (in 2000 it was 73.8), our country is in 18th place in the ranking of the 193 members of the United Nations⁶ (see figure at p13).

Societal interest becomes the corporate interest ... and vice versa

Striving for a sustainable, liveable world is not a zero-sum game. We are all striving for change, but are rather hesitant in our approach. Yet the fundamental shift is inevitable. Either nature will force man to change or we will become so intelligent that we will prepare ourselves in time for the new, sustainable world.

Such a change is only possible if it is based on a proactive (business) model that truly exposes the challenges facing the world, a model with a positive impact on society. The purpose must be key. After all, if a company cannot explain what it is doing to positively influence the world's challenges, why should we as citizens still allow that company to exist? Fortunately, there is a growing awareness that 'doing nothing' costs more than taking action. In fact, the SDGs and the way in which companies effectively integrate sustainability goals in their business DNA is becoming their 'licence to operate'. No future without a licence!

Seven years after their launch, the SDGs have evolved into a code shared by all companies and organisations that consider sustainable entrepreneurship to be fundamental to the survival of their activities. In fact, the SDGs are an indispensable compass for companies and organisations pointing towards new (market) opportunities, a guideline to maximise the positive impact of their activities. Anyone who does not understand this is making a big mistake. Doing nothing is culpable negligence. Doing the right thing has few disadvantages. The societal and planetary challenges are huge, but the business opportunities are just as great. Moreover, sustainable entrepreneurship is a must in order to maintain a company's reputation and secure its licence to operate.

At the same time, we must remain realistic, the economic 'growth knowledge' will never be a perfect match for the finality of the SDGs from day one and vice versa. But they have set in motion an irreversible process. The greatest merit is not the 2030 deadline, but the fact that they offer a well-defined structure and

17 main goals

<p>1 NO POVERTY</p> 	<p>End poverty in all its forms everywhere.</p>	<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> 	<p>Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation.</p>
<p>2 ZERO HUNGER</p> 	<p>End hunger, achieve food security and improved nutrition and promote sustainable agriculture.</p>	<p>10 REDUCED INEQUALITIES</p> 	<p>Reduce inequality within and among countries.</p>
<p>3 GOOD HEALTH AND WELL-BEING</p> 	<p>Ensure healthy lives and promote well-being for all at all ages.</p>	<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> 	<p>Make cities and human settlements inclusive, safe, resilient and sustainable.</p>
<p>4 QUALITY EDUCATION</p> 	<p>Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.</p>	<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 	<p>Ensure sustainable consumption and production patterns.</p>
<p>5 GENDER EQUALITY</p> 	<p>Achieve gender equality and empower all women and girls.</p>	<p>13 CLIMATE ACTION</p> 	<p>Take urgent action to combat climate change and its impacts.</p>
<p>6 CLEAN WATER AND SANITATION</p> 	<p>Ensure availability and sustainable management of water and sanitation for all.</p>	<p>14 LIFE BELOW WATER</p> 	<p>Conserve and sustainably use the oceans, seas and marine resources.</p>
<p>7 AFFORDABLE AND CLEAN ENERGY</p> 	<p>Ensure access to affordable, reliable, sustainable and modern energy for all.</p>	<p>15 LIFE ON LAND</p> 	<p>Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.</p>
<p>8 DECENT WORK AND ECONOMIC GROWTH</p> 	<p>Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.</p>	<p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p> 	<p>Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.</p>
		<p>17 PARTNERSHIPS FOR THE GOALS</p> 	<p>Strengthen the means of implementation and revitalise the Global Partnership for Sustainable Development.</p>

COUNTRY RANKING

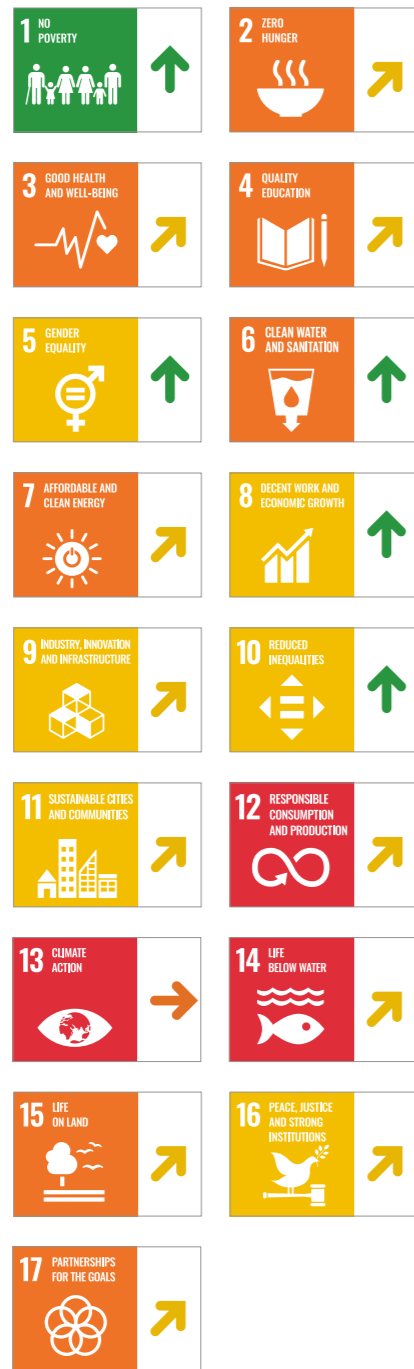
BELGIUM

18 /163

COUNTRY SCORE



REGIONAL AVERAGE: 77.2



- SDG achieved
- Challenges remain
- Significant challenges remain
- Major challenges remain
- ↑ On track or maintaining SDG achievement
- ↗ Moderately improving
- Stagnating

SDG Index for Belgium,
Source: <https://dashboards.sdgindex.org/rankings>

clear vision to rethink the economic model we shaped in the mid-19th century at the macro and micro level. 'I am not fundamentally opposed to economic growth, but to how we define it,' says the Slovenian economist Dr. Janez Potočnik, also considered the 'architect of the circular economy'. 'We must move away from GDP as a single measure of growth as soon as possible. I like to explain the logic of GDP using the saying, you don't achieve your goal by walking faster if you walk in the wrong direction. We urgently need alternative measuring instruments that are based on well-being, or benchmarks that are more accurate and better adapted to the economy of the future.'

Profit, well-being, prosperity

In this second trend report by B-Tonic⁷ we focus on five SDGs that have a major impact on the well-being of employees of companies and organisations. After all, a sustainable well-being policy is the driving force for greater involvement between the different stakeholders, entrepreneurs, management and employees. Putting people at the centre is essential for the sustainable health of the economy, society and the environment. And, more concretely, also for the company or organisation.

The top five SDGs with a direct impact on well-being

The indicators on the basis of which the implementation of the SDGs can be monitored are primarily intended for policymakers. But of course everyone is jointly responsible for achieving the goals. Do they seem like a rather distant affair to you? If so, you've got it wrong. After all, the success of the SDGs is closely linked to companies' ability to expand sustainably and provide living and working conditions that lead to a healthy balance between profit, well-being and prosperity.



	Ensure healthy lives and promote well-being for all at all ages.
	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
	Promote continued, inclusive and sustainable economic growth, full and productive employment and decent work for all.
	Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation.
	Strengthen the means of implementation and revitalise the Global Partnership for Sustainable Development.

Good to know!

The World Economic Forum's 'Business and Sustainable Development Commission' already calculated the potential business opportunities offered by the SDGs in 2017⁸. It reveals that the SDGs create market opportunities amounting to more than 11 billion EUR a year. This is thanks to productivity gains and commercial income in the areas of health and well-being, among others.

The SDGs show the way

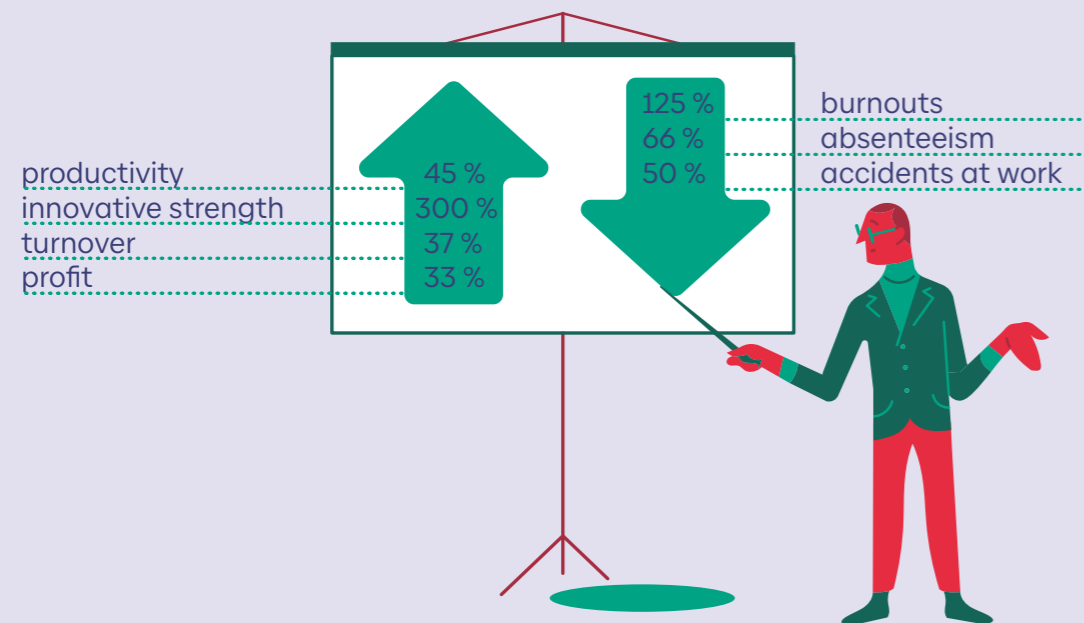
People stay active and productive for longer if they feel good in their job and at work. When personal aspirations, competencies and values are consistent with the work content and organisation and the working environment, employees feel they are doing something meaningful and making an effective contribution to the bigger picture. Working for longer – a must in an ageing society and in a world of work in which talent is becoming increasingly scarce – is also a question of working more sustainably, of being permanently in balance. Ensuring that employees do not drop out because of health problems, stress or burnout requires a broader view of work. Success does not come from a 'technical' approach with (risk) analyses, procedures, training courses and administration, but from a much broader approach that places the employee centre stage as a person. Deploying employees based on their qualities, talents and skills, with sufficient opportunities for development, taking their personal needs and aspirations into account is the key to success.

Organisations that ignore this larger picture and limit themselves to purely legal aspects and procedures, risk a higher degree of absenteeism, losing more employees and overall underperformance. However, an employee who does not personally invest in his or her development, does not make any choices and finds him or herself in a (work) situation that is not actually his or her preference, risks ending up on the side of the road physically or mentally sooner or later.

Of course, there is no miracle approach for keeping employees productive and enthusiastic. Every employee, every company, every workplace is different. Customisation on a human scale and the agility of both the individual and the organisation are the key messages.

Enthusiastic employees = strong results

Data from the recent 'Happiness at Work & Well-being' conference leave no room for doubt. When employees feel enthusiastic, this leads to: a 45 % increase in productivity; a 300 % increase in innovative strength; a 37 % increase in turnover; a 33 % increase in profit; a 125 % reduction in burnouts; 66 % less absenteeism and 50 % fewer accidents at work.



