

## Summary ABN AMRO's 5th International Human Rights Conference

# ABN AMRO and human rights

Monday 10 December 2018

## Innovations in Human Rights Due Diligence

Respecting human rights is key to our work at ABN AMRO. Society expects this from us, and we consider it to be an integral part of doing business responsibly. In 2011, the United Nations Human Rights Committee unanimously endorsed the UN Guiding Principles on Business and Human Rights. ABN AMRO wholeheartedly supports the UNGPs, and was the first bank worldwide to publish a report using the UNGP Reporting Framework.

Our goal is to continuously improve our performance and embed human rights in our own operations and business relationships. The annual Human Rights Conference is a good opportunity for us to exchange ideas with external experts, reflect on key challenges and determine the next steps on our path towards respecting human rights.

### Performing human rights due diligence is part of our daily work

Human rights due diligence is the process by which we identify, prevent, mitigate and account for the human rights impacts of our corporate clients. ABN AMRO performs two types of human rights due diligence in its lending portfolio: value chain mapping and company assessments. The bank identifies and assesses structural human rights impacts through value chain studies in the diamond, textile, cocoa and copper sectors. Taking a value chain approach helps us to better understand the level of risk associated with financing companies that are active in these sectors and how we can best use our leverage. With regard to company assessments, human rights criteria are integrated into ABN AMRO's client acceptance and credit approval procedures. We assess all clients – new and existing – that apply for a loan. In addition, we perform event-driven reviews if a client is the subject of adverse media coverage or NGO reports.

### ABN AMRO International Human Rights Conferences

- 2014** Starting our journey in collaboration with Gay Bankers Network
- 2015** Business and Human Rights with Nobel Peace Prize winner Kailash Satyarthi
- 2016** The Dutch Banking Sector Agreement on Human Rights
- 2017** Changemakers
- 2018** Innovations in Human Rights Due Diligence

# Innovations in human rights due diligence

## Setting the scene

Last year, we noticed that a potential client of the bank was mentioned in an NGO report. The NGO had documented severe labour abuses with various companies in the sector, including the one we were assessing. The accusations concerned the company's own operations as well as companies in its supply chain. Public domain information, like the NGO report, is very useful for us in determining whether we should enter into a business relationship with a specific company, and if so, how intensive our efforts should be to improve things. However, the report was three years old, so we got in touch with the NGO to ask whether the companies in question had taken sufficient steps since its publication. But although the researchers wanted to go back and do a follow-up report, they were simply unable to get visas to enter the country.

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## Just an example or illustrative?

This is not an isolated incident. In fact, the public domain is in crisis. According to Civicus, only 3% of the global population live in a country where fundamental civic freedoms are fully respected. Freedom of association, freedom of assembly and freedom of speech are becoming increasingly restricted. Threats, assaults, intimidation and killings of human rights defenders are on the rise. This is a major problem in itself, and it also impairs our ability to respect human rights. We finance tens of thousands of companies active in numerous sectors and countries. From cocoa traders who source

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from West Africa, to mining projects in Latin America. Taking responsibility starts with knowing what’s going on, and listening to the people we affect. That’s why we need to support civic freedoms and human rights defenders. And that’s why we have to improve the way we use the wealth of data that is available in the public domain, and find new sources of information that we are currently not using.

## Ruben Zandvliet, Environmental, Social and Ethical Risk Advisor at ABN AMRO

“The six speakers at the conference showed us that it is possible to find truth in a post-truth world. Some of them expose problems to hold governments or corporations accountable. Others work with the private sector to bridge gaps with workers or communities. Some speak of ‘investigations’ or ‘research’, others of ‘due diligence’. Some use existing information in new ways, others find new ways to obtain information. All of their stories say something about what the future of my job here at ABN AMRO may look like and, more broadly, they are relevant for everyone who shares the concern that human rights abuses may never go unnoticed.”

# How to find truth in a post-truth world

## By performing state-of-the-art investigations

### **Nick Waters, Bellingcat – keynote**

#### *The home of online investigations*

The journalist platform Bellingcat publishes stories on human rights violations based on its research on public sources and social media.

With so many people having mobile phones these days, we have access to a huge pool of images, like photos and videos. These images – especially those produced by individuals – are increasingly being used for investigative purposes. In open source investigations, geolocation is crucial. In countries in conflict or under dictatorship, verifying evidence on the ground can be difficult, and geolocation is often a valuable and effective alternative. It is also useful in situations in which propaganda or fake news is being spread. Images can be manipulated, created at a different time to when the publisher claims they were created, or even show a different place to what is stated in the caption or social media post. Geolocation is also a highly useful method in investigating crime and often goes hand in hand with crowdsourcing, with the public being called on to submit pictures of a specific place or situation.

