CITIZEN ACT



SOCIETE GENERALE

Global Civic Society Bank

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Table of contents

1. INTRODUCTION 3

2. DECLARATION OF COMMITMENT 4

3. SOCIÉTÉ GÉNÉRALE AND NEW MEDIA 7

3.1. YOUTUBE 7
3.2. MYSPACE 8
3.3. ICQ 8
3.4. WORDPRESS 9

4. E-LEARNING 10

4.1. WHY E-LEARNING? 10
4.2. WHO WILL BENEFIT? 11
4.3. HOW SHOULD THE COURSE LOOK LIKE? 12
4.4. WHAT WILL BE THE FINAL RESULT? 13

5. CODE OF BEST PRACTICE 14

6. NETWORK OF NGOS 17

6.1. NGOS DATABASE 19
6.2. PORTAL 19
6.2.1. Portal as a "face" of database 19
6.2.2. Portal as a virtual community 20
6.3. ASSOCIATION 20

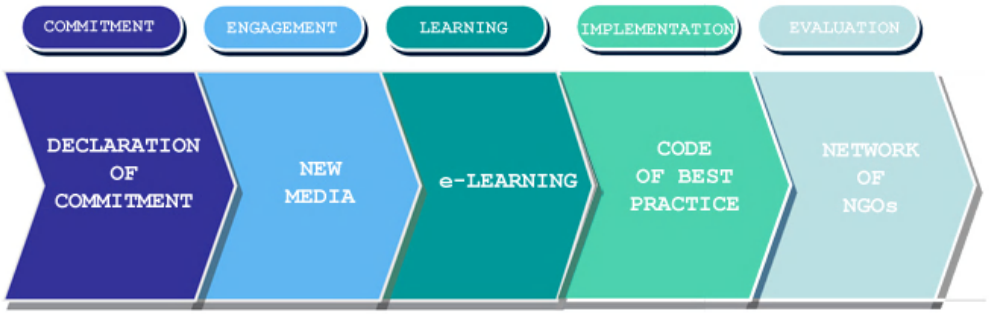
7. EXECUTIVE SUMMARY 22

1. Introduction

The origin of the **"Global Civic Society Bank"** project evolved through a couple of months. This idea does not have accurately specified point in the time when it come up. Our bias towards civic activities comes from our engagement in the institutions of civic society. We see that cooperation between different types of institutions is a focal point of future development. At the same time there is a huge gap between professionals and ordinary people. There is a huge misunderstanding which must be overcome. Because of that and because of our moral courage we would like to promote a social-private partnership.

Société Générale has provided us with a huge opportunity to test our ability of creative thinking. Dozens of people and hundreds of mails brought a huge input into our project. From this place we must send lots of thanks to all these people and institutions which helped us in this pursuit of passion.

We recommend to look through our wikiblog before you start exploring our Citizen Act. There you can find some clear hints and suggestions which moulded our ideas. We are not going to copy wikiblog and paste it here in the final Citizen Act. It is pointless. We have tried to obtain the most valuable content and to develop it into a coherent document.



We have pleasure to present this small package of logically connected instruments. First of all we propose commitment, secondly engagement in the society and learning from the society, then project implementation through the code of best practices code and finally evaluation and networking. Please treat this pack of activities in the same way as you treat the service pack in Windows system. It is a **"social patch"** that makes your CSR system better, faster and more human-friendly.

We propose this small package of documentes but we do believe that this Citizen Act can be useful and it can be a part of more responsible bank, Société Générale, in the year 2028.

2. Declaration of commitment

Declaration of commitment is a soft law that expresses hope and good will of respective signatories in order to change the actual state into better one. It is binding on the signatories as to the result to be achieved but leaves them the choice of the form and method they adopt to realise the objectives within the framework of their internal order.

This particular declaration of commitment presents the brand new idea of cooperation between corporations. The goal is to build the platform of banks and transnational corporations. These companies will oblige themselves to work with non-governmental organizations in order to support emergence of global civic society.