'There is no miracle solution for keeping employees productive and enthusiastic.'

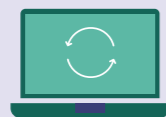
How to build a well-being culture?

The World Health Organization defines health as the sum of an ultimate physical, mental and social well-being. That inherently means that you cannot measure an employee's health in terms of illness, absenteeism, accident or disability. In practice, the ESG or sustainability policy of an enterprise directly impacts the employee's well-being. The circle is complete: the more sustainable or ESG driven the enterprise or organisation is, the more positive the impact on the well-being of the human (and social) capital is, which in turn fuels the organisation's growth and success.

It is thus important to approach well-being holistically and to integrate well-being into the company culture. How?

Deloitte identifies three pillars on which you build or expand a well-being culture:

1. The organisation of the work
2. The workforce support
3. The organisation of the workplace



WORK

Integrating well-being into the design of work.

Example

- 1 Flexible and/or predictable scheduling
- 2 Systems for collecting and communicating feedback
- 3 Using technology to promote collaboration
- 4 Giving workers more autonomy in how they do their work
- 5 Avoiding short-staffed teams



WORKFORCE

Providing the right mix of benefits, programs, and policies that support workforce well-being.

Example

- 1 Employee and family assistance program
- 2 Health insurance
- 3 Psychological care benefits
- 4 Corporate purpose
- 5 Equity, diversity, inclusion, and belonging initiatives
- 6 Enhanced return-to-work programs
- 7 Enhanced leave policy
- 8 Skills training programs



WORKPLACE

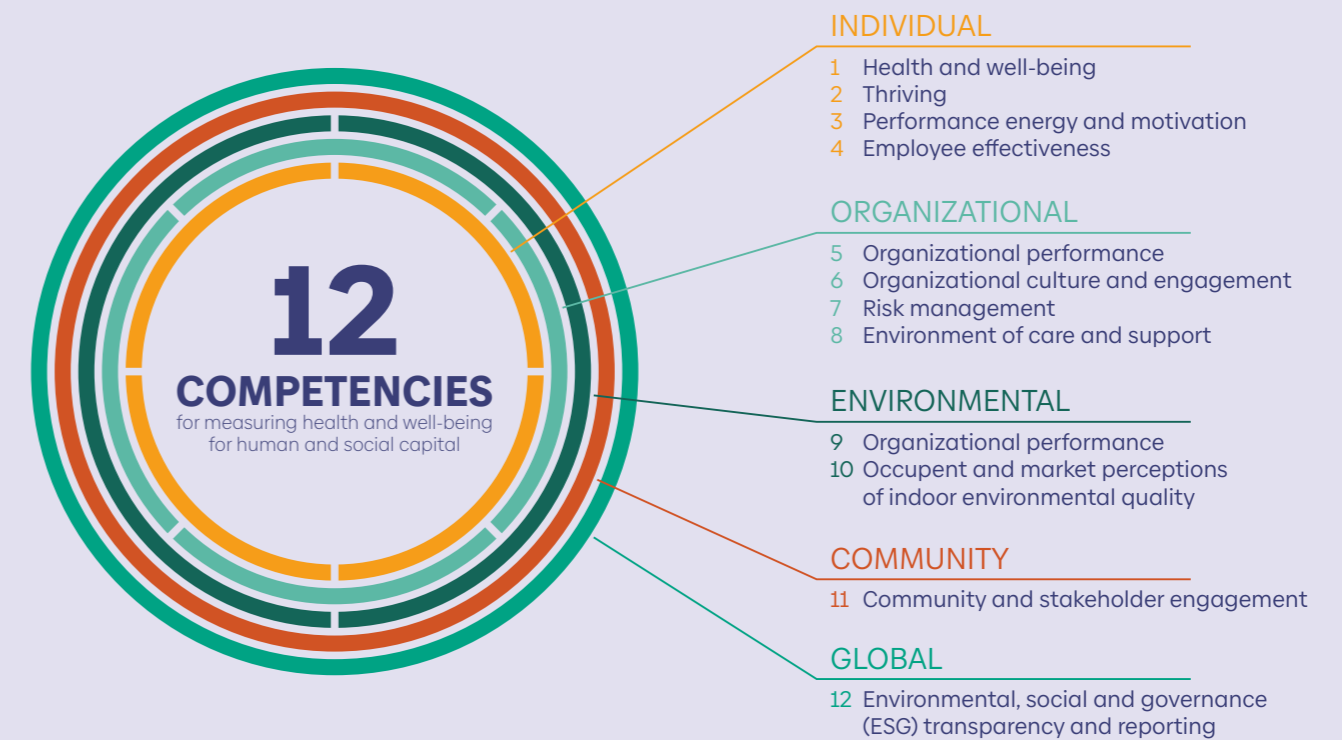
Providing access to physical spaces and remote work policies designed with people's well-being at the centre.

Example

- 1 Physical spaces that address behaviour operations, and design, optimizing:
 - a. Air quality
 - b. Water quality
 - c. Light
 - d. Sound
 - e. Movement and ergonomics
 - f. Thermal comfort
 - g. Community
 - h. Nourishment
 - i. Mind
 - j. Materials
 - k. Accessibility
- 2 Remote work policies and support

Source: Deloitte, Well-being: A new cornerstone for ESG strategy and reporting, January 2022

But you can even go further: aside from the employees and the organisation, you could integrate the local, and if helpful the global, community into the well-being policy. The international WELL Building Institute recently launched 12 Competencies for Measuring Health and Well-being for Human and Social Capital. Parameters within these five categories (individual, organisational, environmental, community and global) can help to figure out which areas can be improved upon.



Source: Deloitte, Well-being: Moving from effort to effect, Part two, 2022
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'War for well-being'

Sustainable entrepreneurship has become a major aspiration of employees in search of meaning with regard to their professional ambitions. In the context of the current war for talent, sustainability is a critical value for your enterprise or organisation. Sustainable means, among other things, paying attention to the well-being of your employees.

Consequently, well-being has developed into a powerful weapon in the battle for an attractive employer brand. Both to attract new talent and to retain current employees. Not least for younger generation(s) who opt for employers who are genuinely concerned about how their employees feel. In fact, a recent survey by the consultancy Deloitte¹⁰ shows that 68 % of employees and 81 % of the C-suite (senior management) prefer better well-being over rising up the career ladder. In other words, behind the front line of the current war for talent there is a real 'war for well-being'. Moreover, positive employee well-being can also make your company or organisation more appealing to customers and investors.

In summary, people want to work for organisations where employees are treated well. The Deloitte study shows that 59 % of employees are seriously considering joining a company that offers better working conditions than their current employer. A trend confirmed by a study by Randstad¹¹ showing that 56 % of employees aged between 18 and 24 would quit a job that prevented them from enjoying their life; 38 % of employees aged between 55 and 67 agreed.

'Well-being is (a lot!) more than a strategy of words and the occasional small gesture'

So well-being is (a lot!) more than a strategy of words and the occasional small gesture. It is a value that you convey as an organisation and apply day in, day out. And this must lead to what the American entrepreneur and founder of Automattic, Matt Mullenweg, calls the nirvana: 'It is when everyone in the company has time for well-being and mental health, when people give their all and apply the highest level of creativity to produce the best work in their careers, and just have fun.'¹² However unattainable that nirvana seems at first glance, experience shows that the pursuit of it is at least as stimulating and constructive. For the well-being of employees and of the organisation.

68 %
of employees and 81 % of the C-suite prefer better well-being over rising up the career ladder.



59 %
of employees change jobs if working conditions are better elsewhere.



Measuring is the lever

How do you know if your corporate culture actually supports well-being? What's discussed in the corridors or posted on HR sites like Glassdoor and Vault Platform is often subjective information influenced by recent workplace events or the mood of the day. Is it not a good idea to measure well-being objectively and communicate the results transparently? This seems radical, but is fully in line with ESG reporting, in which companies publicly report on how they perform in terms of the environment, social policy and good governance. This transparency is so valuable to all those concerned that Europe is making reporting on non-financial performance mandatory for more and more companies (more on the CSRD Directive on p. 22). Reason enough to better understand the well-being of employees and communicate about it with stakeholders.

Compulsory CSRD reporting increases pressure

In a column in the MITSloan Management Review, Andrew Winston¹³ points out the growing importance that financial markets and investors are placing on sustainability. These are powerful players who make the provision of capital dependent on the sustainability capacity of their customer enterprises. The pressure to do business sustainably – and therefore to bring the business model and corporate culture in line with the SDGs – comes, as we wrote above, from all sections of society. Not least from a political point of view.

Meanwhile, the Corporate Sustainability Reporting Directive (CSRD) was approved by the European Parliament and the Council of the European Union. This new directive makes it mandatory as of 2026, for a large group of companies (with 250 or more employees) to report on how their company impacts people and the environment. This information must also be verified by an accountant.

The new Directive is an extension of the existing Non-Financial Reporting Directive (NFRD). The 2014 NFRD makes it compulsory for large listed enterprises, banks

and insurance companies to publish non-financial information and currently applies to around 12,000 organisations operating in the EU region. It requires enterprises to not only report, for example, their carbon emissions and social capital, but also their impact of biodiversity and (violations of) human rights in their value chain.

The new CSRD Directive broadens the scope of the companies that have to publish a sustainability report. It therefore applies to a much larger number of companies – a rough estimate of some 50,000 in our country – active in all sectors.

'Monitoring your SDG performance will be at least as important as following up on financial performance'

It means that closely monitoring your SDG performance will be at least as important as monitoring your financial performance. What's the best way to do it? The CSRD provides you with guidance to harmonise non-financial reporting so that the information becomes relevant, comparable, reliable and easily accessible and usable for everyone. At the same time, transparent reporting provides you with a basis for measuring and reporting your activities, performance and sustainability ambitions effectively and consistently. Last but not least, it provides investors or other business partners with accurate information that they in turn can use to inform their decisions. Finally, it also reduces the risk of greenwashing¹⁴.

The CSRD is not expected to apply to smaller and unlisted companies until 2026. However, be aware that companies that do not yet have to report will be pressured by their stakeholders to start reporting sooner. We call this the trickle-down effect or pressure from customers, employees, suppliers, etc. who consider sustainable entrepreneurship to be essential for sustainable value creation. As a result, SDG compliance becomes a catalyst for employer branding and reputation management.



photo © Shutterstock

CSRD - Who must report and when?