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### **How combined citizen efforts save children from abuse**

Europol has been crowdsourcing parts of or heavily censored photographs related to child abuse crimes in its 'Stop Child Abuse – Trace an Object' campaign. Around 21,000 tips have come in so far, allowing Europol to identify 25 of the 70 locations. Bellingcat used existing channels to investigate a number of the tips submitted by the crowd. For instance, it used Google Earth to check whether the location provided in a tip was correct and it used satellite imagery to estimate the period in which the photos had to have been taken. In a press release issued in October 2018, Interpol stated that eight children had been identified and one offender had been arrested thanks to these citizen efforts.

[bellingcat.com](http://bellingcat.com)

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### **Eyal Weizman, Forensic Architecture - keynote**

#### *Finding physical evidence through image analysis and reconstruction*

Forensic Architecture (FA) is a research agency that undertakes advanced architectural and media research together with human rights organisations and environmental action groups.

As conflicts these days increasingly take place within urban areas, homes and neighbourhoods have become targets, and most civilian casualties occur within cities and buildings. Urban battlefields have become dense data and media environments. War crimes and human rights violations are now caught on camera and often made available almost instantly. The premise of Forensic Architecture (FA) is that analysing violations of human rights and international humanitarian law (IHL) in urban, media-rich environments requires modelling dynamic events as they unfold in space and time, creating navigable 3D models of sites of conflict and of animations and interactive cartographies on an urban or architectural scale. Combining these novel approaches, FA has built a track record of decisive contributions to high-profile human rights investigations, providing forms of evidence that other methods cannot engage with.

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### **Undertaking collaborative investigations with partners**

Forensic Architecture often undertakes collaborative investigations with partners. In the past, these have included human rights organisations such as Amnesty International, Human Rights Watch, Centro para la Acción Legal en Derechos Humanos, B'tselem, Al Mezan and Migeurop. FA often joins forces with the journalist platform Bellingcat. FA has also worked with international prosecutors, international offices such as the UN Special Rapporteur for Counter-Terrorism and Human Rights, and reporters from The Intercept and the Bureau of Investigative Journalism. The agency shares its work with the public through leading research and cultural institutes. Its main beneficiaries are always the victims of human rights violations, and communities in conflict zones or otherwise subject to state failure or violence.

[forensic-architecture.org](http://forensic-architecture.org)

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## By giving the people a voice

### **Anjali Nayar, TIMBY (This is My Backyard)**

*Report. Investigate. Share.*

TIMBY is a collaboration: a mash-up of filmmakers, techies, security experts and designers interested in breaking down divisions to tell stories that change the world.

In order to make this happen, TIMBY developed a reporting app, an investigation dashboard and a storytelling tool. The encrypted app allows on-the-ground reporting anywhere in the world. The investigation dashboard helps verify and compare reports from the app. With the narrative tool, TIMBY enables people to spread their message and report on the impact of companies on workers or local communities.

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### **Contributing to the closure of over 60 illegal forestry concessions in Liberia**

TIMBY was developed hand-in-hand with the Sustainable Development Institute in Liberia (SDI), headed by Goldman Prize winner Silas Siakor. TIMBY-SDI has been reporting on everything from palm oil to iron ore and social development funds. Their systematic approach has resulted in personal meetings with the president on palm oil concessions and the shutdown of over 60 illegal forestry concessions, and added transparency to millions of dollars of development funding for social projects.

[timby.org](http://timby.org)

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## By capturing real-time insights

### **Antoine Heuty, Ulula**

*Stakeholder engagement for responsible supply chains*

As a global human rights management platform, Ulula connects businesses, workers, communities and governments in order to de-risk operations and create value across global supply chains.

Ulula believes in transparency and accountability as key drivers of successful business and social development. This platform is used around the world to capture real-time insights, enable incident management, provide ongoing social impact metrics and support business operations. Ulula helps clients listen to workers and communities across their operations and supply chains, prevent risks with cost-effective feedback and case management systems, and empower stakeholders throughout their clients' organisations.

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### **Uncovering working conditions in the textile and garment sector**

Ulula's SpotOn project aims to create continuous, accessible and anonymised monitoring systems that allow workers and communities to report labour rights violations, enabling organisations, governments and companies with ground-truthed data to design locally sustainable and scalable solutions to end abuse. Ulula launched its first SpotOn in India's garment and textile sector, because of the known rampant labour rights abuses that disproportionately affect young girls and women.

[ulula.com](http://ulula.com)

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## By helping organisations to take the right decisions

### Lou Munden, TMP Systems

*We solve complex problems. What's yours?*

The work of TMP Systems, a boutique consultancy, spans asset management, commercial investment systems design in carbon, energy and land use, and environmental, social and governance diligence.