Process of evolution of this declaration must be submitted to multilateral discussions. Three main actors of this process are: non-governmental organizations, companies and local governments. Issues should be discussed during the triangle meetings.

Having discovered some immediate assumptions Urbanska team prepared for Société Générale trial version of Declaration of Commitment.

DECLARATION OF COMMITMENT

DETERMINED to lay the foundations of an ever closer union among the peoples,
RESOLVED to ensure the economic and social progress by common actions,
AFFIRMING as the essential objective of their efforts the constant improvements of the living and working conditions of peoples,
RECOGNISING that the removal of existing obstacles calls for concerted actions,
DETERMINED to promote the development of the highest possible level of knowledge for peoples,
HAVE DECIDED to create a PLATFORM OF COOPERATION

SIGNATORIES, having exchanged their full powers, found in good and due form, have agreed as follows.

I. Sovereignity of partners

Activities of non-governmental organizations are conducted in the field responding the statutory records of each organization. Non-governmental organizations are sovereign and can independently define and solve problems.

II. Partnership

Respective signatories allow non-governmental organizations to take part in describing of needs, defining tasks assigned to realization, evaluation of projects on the partnership ground through:

- consulting of planned activities;
- creating of conditions for based on partnership project implementation;
- common evaluation of activities;
- coproducing of common activities standards.

III. Efficiency

Respective signatories choose the most efficient way of usage of resources. They obey the rules of honest competition and impartiality in order to use the cooperation with non-governmental organizations for efficient execution of social and economic goals.

IV. Honest competitition

Respective signatories provide each party the same information regarding taken activities and apply the same criteria of supporting non-governmental organizations.

V. Transparency

Respective signatories run the transparent information policy regarding intentions and goals of taken activities towards non-governmental organizations. Respective signatories are obliged to inform parties about the choice of partners and conditions of execution.

3. Société Générale and new media

"If you are not online, you don't exist". This quotation seems to be reality not vision. The role of the Internet in people's life is growing fast and it is not predictable to be stopped soon. It follows that Société Générale cannot stand behind the new media technologies. On the other hand, it is extremely important to underline that all these information technology tools are **designed for people not instead of people**.

People have been using online spaces since the beginning of the Internet to communicate. Since this moment virtual communities have become very important part of people's life. Sometimes virtual communities are described as Community 2.0 because they synthsize Web 2.0 technologies with the community. Virtual communities depend upon social interaction and exchange between users online. A similar trend is starting to emerge within businesses where online or virtual communities are taking hold.

There are also business advantages from creating virtual communities. The best portals satisfy in fact all social needs of their users. If companies successfully fulfil the needs they have a chance to establish deeper emotional connections than in traditional relations with customers.

Société Générale is going to be a part of Community 2.0. The level of presented engagement of Société Générale influences community spirit in the global civic society. Virtual communities could be a part of public relations policy of company, but first of all it is a sign of interest in people's activities and it is powerful mutual tool of sharing of information. Urbanska team proposal is to engage in the most popular portals: YouTube, MySpace, ICQ and WordPress. Millions of people and thousands of organizations already use them. They support civic actions and there are films and books about them. They are part of the global civic society.

3.1. YouTube

YouTube is a video sharing website where users can upload, view and share video clips. YouTube was created in February 2005. YouTube gained so great popularity not only because of possibility to share a video but it gives a chance to became famous. There were so far many people whose fame has led to unexpected results and, in some cases, crossovers into traditional media or entertainment avenues.

YouTube is not only used by private people but also by companies or it is used for other events for example recently in political campaign. Political candidates for the 2008 U.S. Presidential election have been using YouTube as an outlet for advertising their candidacies. Voters can view candidate statements and make videos supporting (or opposing) presidential candidates (e.g., videos for Ron Paul, Hilary Clinton, Barack Obama and Joe Biden). In the run up to the 2008 Presidential elections, CNN aired a debate in which candidates fielded questions selected from a pool submitted by users of YouTube. Because of the use of technology to aggregate questions from a wide range of constituents, the forum has been referred to as **"most democratic Presidential Debate ever"**.