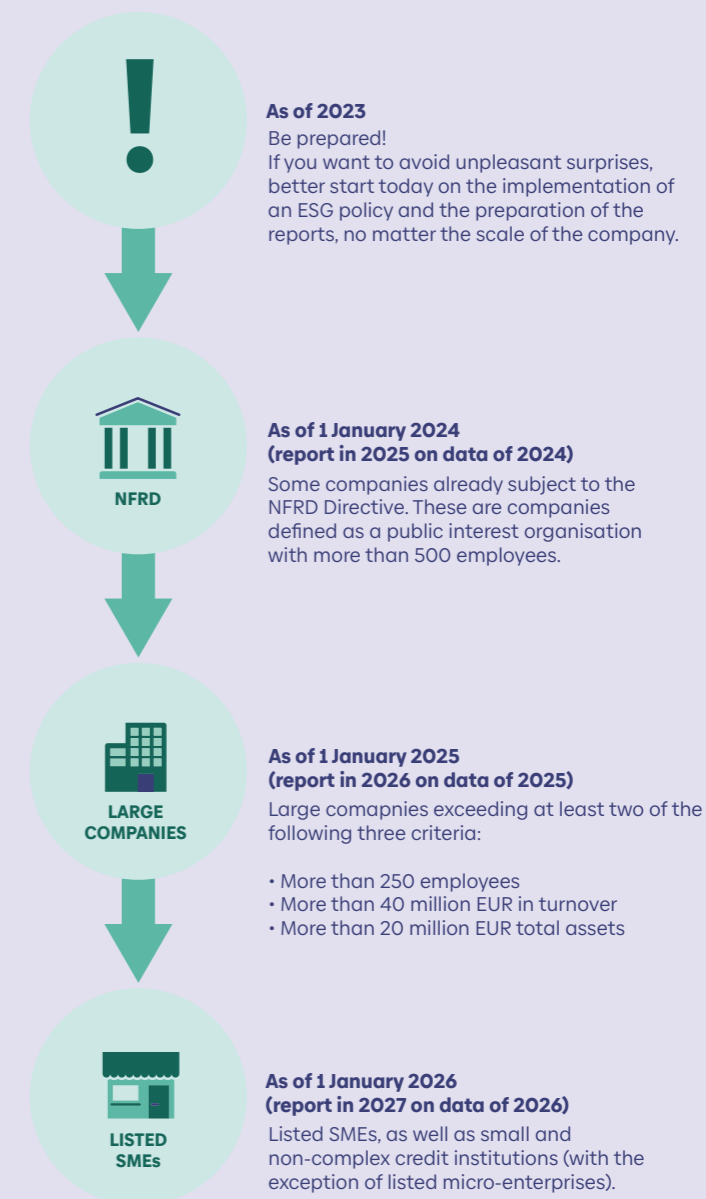
The CSRD is being applied in three phases. The size of your enterprise determines at which stage your company must comply with the directive. The figure below clearly identifies who must comply and when.

TIP! Be 'CSRD ready'. Prepare today!

Initially, the first reporting was supposed to start from 1 January 2024 (on the financial year 2023). However, this timing was changed to an implementation of the obligation in several phases. If you want to avoid a job half done, you should start preparing now, as there will be mountains of work coming for you. Do start one year before the start date to collect the required data and to set up your ESG structure.

Large companies (more than 250 employees) who need to start reporting in 2026, should start developing their ESG policy and managing the ESG indicators. If they follow this guideline, they will have sufficient time in 2025 to collect the required data they need to report in 2026.

Listed SMEs need to be CSRD ready in 2026, but should not wait that long. Stakeholders will pressure them to be CSRD compliant sooner. Ditto for SMEs that will not be obligated to report, due to the trickle-down effect.



For non-European companies, the obligation to submit a sustainability report applies to all companies with a net turnover of 150 million EUR in the EU and which have at least one subsidiary or branch in the EU.



How the SDGs impact your company

- *Hooray, rainbow dressing is over*
- *Make your SDGs tangible*
- *Embark on the sustainability journey*

Does the fundamental question remain of how you objectify SDG-driven values such as climate and environmental friendliness, social well-being, diversity, circular commodity management, social entrepreneurship, etc. into tangible and measurable objectives? Without experiencing it as an irritating straitjacket?

Hooray, rainbow dressing is over

Many companies are still searching, but are now taking more and more steps in the right direction. In other words, they realise that the days of cherry picking or rainbow dressing, as economist Wayne Visser calls it, are over. After all, companies that pick out a few SDGs (colours) do not see the whole picture. 'They often try to maximise one thing, for example, profit. They focus on one crop or type of product in a very linear way. If you limit yourself to a few sustainability issues, you may not see how they relate to the rest. In the energy sector, for example, biofuel was considered a miracle solution for a while, but biofuel had an unintended side effect: it was starting to replace food crops. Competition arose for agricultural land for food or for biofuel. It led to food prices rising for a while. It's all about reflecting on the consequences of what you do.'

Of course, it is impossible to focus on all 17 SDGs simultaneously, but be aware that everything is connected. And that everyone (!) can and must contribute, as an individual, government, organisation, company, etc. Every initiative must be combined and linked in a systemic way in an integrated and holistic sustainability strategy.

Case: Scholen van Morgen

Scholen van Morgen (Schools of Tomorrow) (SvM) is a Public Private Partnership between financial institutions and the Government of Flanders. The aim is a large-scale catching up process for Flemish school buildings and includes the design, construction, financing and 30-year maintenance of 182 school construction projects. Every School of Tomorrow is a unique project, based on the local needs and vision, and meets all modern requirements in terms of sustainability, comfort and flexibility.



SDG 4 (quality education) is the main goal of SvM. 'However, both the construction and use of the infrastructure encompasses a much broader spectrum of SDG goals', explains Kristien Doumen. The PhD student at the University of Antwerp analysed the impact of the project as part of a master's thesis commissioned by Ageas¹⁵. There is the impact on the economy and innovation. 'Consider the economic boost in the form of the extra employment for school staff and the construction sector. Or the positive impact on teachers' well-being, the safe working environment and business innovation. Just to give a few examples.'

The figure illustrates the project's impact in many areas of the SDG spectrum.

Info? www.scholenvanmorgen.be



Kristien Doumen refers to the 'Sustainability Meter' that provides specific support within the 'Scholen van Morgen' project¹⁶. During the design process, the designers have to map out and test the sustainability aspects based on ten themes. Each theme must achieve at least a score of 50 % and the total score must not be lower than 70 %. The primary school Leefschoon 't Zandhofje in Zandhoven, for example, aimed for an energy-responsible new construction with the most economical energy requirement possible. Thanks to robust, quality insulation, strategic compactness and maximum solar gain within the building, it resulted in an overall score of 88 % on the Sustainability Meter.

Source: Doumen, Kristien, Impact and impact measurement. An application to three initiatives of Ageas, 2021

Environment



CARBON NEUTRALITY

Social



**GROWTH & DEVELOPMENT
CARBON NEUTRALITY**

WELLBEING

INCLUSIVE DIVERSITY

Governance



**CORPORATE GOVERNANCE
& RESPONSIBLE LEADERSHIP**

PARTNERSHIPS FOR THE GOALS

SUSTAINABILITY SOLUTIONS

Make your SDGs tangible

While all 17 SDGs are connected and equally important, as a company or organisation you can work in steps – always with the totality in mind – and start to identify and make those areas tangible that have the greatest impact on what you do and want to achieve and what your internal and external stakeholders expect.

'What do you want to achieve and what do your internal and external stakeholders expect?'

SDGs become tangible by making them measurable and therefore comparable via the ESG criteria (Environment, Social and Governance). For example, the environmental criteria examine the extent to which a company contributes and performs regarding environmental challenges (e.g. waste, pollution, greenhouse gases, deforestation and climate change). The social criteria determine how a company treats its employees (e.g. human capital management, diversity and equal opportunities, working conditions, health and safety and misleading sales). Lastly, the governance criteria examine how a company is run (e.g. executive remuneration, tax practices and strategy, corruption and bribery and broad diversity and structure). In addition, the ESG analysis is not limited to the current situation and also considers future trends and developments. However, it remains extremely difficult to anticipate new or future social and technological developments with the current criteria. Technology is evolving at lightning speed, making it possible for a project to be even more sustainable than initially envisaged. In other words, objectifying sustainability is a living, long-term process.

The example on the left of such a materiality analysis¹⁷ brings together the SDGs and ESG goals in a matrix. They were clustered in this case because some of the most relevant goals are firmly connected. This resulted in seven focus themes: carbon neutrality, growth and development, employee well-being, inclusive diversity, corporate governance and responsible leadership, partnerships and the development of sustainable ESG solutions. There is no such thing as a *one size fits all* application. The results and implementation will not be the same in any two companies. The point is that everyone adapts or reinvents their sustainability strategy and well-being culture in a holistic manner based on their own ability and knowledge.

Good Life Goals translate SDGs into everyone's life

The Good Life Goals focus on the individual in achieving the ambitions of the SDGs. Just as the Good Work Goals (see page 34) are a global translation of the SDGs for business, international business has now also translated the SDGs for individual action. Below you can read how the five SDGs with a direct impact on well-being specifically apply in your daily life.



3 Stay Well

1. Learn about and share ways to stay healthy
2. Wash your hands and exercise regularly
3. Stay safe on and near roads
4. Value mental health and well-being
5. Demand medical care and vaccinations for all



4 Learning and teaching

1. Continue lifelong learning
2. Teach children kindness
3. Ensure boys and girls stay in school
4. Support teachers and keep schools open
5. Defend everyone's right to education



8 Decent work

1. Teach families financial skills
2. Demand safe working conditions
3. Make sure no one was exploited to make what you buy
4. Support local businesses, at home and abroad
5. Defend everyone's rights in the workplace



9 Make smart choices

1. Be aware of progress plans in your country
2. Be smart and kind online
3. Support initiatives that are good for people and the planet
4. Welcome innovations that make the world a better place
5. Demand that the benefits of progress are shared



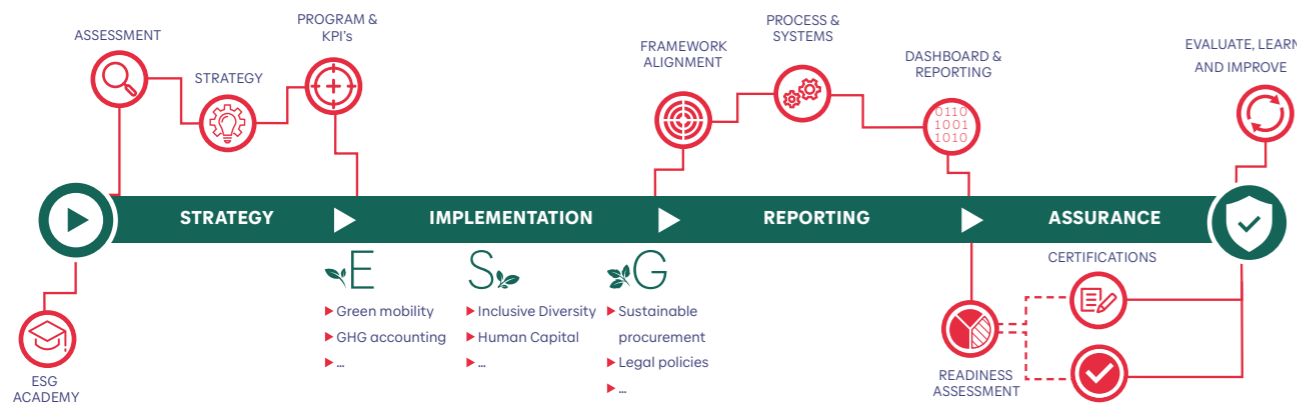
17 Embrace partnerships

1. Discover and share the SDGs
2. Support those who bring us together
3. Celebrate the progress we have already made
4. Get involved in your neighbourhood and help as a volunteer
5. Help make tomorrow better than today