TMP Systems draws on comprehensive systems architecture, technology and sustainability experience in developed and emerging markets to solve complex problems. TMP Systems has three divisions. TMP Private works with companies and investors. TMP Public is a non-profit that works with governments, socially responsible companies, multilaterals and philanthropic institutions. TMP Climate is a research and development unit focused on the most complex environmental and social problem of all: climate change.

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### Establishing sustainable economic development

TMP Systems helps make public investments sustainable, ensuring that the results are of interest to private investors and good value to the public. TMP Systems collaborated with CIFOR and Sida on the establishment of the Landscape Fund, a completely new approach to investing in sustainable agriculture, forestry and its associated processing infrastructure. TMP is also involved in conducting implementation work for this project in India, Peru, the Philippines and Tanzania.

[tmpsystems.net](http://tmpsystems.net)

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## By not getting distracted by compliance data

### Rosey Hurst, Impactt

*Re-humanising the supply chain*

Founded in 1997, Impactt is an award-winning ethical trade consultancy delivering practical, innovative, change-focused solutions across multiple industries and countries.

Impactt draws on both ethical and commercial expertise, as well as a full understanding of complex supply chain challenges. The agency helps funders, brands, retailers and suppliers to address pressing social issues, from combating modern slavery to empowering women. Impactt holds strongly to its core values. The organisation maintains a high level of professionalism and sensitivity throughout every project, particularly when dealing with controversial issues. Impactt cares about improving the lives of workers and believes that humanising the supply chain is a vital step towards building resilience and understanding. Impactt also stands for collaboration and deep-rooted knowledge.

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### Building an award-winning factory productivity programme

As an innovator in the ethical trade space, Impactt designs, revises and develops unique, high-impact programmes across the supply chain. These programmes vary from boosting supply chain transparency to promoting social dialogues, achieving workplace equality, protecting vulnerable workers and unlocking productivity gains. One of these innovative projects is an award-winning factory productivity programme to help demonstrate the link between improved pay and labour conditions, and productivity and profit. The programme has reached some 280,000 workers in 188 factories across Bangladesh, India and Myanmar.

[impacttlimited.com](http://impacttlimited.com)

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## What can we do differently?

All these examples show that the private sector has access to an unprecedented set of tools, resources and people with which it can raise red flags, expose human rights issues and truly understand – and act upon – the human rights impacts of their business on the ground.

The challenge, however, is to bring all these ingredients together so that, in conjunction, they will help us address human rights risks and impacts in our day-to-day due diligence work. All in all, the conference produced a number of valuable insights, which can help us make a difference starting today.

## Key takeaways

### 1 Verify your findings or get verification. Listen to the rightsholders.

The internet may offer a virtually unlimited amount of data, but the question is how reliable, accurate and up-to-date this information is. Verification is crucial. If possible, verify your findings yourself or, when in doubt or if your resources are limited, get them verified by experts. At any rate, always listen to the people impacted by the bank and its clients, like local communities and employees.

### 2 Ask the right questions. Be sceptical.

People tend to say what they think you want to hear. Keep this in mind when asking questions. The best information is obtained by asking open questions without offering any suggestions. Always be sceptical and get to the bottom of crucial issues.

### 3 Realise that not everybody needs to do everything.

Every organisation has its own expertise – you do not need to do everything yourself. The trick, and the challenge, is to join forces. As the conference revealed: the potential of combined intelligence is extremely high.

### 4 Scale up for meaningful change.

Collaboration is not only vital in keeping internal processes manageable; more importantly, it brings true change within reach. The only way to achieve significant breakthroughs in human rights issues is to work together.

### 5 Be aware of the downside of models and certification.

In an effort to identify human rights issues, we are creating more and more theoretical models. Although these models help make things more tangible, we must never lose sight of the human side of things. Beware of the 'blindness of certification' – certificates can be a form of window dressing; it's the underlying story that counts.

### 6 Lest we forget: the ultimate goal is to make things better.

It may seem patently obvious, but in complex business settings we risk losing sight of the ultimate goal: to protect human rights. Always ask yourself what the ultimate goal is: Are we trying to steer away from human rights abuses, or are we trying to effect positive change?

#### About ABN AMRO

ABN AMRO serves retail, private and corporate banking clients with a primary focus on the Netherlands and with selective operations internationally. ABN AMRO offers a full range of services to its clients, not only in the Netherlands, but wherever their business takes them. Based on its engagement with stakeholders, ABN AMRO draws up a plan of action, monitors progress and reports the results in its Annual Report, Human Rights Report or online. Reporting progress on stakeholder engagement, such as in this report, is part of ABN AMRO's annual reporting for the year 2018.

Additional information about human rights can be found on [abnamro.com/humanrights](https://abnamro.com/humanrights)

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