Another initiative connected with TouTube is The Davos Question - what one thing do you think countries, companies or individuals must do to make the world a better place in 2008. The idea is that people make videos in which they present their solutions, upload them on YouTube and then the best ones are going to be rewarded.

YouTube is the place where lots of institutions present their more "human" faces. In this virtual community are engaged e.g. the European Union, Google, BBC and many others.

3.2. MySpace

MySpace is a social networking website offering an interactive, user-submitted network of friends, personal profiles, blogs, groups, photos, music and videos internationally. MySpace was launched in 1999. According to Alexa Internet, the portal is currently the world's sixth most popular website.

Many political organizations have created MySpace accounts to keep in touch with and expand their membership base. These range from larger organizations like Greenpeace and the ACLU to smaller locally focused Environmentalist groups and Food Not Bombs activists. Many hopeful 2008 presidential candidates have set up MySpace profiles, presumably in an effort to snare younger voters. Most profiles feature photos, blogs, videos, and ways for viewers to get involved with campaigning. MySpace features these politicians' profiles on its front page in the "Cool New People" section, on what appears to be a random rotation.

3.3. ICQ

As the name implies, ICQ or 'I Seek You' is simply a way of getting in touch with people. ICQ makes it easy to find people with similar interests across the globe, to establish new

friendships, to communicate no matter when or where they are. And once friendships and connections have been established you just need to go online to get in contact without the geographic and time related limitations of the offline world.

The most popular method of communication on ICQ is instant messaging, enabling you to send a message that immediately pops up on an online contact's screen. But there is a lot more to ICQ than that. ICQ brings together the most widely used methods of communication in the simplest way and this is the reason of its success. ICQ has amassed over 180 million users in more than 245 countries since its launch in November 1996.

There is a short film about ICQ entitled *ICQ* directed by Greeg McLean. The film was described by its writer as a mystery/drama, and it concerns a man who while surfing the ICQ network comes across a woman whose acquaintance he could well have done without. The relationship runs the gauntlet of intrigue through to the sinister. ICQ also plays an important role in a Polish popular novel *Samotność w sieci* (Loneliness in the Net) as its main protagonists accidentally find each other in the Internet and, via ICQ, they develop a passionate feeling.

3.4. WordPress

WordPress is a blog publishing system. WordPress first appeared in 2003 and since then the popularity of the portal hab been growing constantly.

Of course not only individuals are expected to use the website. A large number of big companies, start-ups, schools, governments, media and other organizations use WordPress to publish themeselfs on the web. For example, The New York Times publishes over 50 WordPress power blogs. Southwest Airlines publishes a blog for employees and customers called Nuts about Southwest. NASA's Ames Research Center uses WordPress to power their site. Silicon Valley startup Meebo stays in close touch with their customers via their blog. Dow Jones uses WordPress to power their Wall Street Journal blogs.

One of the most famous bloggers are: Boston Red Sox pitcher Curt Schilling who connects with fans on his blog, Robert Scoble, ex-Microsoft blogger, video blogger and author, Jeff Jarvis, creator of Entertainment Weekly who writes about the future of publishing.

4. E-learning

Nowadays one of the problems faced by non-governmental organizations as well as ordinary people is the lack of knowledge. In the age of globalization and information society shortage of this resource can be a bottleneck in the civic society development. Today companies have competitive advantage on this field because gaining knowledge for non-profit organizations has become very expensive. Most of non-governmental organizations cannot afford expensive courses and trainings. Moreover they are not able to transfer knowledge from one to another. There is no tool dedicated to share the knowledge inside NGOs[1] community as well as between them and corporations. Solution should be on the one hand easily accessible for everybody, on the other hand cheap, innovative and high quality instrument. What is more, it should be a common undertaking of non-governmental organizations and corporations, part of the network of NGOs. The solution is e-learning.