Source: Sustainability Report BDO Belgium - fiscal year 2021 © BDO Belgium

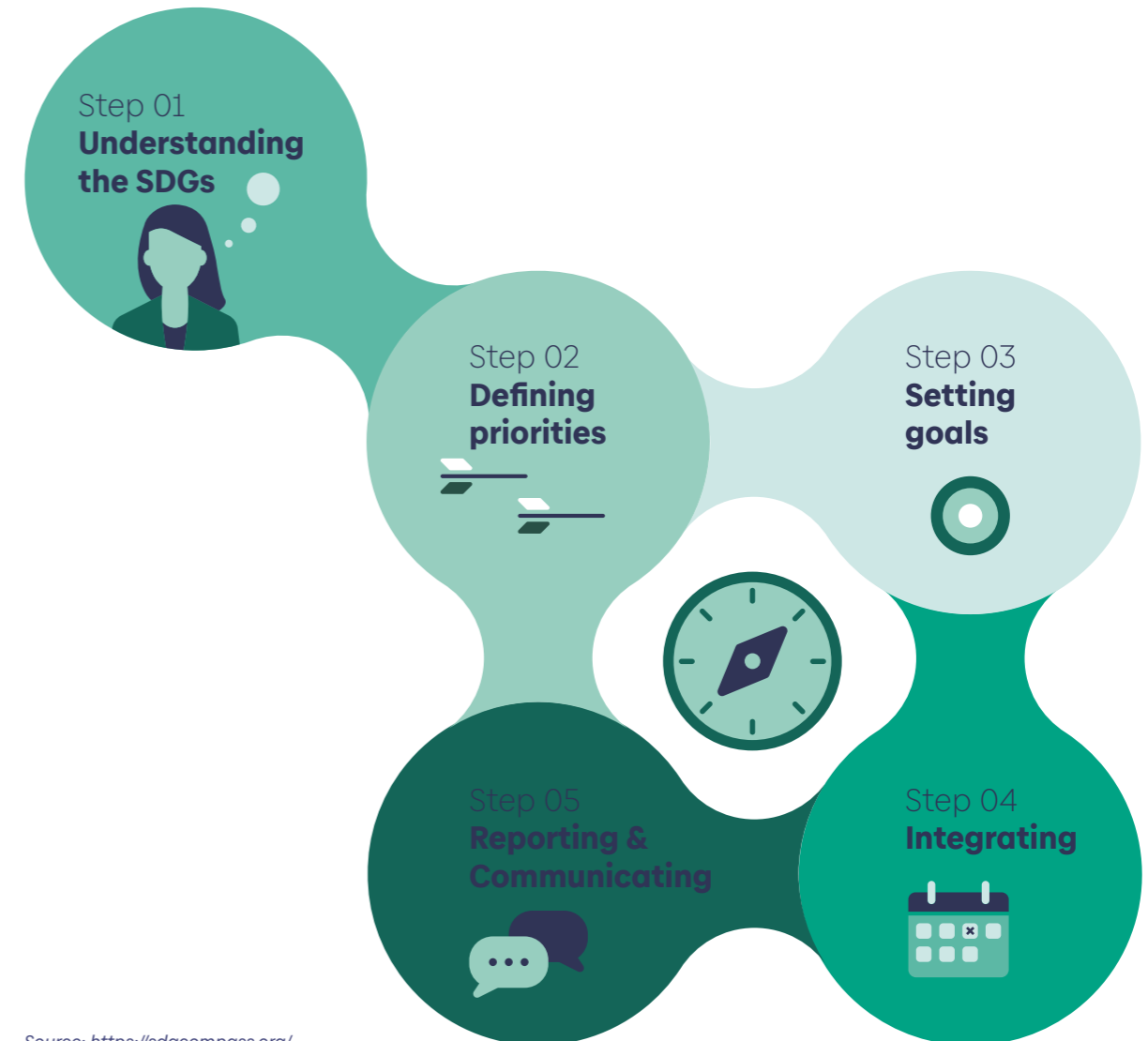
Embark on the sustainability journey

Whether you are embarking on your sustainability journey or want to boost an existing programme, each company must take a number of steps to achieve sustainable entrepreneurship in an impactful manner. BDO Consultant¹⁸ refers to a sustainability journey, a journey towards sustainable entrepreneurship in several waves: from defining the strategy and implementing it to reporting and assurance (by the latter we mean reporting in an accurate and compliant manner on ESG actions). The order depends on the specific context and the demand from the actors involved. It's important to go through every wave, where every step in every wave takes your knowledge and skills to a higher level.



Source: To The Point-magazine 2/2022 - BDO Belgium - © BDO Belgium

A similar step-by-step plan (not four but five steps) can be found in the 'SDG Compass - The guide for business action on the SDGs', a tool jointly developed by the GRI (Global Reporting Initiative), the UN Global Compact and the WBCSD (World Business Council for Sustainable Development). Using examples from all elements of the process, the guide helps to align your strategy with the SDGs and - importantly - also measure and report the impact afterwards. You can download the guide (French and English versions) free of charge at <https://sdgcompass.org/>. The Sustatool developed specially for SMEs or smaller organisations by CSR Flanders also comes in handy. You can register for the Sustatool at <https://mvovlaanderen.be/sustatool/home>.



Source: <https://sdgcompass.org/>

TIP! Work in a network

SDG 17 focuses on partnerships. More and more companies are actively cooperating with their stakeholders. Are you looking for inspiration or would you like to take action? Below you will find two examples of Belgian networks. Of course, there are many more.

The **Shift** (www.theshift.be) is a network for sustainable development with the aim of establishing partnerships to bring about the transition to a more sustainable society and economy. The network brings together around 550 companies, NGOs and other organisations to stimulate partnerships and contribute to the co-creation of sustainable business models.

The **Sociale Innovatiefabriek** (www.socialeinnovatiefabriek.be) promotes, guides and supports social entrepreneurship and social innovation to tackle social challenges, such as the climate crisis, inequality, poverty, etc. The Fabriek's activities revolve around three basic values: attention to shared added value, a focus on social transformation and impact-orientation.

A sustainable workplace starts ... here¹⁹

Many work environments are more sustainable than they realise and small changes can have a big effect in the long term. Think of challenges to take the stairs rather than the lift, stickers that encourage you to turn off the lights if you are last to leave or to turn down the heating a degree, etc. Sustainability not only concerns ecological choices, but also concerns financial benefits and the well-being of employees.

Moreover, one small change can have various direct and indirect positive consequences. Why still provide each workstation with a bin? By depositing your waste in a central waste point, you sort your waste correctly, or improve this process – there is more room for different waste bins in the central area than at your desk – and you stretch your legs more regularly. You may have a brief chat with a colleague along the way, which promotes social cohesion.



'Sustainable insurance'

Insurance is an important aspect of your standing charges. With the premiums your company pays, the insurer may or may not invest in sustainable projects. Within a sustainable chain – and in the context of CSRD reporting and attractive employer branding – it is important that you as a company know which insurers invest sustainably.

For Baloise, sustainability means doing business in a responsible and future-oriented manner and focusing on the added value we create through our daily work. To the extent that sustainability is an integral part of our 'Simply Safe Season 2' strategy and that we fully orient our activities and policies in line with the SDGs.

'Themes such as **climate and nature protection** and a **social personnel policy** are important for us and for our customers. That is why Baloise integrates sustainability in all aspects of its business operations. First of all in our core business: insurance, but also in all our business decisions. This means we continue to invest in companies that assume

their **environmental and social responsibilities**', explains **Christophe Hamal, CEO of Baloise in Belgium**. 'The sustainable added value we create from different sources has a positive impact on our employees, our customers, society, the environment, our partners and of course our investors. Now and in the future. Baloise and its partners are looking to the future with optimism.'

Moreover, as an asset manager with a long-term perspective, Baloise is convinced that the integration of environmental, social and governance (ESG) criteria in the investment process will have a positive impact on the risk return profile. It will also enable Baloise to reduce ESG risks with a negative impact, both in reputational and financial terms. Therefore, we consider the integration of ESG criteria as an additional risk management tool. We want to manage long-term climate risks and make a positive contribution to the transformation process towards a more sustainable world. And that's good for us all.



Christophe Hamal, CEO Baloise Belgium

Investing in a sustainable well-being policy

Baloise believes in the power of a sustainable well-being policy. This is why we are running a pilot project in which very large companies with work accident insurance from Baloise can convert their profit share into welfare solutions for their employees.

Thanks to this unique pilot project, a number of customers with a positive claims balance will be given the opportunity to redeem the amount of their profit share at B-Tonic. Moreover, these companies will get a bonus for doing so, which means even more value for money. They can turn to B-Tonic for an analysis of their sustainability and well-being initiatives and for the development of a long-term vision or concrete well-being solutions tailored to their employees.

Christophe Hamal, CEO of Baloise in Belgium: 'Investing in a structural and sustainable well-being policy has a positive impact on the happiness and motivation of employees. This ultimately leads to a positive impact on company productivity, customer satisfaction as well as on society. Alongside B-Tonic, we are proud to be an inspiring partner for our clients.'

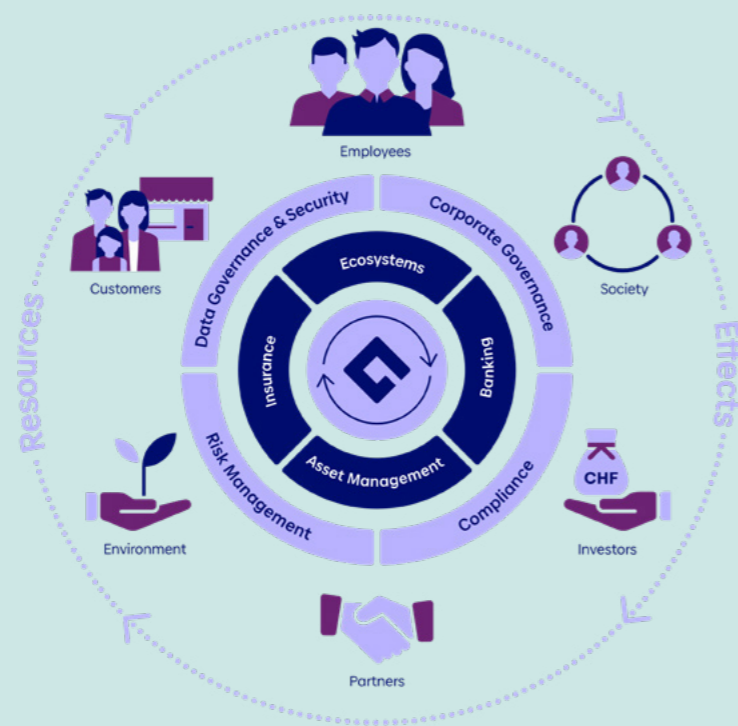


Do you want to know more? Scan the QR code or surf to: www.wellbeingworks.be/baloisewinstdeelname

Six sustainable commitments

Baloise is committed to six sustainable goals linked to all areas of its value creation model: employees, customers, society, environment, partners and investors.

This is how we strive to achieve:



Do you want to know more about Baloise's sustainable insurance policy? Scan this QR code or surf to <https://www.baloise.com/en/home/about-us/what-we-stand-for/sustainability.html>



Well-being and sustainability go hand in hand

The B-Tonic start-up is helping companies implement the SDGs by 2030, and roll out a sustainable well-being policy with a view to greater involvement between the different stakeholders, entrepreneurs, managers and employees.

The 10 Good Work Goals follow the UN view that decent work is a crucial condition for achieving many of the Sustainable Development Goals. With its online well-being platform wellbeingworks.be, B-Tonic uses the Good Work Goals as a guideline for the well-being programmes it develops on a custom basis.

We use the 10 Good Work Goals in advising companies on how to create work environments that value good employees and support good societies. We convey the message that putting people first is essential for the health of the economy, society and the environment. The goals stress that ensuring good work environments is a demonstrable responsibility, not only in times of stability and prosperity, but also in times of crisis and recovery like the one the world is currently experiencing as a result of the Covid-19 pandemic, climate change and geopolitical tensions.

What are the Good Work Goals?

The Good Work Goals play an important role within the theme of Welfare Economics.

This involves creating work environments that promote quality of life, happiness and other wellbeing indicators.

But what exactly are these Good Work Goals?



TRENDS

This is how the current SDGs colour our future

SDG 3 – HEALTH

The viral infection crisis of recent years has heightened the attention and expectations of more and more people with regard to our greatest good: an increasing number of health-conscious people want an environment that promotes good health as part of the next normal. Preventive health is beginning to occupy the frontal consciousness of human consumers.

Airpocalypse

In Belgium, at least one person dies every hour from the effects of air pollution, thirteen times more than from traffic accidents. That's more than 12,000 premature deaths a year. According to the United Nations World Health Organisation, the WHO, more than 430,000 deaths a year in Europe and around 6.5 million worldwide are due to smog, almost twice as many as AIDS. According to the Health Effects Institute, an independent research organisation in Boston, air pollution is the fourth biggest threat to our health, after, respectively, high blood pressure, bad eating habits and smoking. The most common effects of polluted air include cardiovascular disease, reduced lung capacity, (lung) cancer, as well as difficulty concentrating and even dementia.

To measure the extent of air pollution throughout Flanders, in the early spring of 2018, the Flanders Environment Agency (VMM), together with the Sustainable Development Unit of the University of Antwerp and newspaper De Standaard, started a large-scale crowdsourcing project in which twenty thousand Flemings were prepared to measure the concentration of nitrogen dioxide in the air outside their home for a month. The project is an extension of an initiative by the Antwerp citizen platform Ringland, which, thanks to two thousand Antwerp volunteers, was able to gauge the state of air quality in almost all neighbourhoods of the city in 2016, under the name CurieuzeNeuzen. For the new project in 2018, the same methodology (measuring panels easy to attach

to the façade) and the same project name were used. Never before has human exposure to air pollution been mapped in such a large area.

According to the WHO, air quality limits are exceeded by more than 50 percent in most major European cities. London Mayor Sadiq Khan dares to talk about the air quality crisis, speaks without taboos of an 'illegal situation' and implements a bulk package of measures ranging from low emission zones to comfort facilities for pedestrians, cyclists and users of (increasingly electric) public transport.

The new potential for innovation in air quality was demonstrated in 2018 in Bird Street, a side street of Oxford Street, near the iconic



The air-purifying benches of Airlabs in Bird Street
Photo © Wouter Van Vaerenbergh

Selfridges department store. Bird Street was a temporary, sustainable smart street, the first of its kind. Pop-up agency Appear Here and the local traders' association, among others, called on the clean tech pioneer Airlabs and design agency Harry Dobbs Design to showcase their latest innovations. The result consisted not only of a series of beautifully designed pop-up shops, but also of lanterns running on kinetic energy, generated from the footsteps of shoppers, and air purification installations incorporated in benches.

Bird Street was an initial test set-up and blueprint for the entire West End commercial centre. For Sophie Power, co-founder of Airlabs, the air-purifying benches are primarily a demonstration of what technology really can do. She expects interest in air purification technology to increase in the near future. Together with The Body Shop and JC Decaux, she developed three air-purifying bus shelters in London that neutralise the most problematic urban pollutants: nitrogen oxides, particulate matter and ozone. Not only public transport companies, but also municipal authorities, schools, offices, retailers and the hospitality industry are demonstrating an interest because they realise that air quality is becoming a crucial factor.



Generation Babyboomers
born between 1945 and 1964

Generation X
born between 1965 and 1979

Generation Y
born between 1980 and 1994

Generation Z
born between 1995 and 2009

FUD

The annual trend report by car manufacturer Ford²⁰, which highlights and explains global social trends, has focused extensively on the epidemic of loneliness, which affects young adults in particular. Ford surveyed 13,003 people from 14 countries (four continents) in the summer of 2019, before the year of Covid-19, based on a stratified, random sample. 39 % of North Americans and 37 % of Europeans could identify with the statement 'I regularly feel lonely - at least once a week'. Spread out over four generations there were major differences:

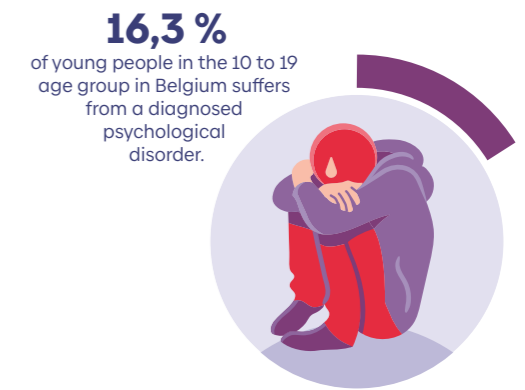
- Generation Z (18-25 years): 62 %
- Generation Y (26-40 years): 56 %
- Generation X (41-55 years): 43 %
- Generation Babyboomers (56-60 years): 29 %

We must, however, question the sincerity of the answers given by the over-forties. For older (also post-war) generations, it's still not easy to reveal their personal feelings. And yet we can/must maintain the assumption that people in their twenties are most affected by feelings of loneliness. When it comes to Generation Z, 50 % also say they sometimes feel lonely while surrounded by others. The Ford study also gauged the role of social media in feelings of loneliness: as many as 43 % of people in their twenties and thirties agreed with the statement 'Social media often makes me feel lonely'. What's more, according to a 2017 study by the American Journal of Preventive Medicine, people in their twenties who spend more than two hours a day on social media are twice as likely to report feelings of loneliness compared with others who use social media for up to thirty minutes a day.

Of course, there's the influence of technology on the way we socialise and keep in touch. Visual social media has the wonderful ability to make the neighbours' grass look greener, which in turn makes many people feel insecure, hesitant and lonely: 'Why don't I have such a happy, successful, and exciting social life?' But whatever the cause of loneliness, it not only makes us feel miserable, it is also bad for our health. According to the World Health Organisation, the effects of loneliness on physical health are comparable to obesity or smoking fifteen cigarettes a day.

So much for the 'uninfected' observations from before that damned viral infectious disease. Covid-19 – unsurprisingly – has brought feelings of anxiety, uncertainty, unease and loneliness to the surface again among

young people. In the 10 to 19 age group, as many as one in seven young people worldwide suffer from a diagnosed psychological disorder. In Belgium, this number is 16.3 %. And it is rising. Research by, among others KU Leuven suggests that the number of young people²¹ with mental health problems has increased by about a fifth due to the restrictions, surreal aspect of and fears related to Covid-19. In particular, the social restrictions resulting from the lockdowns imposed have contributed markedly to significantly more 'FUD' among young people: fear, uncertainty & doubt!



Generation Z and the millennials are the first generations to learn of a great many global disasters in full, in real time, at any time of day, often unfiltered, in high-resolution displays and on personal screens. Add to that the socio-demographic reality of being more likely to have a single or no sibling, divorced parents and both parents working outside the home more often and longer hours, and you have enough powerful ingredients for children and adolescents to be more likely to record feelings of loneliness, insecurity and anxiety.

SDG 4 – Education

Among other things, increasing globalisation and digitalisation are changing our knowledge of the world and the way we handle information. Knowledge is losing its elitist character and becoming increasingly common. New, cooperative forms of knowledge acquisition and sharing also shift attention to multidisciplinary knowledge gathering, lifelong learning and learning soft skills.

Mixed thinking

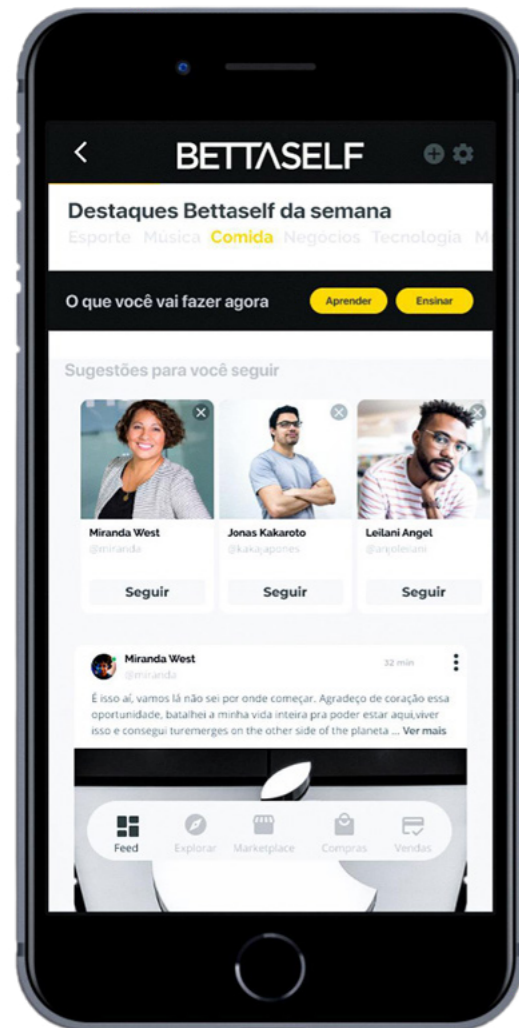
Education is also expected to join the procession of advancing megatrends. We're on a bulldozer that won't stop, so we have to keep asking ourselves what new challenges, technologies and skills are coming our way. For example, there is data literacy/illiteracy, which will be just as important in the future as using a PC today. At the same time – as McKinsey & Co points out – the demand for higher cognitive skills, such as creativity and critical thinking, will increase by 14 % in Europe by 2030 and will be decisive in solving complex societal challenges. And so universities and universities of applied sciences can be expected to prepare people for this future. By focusing on 'problem-driven learning', students are working on real-time societal problems such as global food waste and global warming, with teachers like philosophers, artists, and behavioural scientists to encourage 'mixed thinking'.

While many conventional universities encourage specialist learning pathways, the London Interdisciplinary School (LIS) promotes cross-curricular education. The school invites everyone to participate in 'a fast, intensive and fun expedition to build a new university' and uses an unorthodox approach to prepare its students for real-world issues. The team of employees includes anthropologists, epidemiologists and business leaders, as well as circus artists and war correspondents. According to the school's website, its ambition is to 'create a new style of graduates who are more accomplished and able to solve problems.'

It is also very important to allow and understand indigenous knowledge and skills. Although indigenous people make up less than 5 % of the world's population, they protect 80 % of global biodiversity²². Sharing knowledge is essential to ensure that lessons from nature and the current environmental problems are not lost. The Canadian Coast Mountain College anchors cultural inclusiveness in the new student housing on campus to achieve this. Architecture studio HCMA designed the residential centre on ancestral land to facilitate the sharing of cultural practices.



The main lobby in the student dorms
of Coast Mountain College, Canada
photo © HCMA



© Bettaself

Social networks

Through social learning networks, education is transformed into an equal exchange between students and teachers – intuitive, *peer-to-peer*, conversational and interactive. For more than 10 years, Latin America has been known as a hotspot of innovation in education technology (edtech). To offer learning according to the lifestyle/life needs of young people and adults, edtech is now evolving into 'social learning networks', where knowledge and lessons are passed on through everything from WhatsApp to Reddit-like forums.