4.1. Why e-learning?

E-learning is an innovative educational tool created by combining digitally-delivered content with learning support and services. It refers to trainings carried out mostly on the Internet – distance learning. E-learning encompasses flexibility, freedom and possibility to break free from the traditional forms of learning. It does not require physical classroom attendance. Students never meet teacher (or meet him only during the final exam), all lectures and workshops are available on the Internet any time. Student can get access to the courses any time, everywhere all over the world. After each class student is obligated to pass an exam, furthermore there is the final exam at the end of the course. Usually graduation is rewarded of a certificate.

E-learning was implemented successfully at the universities all over the world. Moreover a lot of companies raised on transferring this idea into business.

A lot of advantages of e-learning can be pointed out, among others:

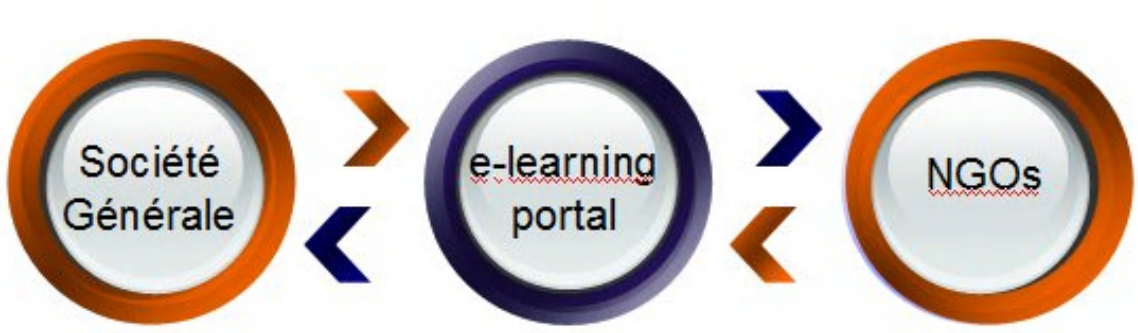
- costs - the costs related to traditional form of learning are essentially reduced (renting the training centre, transport and logistics, food, accommodation);

[1] NGO – non-governmental organization.

- savings of time – people interested in courses can take part when they have time and desire, they do not waste time on travelling, or take away from everyday duties;
- unlimited number of participants;
- possibility of improving and updating courses every time;
- easy monitoring of students' progress in education;
- an uniform knowledge transfer – no interferences and misunderstandings.

4.2. Who will benefit?

E-learning portal is designed to be a tool of transferring knowledge between NGOs and Société Générale. Those subjects will be the main recipients of the trainings. Courses will be created by Société Générale as well as by non-governmental organizations – members of NGOs' network. Two ways of flow of knowledge can be distinguished: internal and external.



Internal flow refers to sharing knowledge inside the group. In case of Société Générale it will include courses designed for bank's employees. This form of training allows the bank cut costs and raise efficiency. Moreover, those courses will be available for employees immediately – instant access to demanded knowledge. Damages caused by the lack of knowledge will be essentially reduced. The educational process can be more personalized, adjusted to certain employee and certain need. Each training can consist of different parts – linked together in one course automatically for certain person. The final result will be easily acquirable new skills for Société Générale staff.

Internal flow of knowledge in the community of NGOs is important as well. Nowadays non-profit organizations often are not able to conduct projects because of lack of know-how. What is more, alliances between NGOs are hardly possible because of different abilities. Usually

partnerships are broken because of mutual misunderstandings caused by lack of knowledge and experience of one partner. The idea of e-learning will change it. NGOs will have possibility of creating trainings based on knowledge of their members. Moreover, case studies concerning experiences in conducted projects would be especially valuable. The scale of mistakes in project's execution will be reduced. Organizations will be able to acquire knowledge that is currently needed for certain goals and projects. It will strengthen partnership between them.