The Brazilian edtech app **Bettaself** is a great example of a social media-based forum. Users can post content on topics they are familiar with or trained in, giving them the opportunity to exchange knowledge with or teach other users. The Bettaself app, which is a cross between YouTube tutorials and formal education, was born out of the belief that everyone has something to learn and to teach. Europe, Israel and the USA have now expressed an interest in launching versions of the app in their region.

HackU, on the other hand, is a Colombian edtech start-up with a distinct mission: to strengthen education within companies, so that learning and personal development become a habit and not an obligation for employees. HackU focuses on the digital divide in the workplace and uses micro-learning as a methodology, in which educational content, easy to digest and manageable, is presented in small bites. HackU can reach thousands of people who want to update their knowledge or workplace skills without affecting their daily workload. To do this, the company uses WhatsApp to give users access to the different study modules; there is also the possibility to spar one-on-one with a learning coach.

Platzi, also from Colombia, broadcasts pre-recorded seminars on just about everything that can be taught remotely, from engineering to journalism, and always under the guidance of industry experts. The sessions are supported by a Reddit-like platform that encourages debate and conversation between students. Platzi also wants to create a community to keep students engaged. Using algorithms, they can identify their members, the students, and bring them together online and offline based on their interests, place of residence and the pace at which they learn. The knowledge, experiences and views shared in these communities can become a new *tutorial*, which can be integrated in the teaching material developed by a professional.

If we look around the world, we see a wave of online platforms emerging to expand access to knowledge. From more and more virtual learning environments in the metaverse on gaming forums like Minecraft to the rise of live-stream study sessions on **Bilibili***, tech companies are proactively seizing the opportunity to intervene where traditional education systems are failing.

There are certainly drawbacks to digital learning: for example, the lack of personal, one-to-one interaction in a real setting can affect young people's soft skills and emotional intelligence. And yet teaching via apps and forums, inspired by social networks, is actually giving the intellectual hierarchy that has promoted traditional learning food for thought. Time will tell whether this heralds the end of traditional classroom learning; what's important is that learning methods are receiving the new impetus they need.



© Bilibili

Paradoctrine

What remains is for us to challenge the old teaching methods and make room for a new kind of 'understanding', a new doctrine: the paradoctrine.

The paradoctrine is the paradoxical doctrine of unlearning what you have learned so far. Human thinking works like algorithms that create meaning. We like to divide the world up into unambiguous boxes. Innovation with room for surprising combinations and major contrasts can be particularly popular among younger generations. Generation Z and millennials have long been known to suffer from 'thaasophobia' (the fear of boredom and predictability) and thus value initiatives that go further than traditional frameworks. Generation Z is pretty much the first generation that seems to have ceased planning in traditional chains of cause and effect.

By definition, the paradoctrine has no delineated definition and no fixed rules. The doctrines²³ probably include the following:

- Put an end to planning in traditional chains of cause and effect, and start scenario planning around the certainty of uncertainty; so forget multi-year planning.
- Absorb paradoxes, approach employees, interns and students as they are in 2022: people who show less and less predictable behaviour and more and more contrary practices.
- Collect persistent information and experiences, preferably the former by the latter.
- Apply intellectual disobedience: break rules, not to make a difference, but to initiate change.

SDG 8 – Decent Work for All

'Give me a job I love, and I will never have to work a day in my life,' Confucius once observed. 25 centuries later, the words of the Chinese philosopher are still as wise and apparently just as difficult to attain. There is still much work to be done!

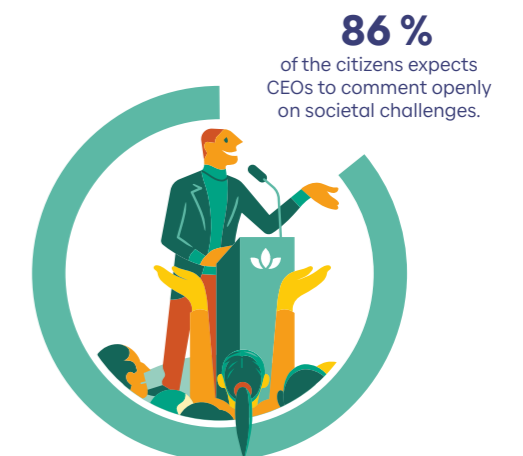
Disintegration

The 'disintegration'²⁴ – the crumbling of the social fabric – is beginning to falter, not in the least because competition and consumption were also muzzled by the pandemic. The realisation that a 'fulfilling' (meaningful) life does not depend on the number of consumer goods you own, but also has to do with a new level of solidarity – was and is slowly dawning once again as other crises hold the world in its grip.

As a rule, people choose the brands or companies that best match their goals. These are functional goals (the product must unequivocally meet my expectations, needs and wishes), but also subconscious, emotional goals, related to our personality and our deeper motivations and aspirations. Due to the infection crisis of '20 and '21 (and the associated banishment to our own cocoon), we saw people adopt a more self-conscious attitude, in which there was a growing need to separate consumption more from the user. In other words, the 'imposed culture of aspiration' – what you buy says a lot about who you are and how successful you are in life – is balanced against broader social concerns such as environmental devaluation, diseases of affluence, deprivation, discrimination, and so on.

In times of crisis, the world of emotion and the reason of the human consumer converge. We know how vulnerable we are as individuals and as a community, so we need to do everything we can to be better equipped in the future against another, major disaster. We will (have to) make greater efforts ourselves and we expect governments to act faster and more adequately and be better prepared, but we also expect private companies to take on their social and environmental responsibilities more, with regard to their own employees and the rest of the world. The 2022 Edelman Trust Barometer produced the number 86 in this regard: the percentage of (a representative sample of) citizens in 28 countries who expect CEOs of

commercial companies to speak publicly about urgent societal challenges, such as robotisation, the purchasing power crisis, and climate change.



A growing number of companies are well aware of this and have begun to redefine the measure of success to recognise that it is fine to strive for profit and ambition, as long as they mitigate the impact of their business through self-imposed constraints. Prada has taken out a five-year loan of 50 million EUR with the French investment bank Crédit Agricole. The reimbursement conditions depend on achieving the most important environmental and social policy objectives. Interest rates will also be reduced when they are reached. New Zealand shoe brand Allbirds has launched a carbon fund and imposed itself a carbon limit to ensure business success doesn't stand in the way of eco-initiatives. The North Face can also be added to the growing list of examples by launching the diversity initiative Reset and the associated Explore Fund in 2020, with the punchline 'building



photo © Pexels

TRENDS: SDG 8 - Decent Work for All

equity in the outdoors and creating opportunities for all'. The American brand of clothing and equipment for adventurous athletes brings together experts in migration culture, entertainment, the outdoors and academia to discuss how the \$6 million fund can and should be spent.

Betterverse

The *metaverse* virtually recreates all aspects of life, and recruitment is no different. To continue to attract employees and consumers and their ever-changing ways of thinking in the coming decades, companies must aim to build – as British future thinker Martin Raymond (The Future Laboratory) calls it – the 'Betterverse', a meta-verse that stands for equality, inclusion, representation, accessibility, transformation, and personal and planetary improvement. Betterverse is also an app that converts your gifts to tree planting campaigns to a NFT tree that grows when your donated tree absorbs CO₂.

In the coming years, organisations and companies in almost all sectors will increasingly focus on 'phygital work', the hybrid model of virtual and physical work, production, sales and communication. In October 2021, Nike submitted seven brand applications, including the use of 'downloadable virtual goods' and 'retail services with virtual goods'. That same month, the company began hiring virtual material designers for their digital product creation team. The vacancy described the role as helping 'to build the future of Nike Footwear materials'; and thus igniting Nike's digital and virtual revolution.

In his controversial book *Snow Crash* (1992), science-fiction author Neal Stephenson used the term 'metaverse' for the first time, describing a future virtual world in which people can socialise and live like avatars – digital alter egos.

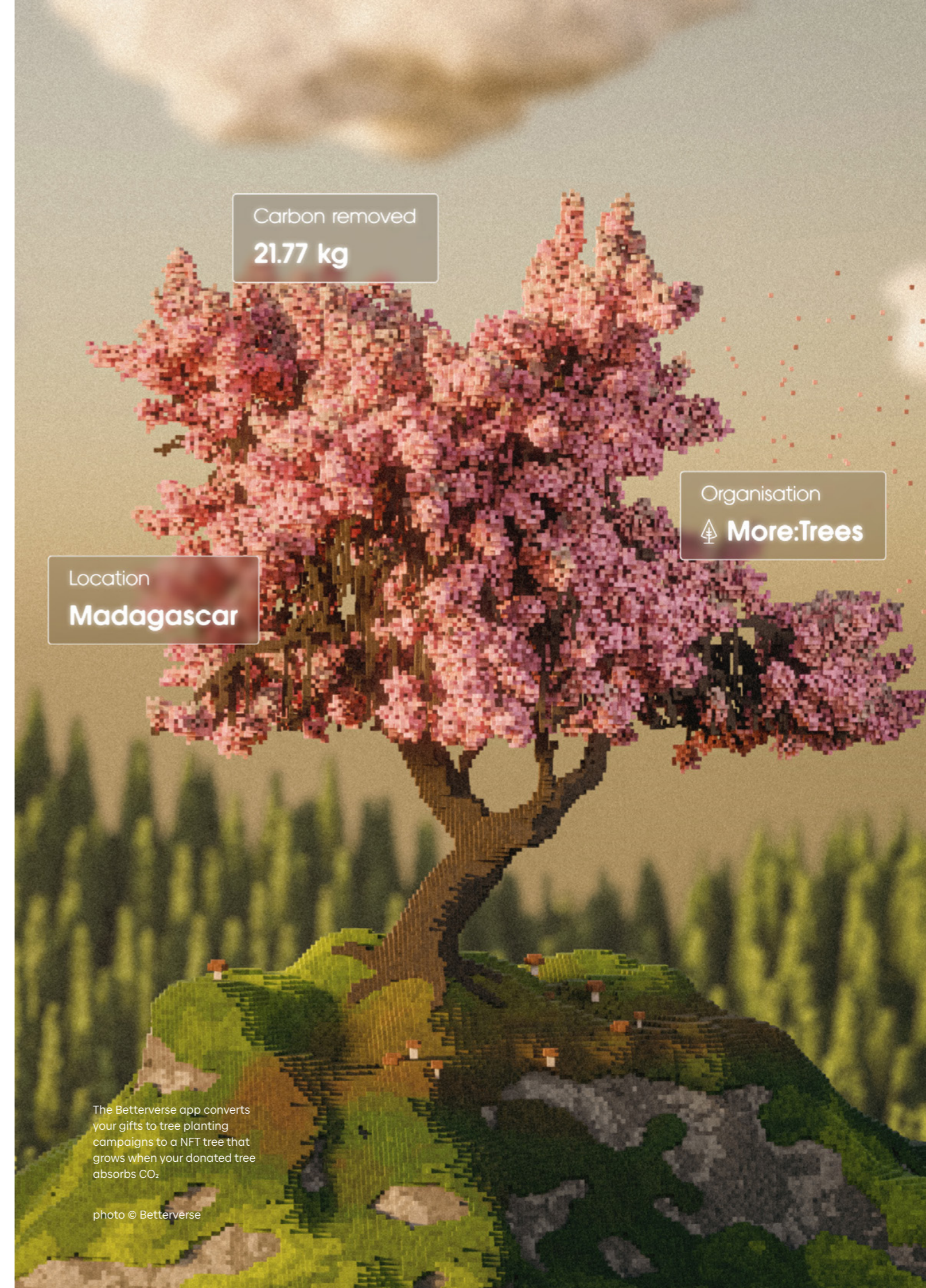
Thirty years later, the definition is still valid, but continues to evolve. The metaverse promises to be engaging, cooperative and exciting, with the idea that citizens will exist 'in' the Internet rather than being connected to it. Leading technology research and consulting firm Gartner Research predicts that by 2026, a quarter of people will spend at least one hour a day in the metaverse to work, shop, go to school, socialise or be entertained. PWC also estimates that services in virtual worlds will add some 1.5 billion EUR to the global economy by the end of the decade.

While the metaverse is possible, and even probable, the question is whether it improves or exacerbates the problems society is currently facing? People and organisations should be encouraged to think more about what the metaverse could be: a space for providing support, for value-driven activism, for democratised access to services.

The business world must also be aware of the importance of moral, compassionate and (even) eco-responsible guidelines – to reduce the carbon emissions of our online consumption, designers are exploring how to design digital landscapes that are more energy-efficient²⁵.

Research by the World Economic Forum (2021) reveals that around half of the world's citizens will have to retrain by 2025. With the help of meta-technology, many tech companies are now able and ready to serve this deeper purpose: training citizens and preparing them for a future of self-directed knowledge and lifelong learning. The future of education is considered to be embedded in the workflow and no longer bound to classrooms. For example, (potential) employees complete an online quiz to assess their skills and interests before considering suggestions for various further training courses and jobs, supported by specific next steps, *best practices* and teaching materials.

The engaging character of the metaverse is also used to improve the skills of the current working population. Recent research by PWC predicts that by 2030, more than 23 million jobs will use *augmented reality* (AR) and *virtual reality* (VR) for training, meetings or customer service. The same research shows that VR course participants are four times more focused than *e-learning* course participants and 275 % more confident in applying new skills after training.



Carbon removed
21.77 kg

Organisation
More:Trees

Location
Madagascar

The Betterverse app converts your gifts to tree planting campaigns to a NFT tree that grows when your donated tree absorbs CO₂.

photo © Betterverse

SDG 9 – Stimulate innovation

Good innovation works through continuous experimentation, rapid testing, cooperation and the acceptance that failure is inevitable. However, the fact that innovation equals technological progress is a persistent misunderstanding. Innovation is the development of smarter products and services, which do not necessarily represent the bigger, the better or the more refined, but which are most adapted to the circumstances, needs and requirements of the time. Technology is neither a necessary nor a sufficient condition in this regard!

Clusterf*ck

A respiratory infectious disease in dormant mode, a brutal war in Central Europe, a hallucinatory energy crisis, an ill-timed employment glitch, acute purchasing power paralysis, long waiting lists in mental health care, drought, forest fires and other climate disasters ... and umpteen other pessimism-sparking circumstances to which we have fallen prey unsolicited and defenceless. In the early spring of 2022 we were promised the Roaring Twenties, today we look the monster straight in the eye and put our good post-Covid-19 intentions for achieving a more sustainable, healthier and more humane lifestyle on the backburner using the excuse of 'affordability'. Today, the average consumer first looks at the price tag, then (or perhaps no longer) at the social, health-promoting or environmental consequences of a store purchase.

While producers of plant-based meat substitutes saw their turnover explode in 2020 and 2021, the growth curve has now been reversed and rationalised. 200 grams of plant-based minced meat is twice as expensive as the reference product at the meat counter.

In other words, the monster. Several unforeseen waves of disasters that simultaneously engulf all our lives. Epic fail! The perfect storm! Or – and in my opinion the best – a clusterf*ck! This onomatopoeic term was first used during the Vietnam War, which went anything but well for the Americans, despite their overwhelming military superiority. Wiktionary defines it as follows: 'Clusterfuck (slang, vulgar). A chaotic situation where everything seems to go wrong. And all at the same time...' Characteristic of a CF is that it

causes severe cramps: all the fibres in the muscular system of our socio-economic and aspirational²⁶ life suddenly and involuntarily contract and bring all progress to a (temporary) standstill. The best way to fix cramp is to stretch. In the organic world of civilisations and markets, innovation and a 'shift in thinking²⁷' are a real cure for CF cramps.



photo © Shutterstock

90 %

lower cost for light in two years
by using Little Sun lamps instead
of kerosene lamps.



Jugaad

Jugaad is Hindi and can be translated as 'a flexible approach to solve a problem, that uses limited resources in an innovative way'. Wikipedia defines 'jugaad' as a creative and innovative idea that offers a quick and alternative way of solving a problem.

The **Little Sun** lamp by Danish engineer Frederik Ottesen and Danish-Icelandic designer Olafur Eliasson runs on solar power, provides stable and powerful light and costs just a few dollars. The designer did not have to look far for his motivation. He imagined the more than 1.6 billion people for whom electricity is not an option. The beautifully designed light could not cost more than a few pennies.

The Little Sun lamp is the ideal successor to the all-round inferior gas lamps powered by kerosene, which are undeniably more expensive, unsafe, impractical and unhealthier. The Little Sun organisation has calculated that after two years, African families replacing kerosene lamps with Little Sun lamps will have saved 90 % on their lighting costs, which would mean an annual saving of 7.2 billion EUR.

In the countries with the lowest incomes and assets, governments and commercial initiators succeed in meeting the needs of those on a low-income by designing highly affordable solutions that are different from common alternatives in typical market segments. 'Western companies can learn a lot from this,' says Jaideep Prabhu, Professor of Indian Trade and Entrepreneurship at the Cambridge Judge Business School, and co-author of *Jugaad Innovation* (2012). 'This approach to business innovation,' Prabhu continues, 'can not only help Western companies gain access to emerging markets and their large, poor rural population that needs simpler, more affordable products. It can also inspire new products for western markets.'



Jugaad Innovation

Jugaad's approach to innovation is based on six principles

1. Look for opportunities in adversity.
2. Do more with less.
3. Think and trade quickly.
4. Keep it modest and simple.
5. Involve external parties.
6. Follow your heart.

1. LOOK FOR OPPORTUNITIES IN ADVERSITY

Here too, many successful initiatives are born out of their setbacks and problems that entrepreneurs want to solve. But in our luxury society and with our futile problems, we cannot cope with the imperfections in less economically developed countries.

Jugaad innovation: UTEC, the Technical University of Lima (Peru), developed the world's first advertising column that converts atmospheric humidity into water. This 'potable water generator' is ideal for desert cities, where it rarely rains, but where atmospheric humidity exceeds 90 %. The project supplies the local population with clean drinking water, stored in 96-litre water tanks, which can be accessed using a tap at the foot of the advertising column.

2. DO MORE WITH LESS

Good jugaad innovation requires far fewer resources in R&D and production costs than more traditional products that solve a similar problem facing the world. As a result, it is available at a fraction of the cost of existing solutions, and immediately accessible to many more people.

Jugaad innovation: The Embrace Infant Warmer was designed by MBA students at Stanford University and further developed in India. Every year, 15 million premature babies are born worldwide, more than four million of whom die in the first few months of their lives, due to the absence of baby incubators and electricity in many hospitals and maternity homes around the world. Embrace solves that problem. It's a sleeping bag with a gel casing to keep premature babies warm. The product



Embrace Infant Warmer: a sleeping bag with a gel casing to keep premature babies warm (photo: © Embrace Global)

is simple to use, portable, safe, keeps mother and child together and above all: it costs just 150 EUR, which is barely 1 % of what a Western incubator usually costs. Embrace is counting on saving 30,000 young lives a year and preventing one million childhood diseases by 2020.

3. THINK AND ACT QUICKLY

Thinking out of the box is standard with jugaad innovation. Doing so quickly requires more than you might think at first glance. For example, poor infrastructure and long distances prevent customised care for many patients. Unless you think creatively.

Jugaad innovation: After China, India, with more than 62 million patients, has the most diabetics in the world (in absolute figures). Doctor Viswanathan Mohan runs a mobile telepractice to help diabetes sufferers in remote villages. By doctors or patients not having to travel long distances, precious time can be optimally used for diagnosis and treatment. After developing remote diagnostic techniques, Dr. Mohan no longer had the financial resources to fund technicians and nearby medical assistance. He eventually managed to persuade a number of nurses and handy volunteers to work selflessly for him a few hours a week. At his express request, the Indian Public Service for Infrastructure provided him with a satellite that would allow him to perform optimal remote diagnosis and care.

4. KEEP IT MODEST AND SIMPLE

The simpler a product is, the quicker it will be picked up. Especially in countries where communication tools and media are not readily available.

Jugaad innovation: Dacia and Datsun are two car brands that embody the spirit of jugaad. Five years after the acquisition of the Romanian brand Dacia in 1999, Renault Group brought this cheaper car to Western Europe. A car without (unnecessary) luxury that did not require new and expensive R&D. Apparently, many consumers here are fed up with expensive options and unnecessary gadgets, given that the number of Dacias sold in Belgium rose from 100 in 2005 to 18,000 in 2020, the year of Covid-19. This success has not escaped the attention of the competition either. In 2014, Nissan Group relaunched the Datsun brand, defunct in the 1980s, in Indonesia, South Africa, India and Russia, with sales prices between (the local equivalent of) 2,500 and 4,000 EUR.

5. INVOLVE EXTERNAL PARTIES

If you also want to introduce an inexpensively developed product to the market cheaply, you will benefit from ambassadors, volunteers or local sellers who will go on the road for you, also to places that are difficult to reach.

Jugaad innovation: Unilever's Shakti Project in India is an example of selling goods through local, small-scale female entrepreneurs. They have made their livelihood from selling low-priced Unilever products in small packages in remote areas of India, door-to-door or in their own living room shops. The Indian word 'shakti' means 'strength' and 'force'. Unilever's Shakti legion consists of about 50,000 women, which together cover more than 100,000 villages



Mitticool: Water seeps from the upper chamber of the clay box, into the wall of the lower sections, where its evaporation keeps the stored food cold. (photo: © Mitticool)

6. FOLLOW YOUR HEART

Jugaad entrepreneurs rarely use (exploratory) focus groups to decide which products to introduce to whom.

Jugaad innovation: In 2001, an earthquake struck Ramakrishna Nagar, a desolate desert village in north-western India. One of the residents of this unfortunate village, named Mansukh Prajapati, was also struck by a photo of a broken clay storage pot in the local newspaper. Not so much the photo as the caption – 'a poor man's broken refrigerator' – gave Mansukh a jugaad idea. Why not use clay to make a real fridge for the villagers? A fridge that looks like an electric model from the West, but which uses no electricity, is biodegradable, functions optimally and costs less than 35 EUR?

A short while later, Mansukh gave the world the Mitticool. The Mitticool is ridiculously simple. Water seeps from the upper chamber of the clay box, into the wall of the lower sections, where its evaporation keeps the stored food cold. After some design improvements, the Mitticool first became an instant hit throughout India and not much later in other parts of the world. Mansukh could not keep up with demand, so he turned his pottery into an industrial mass production unit. He developed new, more efficient methods of handling the clay and began training women from the village in high-quality industrial clay techniques. Soon, a mini-industrial revolution took place in Ramakrishna Nagar and Mansukh also started producing other handy items, such as a non-stick frying pan without a chemical coating, which retains the heat for longer. Cost: 1.5 EUR, ISO certified!