External flow of knowledge refers to the mutual flow from NGOs to Société Générale and in the opposite direction. The subject matter of those trainings can be widely diversified. Non-governmental organizations can organize for employees of Société Générale courses linked with handling with NGOs, conducting wide CSR actions, familiarizing them with needs of certain groups of society etc. On the other hand, Société Générale can share with non-governmental organizations with know-how and experiences on different fields that it owns. Moreover, the expert knowledge connected with banking products or financial instruments can be transferred. NGOs will be able, on the one hand, to use this knowledge, but on the other hand they can transfer this resource further to the society in different kind of courses. Furthermore, flow of knowledge linked with procedures that are in force in the bank can simplify cooperation process. Non-profit organizations will be aware of what Société Générale requires from its partners. The cooperation will be more successful and number of failed projects will be essentially decreased.

4.3. How should the course look like?

The content of courses is extremely important. High quality is the best way to success – which can be measured by the growth of people's competences. All of trainings should be professionally constructed, contain description of situations and cases supported by graphics, simulations, exercises and tests. It is essential to use different kinds of tools, which should be adjusted to the goal of training, help participants to understand the matter of the course.

Also other aspects should be taken into account. The voice of the trainer should be heard especially during introducing, commenting and summarizing. Participants must be stimulated to active approach by trainer's attitude and application. All the courses should be able to deliver unified, comprehensive knowledge and skills in short time.

4.4. What will be the final result?

The implementation of e-learning will lead to rapid development of human resources, competences and skills. In order to support mutual cooperation and mutual understanding, especially important will be external flow of knowledge. Know-how owned by Société Générale will be available for non-governmental organizations and opposite – NGOs will make their know-how available for Société Générale. On the other hand, internal flow of knowledge will raise efficiency of their activities and transfer of invaluable know-how as well as experiences. Better skills of the staff guarantee higher efficiency of their work and better results.

The value of Corporate Social Responsibility activities of Société Générale will grow substantially. NGOs are important part in realization of idea of the civic society, so supporting them in order to allow them carry out their projects will increase the level of citizens' participation in public life. They will not be discouraged from taking part in public life in order to avoid plenty of formal problems that they are not able to face. Citizens will have possibility to gain skills necessary to work more efficiently in their organizations and undertake important actions for society.

5. Code of Best Practice

Non-governmental organizations play a vital role in our life and bring significant economic and social benefits. They consists of people full of passion and commitment to their ideas. But they need to cooperate in order to let their dreams come true.

Planning, combined with proper discussion and consultation on proposals is central to the process of cooperation. This requires Société Générale, people and non-governmental organizations working together in partnership in order to support emergence of the global civic society.

The Code of Best Practice ought to be prepared jointly by Société Générale and non-governmental organizations. This trial version, that Urbanska team has pleasure to submit, is just a proposal of best practices that should be considered in the final version.

Proper and effective communications and consultation between Société Générale and non-governmental organizations is a fundamental aspect of this partnership. Long-term growth, as one of the strategic goals of Société Générale, is a big challenge that requires the global bank and non-governmental organization to work together.

The main aims of the Code are to:

- encourage better communication and consultation at all stages between Société Générale and non-governmental organizations;
- standardise procedures and forms as far as possible in order to help achieve consistency and to aid people and non-governmental organizations;
- promote social-private partnership;
- speed up realization of project;

CODE OF BEST PRACTICE

on Société Générale cooperation with non-governmental organizations

Annual strategic discussion

1. Société Générale provides a valuable opportunity for non-governmental organizations to share information about plans for the forthcoming year and for local authorities to provide feedback and general advice to non-governmental organizations and Société Générale to help guide their thinking and plans. The idea is to provide a strategic overview rather than detailed analysis and advice.
2. Annual meetings arranged and conducted in accordance with non-governmental organizations will help to ensure that clear and consistent advice is available to non-governmental organizations at a relatively early stage in their planning.
3. Plans could be used to facilitate discussions with local stakeholders where sensitive local issues are apparent.
4. Société Générale and non-governmental organizations should take into account the local authority's comments where possible.