Mansukh Prajapati's inventions are textbook examples of successful jugaad innovation, and this did not go unnoticed by Forbes Magazine. In 2018, the business magazine named him one of India's most inspiring entrepreneurs.

SDG 17 – Partnerships

Unique connections between people – shared experiences, shared ideals, shared capacity, and shared talent – can lead to passionate innovations and inspiring ecosystems. Our hostess, the Earth, now has eight billion human guests and the realisation is dawning that the more we share, the more we have.

World We Web

When you talk to the post-war baby boom generation about the sharing economy, you often get the firm reaction that it's not new at all. 'We hitch-hiked and shared everything too,' they say somewhat bemused. Indeed, during the Summer of Love, in 1968, hippies shared rides and beds to their hearts' content, as is now the case with Uber and Airbnb. So is the sharing economy a question of 'retro revamped'? Perhaps the young generations from then and now are not so different? Or is there something else going on?

Rogier De Langhe, economics philosopher at Ghent University, says that the economic and social context in which sharing behaviour manifests itself today is completely different from the end of the 1960s. There was an economic boom then. There was great abundance, so didn't you keep things for yourself. All forms of material and relational possession were denounced by the youngest adults. Today, that context is completely different. Property prices are high and all the work we take home in the evening – if we

don't already work from home – eats into our available leisure time. Car-sharing pays off, as the roads are bursting at the seams. Awareness of scarcity and ecological limits is growing among people in their twenties and thirties (Generation Z and millennials).

Rogier De Langhe goes one step further by referring to social media and sharing platforms as a reaction to the hyper-individualisation that applied during the golden sixties. Today's young people are once again looking for a sense of community. Silicon Valley's MAMAA²⁸ powerhouses give Generation Z and Generation Y a sense of stability in a virtual, global community. Companies like Facebook, Uber and Airbnb once established themselves as social cohesion brokers and liberators of the status quo. Today, we find that the California hippie saga across these online platforms has become seriously sour. After all, we are increasingly confronted with the side effects. Uber and Deliveroo seem to undermine the principles of solidarity, Airbnb appears to be

attacking the social fabric of entire city districts by transforming entire neighbourhoods into dormitories, and Facebook needs to account for serious digital addictions and, ironically, for much social isolation. On the other hand, these California powerhouses have taught us to get in the car with non-professional drivers or hand strangers the key to our front door. We use our social media to bring people together and increase the meaning of analogue moments. The only thing these tech companies apparently do not (want to) learn to share is their profits. They go, often tax-free and without any solidarity contributions, to Silicon Valley...

It is encouraging that there are thousands of newcomers who are inspired by the platform logic of the sharing economy. They address niches in the market, provide answers to real social problems, or offer a morally justifiable alternative to plutonomy, the economy in which both growth and yield go to a rich minority.



photo © Stocksy



Online, alliances around common interests, ranging from birdwatching to the sale of circular clothing, have grown into powerful armies in places like **Discord** – with 250 million users – and the Chinese Bilibili. They are changing the way we connect, cooperate and develop community links with strangers. The Dutch company Konnect, developer of the OuderApp among others, recently discovered that Generation Z members have on average six friends they have never met in person.

Community is also a lifeline for groups historically excluded from mainstream society, such as LGBTQ+ people and people of global majority. With Generations Z and Alpha being the most diverse ever – since 2018 a city like Antwerp now has more inhabitants with than without a migration background and one in six young people³⁰ in the USA now identifies as LGBTQ+ – we can expect community values to play a key role in our future society.

Young people of Generation Z have never met **6** of their friends in person.



Community

Seva is a new, independent search engine that allows you to perform charity work by simply surfing the Internet. Unlike traditional search engines, Seva promises full transparency of revenue, doesn't store user search data and uses a 'decent minimum' of information to target advertisements. The search site, which uses Microsoft Bing's functionality, raises money from targeted advertisements to help fund UN World Food Programme projects. Seva has emerged from incomprehension and gnawing shame at the realisation that about 5.6 million children still die from hunger and malnutrition every year. In times of techslash – asking big questions out loud about the negative effects of technology on society and tech giants' insatiable hunger for power – the initiators genuinely believe in the positive forces of bits & bytes by creating a way in which everyone can effortlessly commit to charity: searching the Internet.

Belgium has a philanthropic search engine as well. **Trooper** is a digital platform for online shopping. Every order through the site gives a small percentage of the purchase amount to a local amateur sport or scouting organisation. Regular searches also donate a small amount to a neighbourhood project. .

As our collective priorities shift from immediate Covid-19 concerns to larger socio-economic, planetary and technological inequalities, people are beginning to exchange individual expectations, wishes and demands for a (cross-border) larger, group consensus.

We generally associate population groups – partly thanks to social media – with a clearly defined identity and strictly delineated sense of self, but young members of Generation Z, and those even younger²⁹, dispel this myth and acknowledge that international and trans-cultural cooperation is essential for a better future. According to a 2021 study by the British Institute of Economic Affairs, 67 % of young people in Great Britain would like to live under a (more) socialist economic system.



Now-Topia

Resistance to the undeniable shortcomings of (old) capitalism goes hand in hand with calls for a 'now-topia' – a conscious commitment of time and awareness to sensible consumption and creation. Because Covid-19 highlighted our typical Western culture of hypercompetition and status spending, there is less and less reason for people to contribute to industries or companies with hyperacceleration as their core value; the Great Pause (through prolonged lockdowns) has kindly invited many of us to reflect on how we live our lives.

'Until companies discover another approach to success, they'll continue to operate as if we have endless physical energy and material resources. A movement of degrowth is inevitable', writes Georgina Johnson, art critic, in her book *The Slow Grind* (2020).

The extreme growth of the global economy has demonstrably been at the root of the severe social and health climate we find ourselves in. If growth in prosperity correlates inversely proportionally with mental well-being and ecological fitness, why does it hold up as a primary objective in the industrialised world? A company that is already reshaping the politics of business by collectively seeking solutions is the sportswear brand Nike, which launched the open-source Circular Design platform in 2020, based on the premise that 'a more sustainable world is a collective effort'.



Georgina Johnson
The Slow Grind (2020)

Footnotes

- ¹ Quote from *Ik zie ongelooflijke golven van innovatie op ons afkomen (I see incredible waves of innovation coming our way)*, De baas heeft de plaats ingenomen van de priester (*The boss has replaced the priest*), Wayne Visser interview, Trends, 12 November 2020
- ² CapGemini World Life & Health Insurance Report (2022).
- ³ 'Official List of Proposed SDG Indicators.pdf', see <https://www.sdgs.be/en/sdgs>
Sustainable Development Goal indicators website: <https://unstats.un.org/sdgs>
- ⁴ <https://www.sdgs.be/nl/news/waar-staat-belgie-met-het-behalen-van-de-sdgs>
- ⁵ <https://www.plan.be/aboutus/overview.php?lang=en&TM=41>
- ⁶ <https://dashboards.sdgindex.org/rankings>
- ⁷ At the end of 2021, B-Tonic published its first trend report 'Well-being & Connectivity'. You can download it at www.wellbeingworks.be/trendrapport-welzijn-en-connectie/
- ⁸ Report of the 'Business and Sustainable Development Commission', World Economic Forum, January 2017
- ⁹ <https://happiness-conference.world/>
- ¹⁰ Deloitte Employer and C-suite well-being survey, 2022:
<https://www2.deloitte.com/us/en/insights/topics/leadership/employee-wellness-in-the-corporate-workplace.html>
- ¹¹ Randstad, 'Work monitor 2022, the #howweworkrevolution': <https://workforceinsights.randstad.com/download-workmonitor-2022>
- ¹² 'Distributed Work's Five Levels of Autonomy': <https://ma.tt/2020/04/five-levels-of-autonomy/>
- ¹³ Andrew Winston (@andrewwinston) is a globally recognised expert in building resilient, profitable enterprises that put people and the planet at the centre. Read his column at <https://sloanreview.mit.edu/article/whats-lost-when-we-talk-esg-and-not-sustainability/>
- ¹⁴ Communicating a commendable vision without implementing it in practice.
- ¹⁵ Doumen, Kristien, Impact and impact measurement. An application to three initiatives of Ageas, Master thesis recommended for obtaining the degree of Master Business Engineering: Financial Engineering, Faculty of Business and Economics, UAntwerp, 2020-2021
- ¹⁶ AGION (2019), *Een evaluatie van het DBFM-programma Scholen van Morgen (An evaluation of the DBFM Scholen van Morgen programme)*, Agency for Infrastructure in Education
- ¹⁷ BDO Belgium sustainability report – fiscal year 2021: www.bdo.be/nl-be/publicaties/rapporten/2021/sustainability-report-2021
- ¹⁸ *To The Point magazine 2/2022 – BDO Belgium – copyright BDO Belgium*
- ¹⁹ Inspired by the tips and tricks of 'Duurzaam Kantoor' ('Sustainable Office') - www.duurzaamkantoor.be
- ²⁰ <https://media.ford.com/content/dam/fordmedia/North%20America/US/2019/12/11/2020-Ford-Trends.pdf>
- ²¹ This study focuses on young people between the ages of 15 and 25.
- ²² National Geographic (2022).
- ²³ These four doctrines are derived from insights from the book '*The Visionary's Handbook – A Toolbox for Paradox*' (2000) by the American futurist Watts Wacker (who died in 2017).
- ²⁴ The term 'verikking' (disintegration) was coined by psychiatrist Dirk De Wachter and refers to increasing individualisation, more specifically in the area of consumption and performance.
- ²⁵ The average size of a web page is now about 3.5 Mb, almost 30 times the size in 2000. An estimated 400 million websites account for 1 % of total electricity consumption in Belgium [source: serving.green].
- ²⁶ Man's quest for life goals and the meaning of existence.
- ²⁷ A shift in thinking means thinking in terms of opportunities and not problems
- ²⁸ Microsoft, Apple, Meta, Alphabet et Amazon.
- ²⁹ Children born in 2010 or later belong to the so-called Generation Alpha.
- ³⁰ Representative market survey of 20,000+ Americans by *Gallup USA* in 2020. Similar figures emerge in sociological studies in some European countries, including Great Britain and Poland. Why significantly more of (adult) Generation Z members express themselves as LGBTQ+ would mainly mean that among over-40s there is a lot of fear about coming out and that those in their twenties feel less concerned about talking openly and unfiltered about their feelings. Generation Z is also called the *WYHIWYG generation: what you hear is what you get!*

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Colophon

A trend report by B-Tonic
©2023, B-Tonic

Research and editing

Johan Van Praet and
Herman Konings

Responsible publisher

Siviglia Berto,
Managing Director B-Tonic

Lay-out

Studio Beshart

Photography

Pexels, Shutterstock, Stocksy, Studio
Beshart, Wouter Van Vaerenbergh,
HCMA,

Illustration

Peter Willems (Vec-star)

Publishing

Group Joos

Date of publication

december 2022

ISBN 978946466873

Cette publication est également
disponible en français.
Deze publicatie is ook beschikbaar
in het Nederlands.

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