Application assessment and taking a decision

1. Clear and coherent criteria of application assessment in Société Générale are freely available. The whole assessment procedure and taking a decision come under transparency policy and partnership approach.
2. Société Générale declares to appoint the specific people that will be responsible for particular project in the course of the whole venture.
3. Submitted documents should be analyzed from the social impact point of view. Financial analysis is one of components of the assessment procedure. In case of infringment of regulations the Société Générale officials are obliged to contact with non-governmental organizations.

4. Société Générale takes into account the social and unprofessional character of non-governmental organizations regarding application procedure.
5. At the non-governmental organization request Société Générale is committed to provide help concerning finding commercial partner and matching of organizations.

Project execution

1. Control of project execution falls into two steps: ex-ante and ex-post control. Société Générale declares to cooperate with non-governmental organizations in auditing process.
2. Efficiency criteria are in the common interest of both Société Générale and non-governmental organizations. Parties are obliged to put forward all documents that could have impact on the common interest.
3. Société Générale is engaged in the run of events. At the non-governmental organization request Société Générale is committed to project consulting and know-how support.

Project evaluation

1. Société Générale is engaged in providing an appropriate feedback on performance. Assessing of existing knowledge and suggestions for improvement contribute to more efficient cooperation in the future.
2. Multi-faced approach to evaluation is essential. Methods of evaluation include measuring of inputs, outputs, outcomes, and impacts.
3. Unsuccessful projects are also the point of interest of Société Générale and are the subject of evaluation process.

6. Network of NGOs

Networking seems to be very popular tool nowadays. Popularity comes from usefulness that this instrument can offer. It is worth underlining that network has to provide synergy effect. In short, synergy effect means that the sum of the whole mechanism is bigger than the sum of individual elements.

Very precise example of networking is so-called **six degrees of separation**. "Six degrees of separation refers to the idea that, if a person is one step away from each person he or she knows and two steps away from each person who is known by one of the people he or she knows, then everyone is an average of six 'steps' away from each person on Earth."[2]

Having looked for synergy effect Urbanska team has decided to point out three instruments that the real network of non-governmental organizations must include. These three instruments are part of so-called Network Core. In this Network Core are involved:

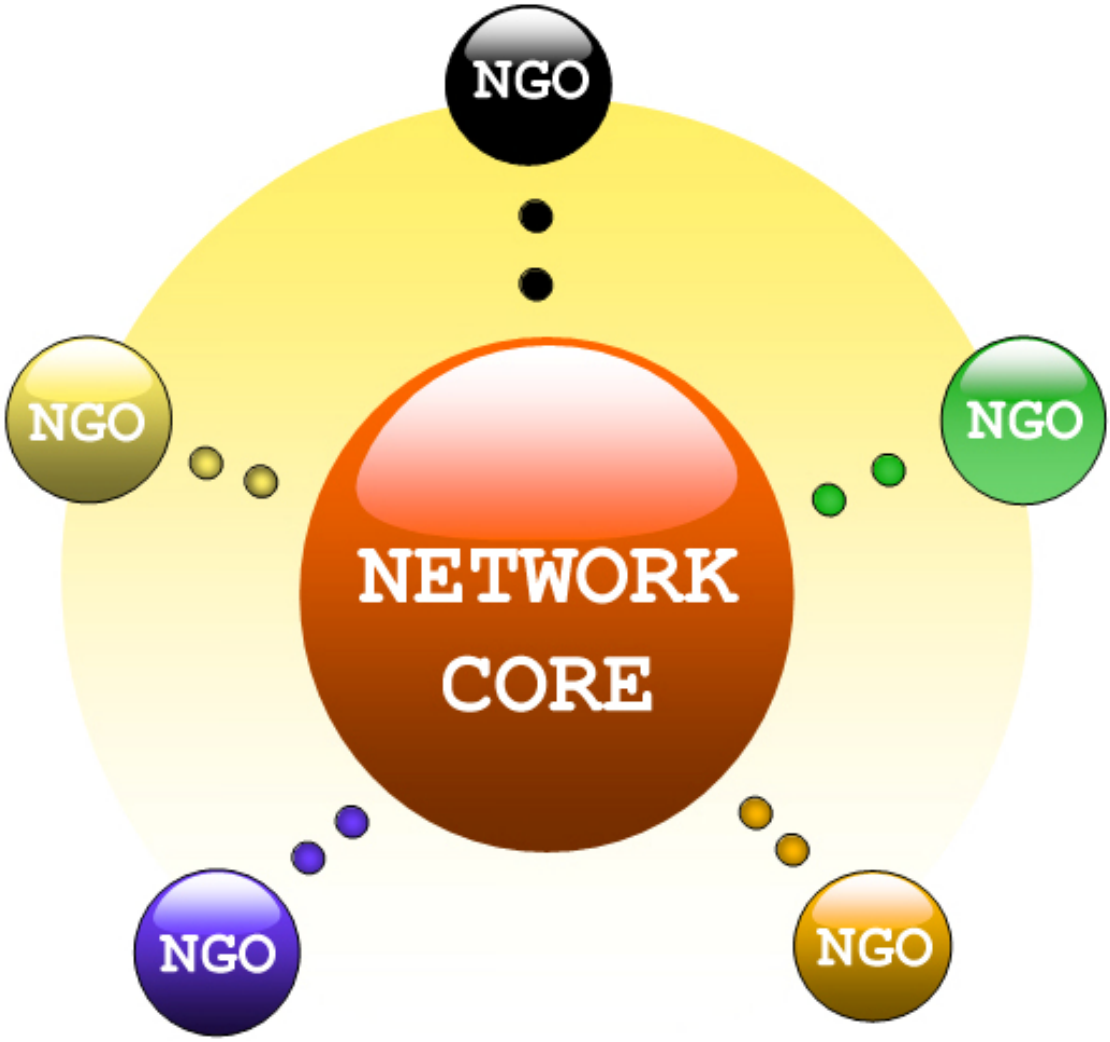
- non-governmental organizations database;
- portal;
- association.

Network Core and non-governmental organizations create Network of NGOs.

Setting a couple of major rules that would shape NGOs' network is essential. Network of non-governmental organizations will be based on 4 pillars:

- people;
- information;
- quality, not quantity;
- 'give and you shall receive' principle;

[2] Six degrees of separation [in:] Wikipedia The Free Encyclopedia, http://en.wikipedia.org, 04.03.2008.



A star topology

Network of non-governmental organizations will be based on a star topology. Having chosen network structure it was required to take into account peculiarity of our conditions. NGOs' network will have to deal with thousands of units that objectively would bring small added value. They have power because there are lots of them. In order to accumulate this potential it was needed to create more centralized model of network. What is more, it is easier to set up this kind of mechanism but on the other hand it is required to watch out for bottlenecks. Flow of huge amount of data can simply block the whole structure. It follows that flexibility of structure must be capable to change.

6.1. NGOs database

Public access to data concerning non-governmental organizations is required in order to fulfil minimal requirements that non-profit organizations must face. However, database cannot be limited to the standard data. There are very important details that must be revealed e.g. name, contact data, number of members, scale of activities or main area of activity. There could be provided also useful information about e.g. legal form, budget and person responsible for public relations. The goal of database is to supply stakeholders with as much utilitary information as it is possible. From this point of view it is worth concerning supplying stakeholders with the history of projects conducted by organizations, external opinions and recommendations and the declaration if organization runs a business.

The quality of infomation and security of database are the matters of utmost importance. On the one hand, it is the matter of structure and technology but on the other hand it is the question of physical protection. Standards of security must be obeyed without no doubts. It is underlined nowadays that information is the most valuable resource. This huge database will be the focal point of many groups of interest. Because of that the quality and security must present the highest standards.

6.2. Portal

6.2.1. Portal as a “face” of database

Website mechanism is a reflection of background instuments i.e. database and the work of association. Mechanisms that make database work are completely incomprehensible for ordinary people.

Select City, Name, VendId

from TrnVendor

where City in ('Paris', 'Warsaw', 'Zurich')

order by City;

It is very simple SQL procedure that selects from the exemplary database only these record that are connected with cities Paris, Warsaw and Zurich and arranges them in order of city name. The usability of SQL console is insufficient and requires knowledge of this program. Because of that network of NGOs needs more people-friendly mechanism. The solution was found in the Internet portal. The outside of network has to fulfil all the conditions that are

demanded from the modern website created in Web 2.0 technology. Usability is the matter of special attention. The majority of users of this website probably have never experienced closer contact with databases so launching user-friendly mechanism is really important.

6.2.2. Portal as a virtual community

Prospective potential of website that operates the huge amount of data is promising. What is more, target group is strictly defined. All the users are the people of interest in non-governmental organizations and social activities. It would be silly not to provide them with the bigger amount of services. More individual-centric and bottom-up social tools would not only attract people because of the database of NGOs but also let them stay on this website because of additional services, e.g. blogs of organizations or e-learning.

Relevance of information is crucial. The easiest way to achieve appropriate information is to obtain it from the most reliable source of news. NGOs cannot disregard the place where thousands of people come to look for non-profit organization. This kind of incentive must bring very fast influx of so-called insiders, i.e. fully-committed community participant.

Network is not only the database. It is the place to share your vision and share your passion. It is the place where you can find partner. It is almost as in the song *The place where you belong* by Shai. The place to share opinions and to discuss is needed.

A couple of key rules of behaviour must be followed. The most important are:

- Sale of information obtained from the Network is strictly prohibited.
- Members shall not use the Network for the purpose of commercial solicitation, advertisement, or any other commercial purpose.
- The Network shall not be used by its members for any illegal purpose.
- The Network must not be used to transmit any communication or information which is considered, or the method of distribution or transmission is considered, or likely to be perceived as offensive, abusive or harassing to any Network Member.

6.3. Association

Caution is vital in creating of non-governmental organizations' network. Caution is especially important during creating entity that would be responsible for the whole mechanism. Information matters nowadays. Somebody who has access to information works faster and is

more competitive. On the other hand, transparency and impartiality are especially vital for those who act for society. The institution that will take care about the database and the website has awake no doubts.

There is a huge task in front of this institution. Networks really work when somebody takes care about them. Contact data must be up-to-date and somebody has to show all these non-governmental organizations behind the records in the database that they count and they are needed. This clear and simple psychological way of behaviour makes non-governmental organizations more committed and eager to work even harder and cooperate better with companies and other organizations.

This institution must be managed by specialists who are devoted to the goals that will be in front of them. This kind of solution guarantees not only the clarity of game rules but also efficiency of functioning of the whole mechanism.

Management ought to be supervised by the Supervisory Board that would consist equally of representatives of non-governmental organizations and Société Générale. This system guarantees that all decisions must be made on consensus ground. It follows that partnership will be the main principle of network development.

7. Executive summary

“Global Civic Society Bank” prepared by Urbanska team is one of the projects that take part in the final stage of Citizen Act II competition. This project refers to the contest statement: “Imagine what Societe Generale, the responsible bank, will be like in 2028”.

As for the nature of civic society, it was reveald that the global approach is the next step of emerging of civic society. It was underlined that this process is rather inevitable. Political and legal circumstances have less and less impact on the societies. They role is to supervise and stimulate in case of lack of initiative. Due to high sensitiveness of this matter cooperation between companies and institutions of civic society is essential in this matter. It seems to be the only approach that guarantees an appropriate development of global civic society.

Package of instruments presented above should be perceived as a “social patch” implemented in the existing system. “Social patch” does not mean financial donation for any group of interest. It means creation of partnership and incentives for more efficient cooperation.

From the strategic point of view, special attention must be paid to the process of implementation of these instruments. Insufficient caution would result in the opposite effects. Flexible code of conduct must be adjusted to arising bottlenecks and other problems. Positive attitude towards changes and execution of particular steps is essential for realization of project goals.

All in all, on the basis of thorough analysis conducted on the wikiblog and presented instruments we do recommend global civic society approach.