

the wave

A NEWSLETTER OF SPRINGBOARD CONSULTING

www.consultspringboard.com

Disability Matters Special Edition



2018 Disability Matters Events

*North America
Jupiter, FL
April 24—26, 2018*

*Disability Connect
Mountain View, CA
February 21st, 2018*

Dear friends:

Welcome to the special Disability Matters Asia Pacific edition of The Wave. Although I was not able to be there due to a health emergency, months later I'm still hearing about what an amazing Conference this was.

I want to once again congratulate our honorees who, in this issue, are graciously sharing even more of their success stories and to thank them for doing all they do to ensure that Persons with Disabilities matter when it comes to their work forces, their workplaces, and marketplaces.

I also want to once again thank our sponsors and especially our host, Accenture. Without their ongoing generous support, none of this would have been possible.

Wishing everyone a successful year-end. I look forward to seeing each and every one of you at our next Disability Matters Asia Pacific event.

Your friend and Springboard's CEO,

Nadine O. Vogel

INSIDE THIS ISSUE:

Nadine's Message	1
Workforce Honorees	2
Workplace Honorees	9
Marketplace Honorees	12
Steps to Success Honoree	19
Disability Champion Honorees	20
We are the Champions!	23
Deepa Malik - Keynote	26
Inclusion Starts with I	29

Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore 27-28 July, 2017

WORKFORCE

accenture

J.P.Morgan



This award category represents Human Resources and related initiatives for the outreach, recruitment, career development, talent management and retention of people with disabilities. This category includes individuals who are born with or have acquired disabilities, maturing workers with age-related disabilities and veterans with service-related disabilities.

Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore 27-28 July, 2017



Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions – underpinned by the world’s largest delivery network – Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With more than 411,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives. Visit us at www.accenture.com

I have been in the role of Persons with Disabilities Program Sponsor for Accenture in India for the last two years and it has been a period of immense learning. I have had the opportunity to play a key role in enabling Accenture’s inclusion and diversity journey in India. We have an underlying belief in inclusion and diversity. The diversity of our people is part of what makes Accenture exceptional. We recognize that each person has unique strengths. And by embracing those strengths, we all deliver high performance—together. Inclusion and diversity are fundamental to our culture and core values at Accenture. We believe that no one should be discriminated against because of their differences, such as age, disability, ethnicity, gender, gender identity and expression, religion or sexual orientation. At the heart of Accenture’s focus on Inclusion and Diversity is the **Talent Ambition 2020**. The Inclusion and Diversity story at Accenture India is driven by a cohesive strategy, that is underpinned by our **Talent Ambition to be the most inclusive and diverse organization in the world**.

Accenture's industry leading approach on Inclusion and Diversity leads the way to develop unique programs to engage and develop employees who are Persons with Disability.

Focus on Enablement - Accenture in India formed the **India Accessibility council** to actively work towards making our workplace accessible in every way. The India Accessibility Council has identified three work-streams – i) **Physical Accessibility** - focused on ensuring that Accenture in India facilities are designed and built keeping in mind accessibility requirements. This work-stream also determines all the existing facilities are accessible by Persons with Disability and remediate where necessary. ii) **Technology Accessibility** – focused on developing a framework for developers and testers which guides them on planning for

Disability Matters - 2017

Bangalore 27-28 July, 2017

accessibility at design, development and testing phases. This work-stream ensures remediation of current accessibility gaps in the most frequently used internal applications, tools and portals. It ensures the availability of latest assistive technologies and educates employees about their availability. iii) **Attitudinal Accessibility** - is focused on making all our trainings accessible as well as on the creation of trainings to enhance disability awareness throughout the organization.

We recognize that our leadership has to lead from the front on this important diversity segment. The council comprises leaders who directly influence and impact accessibility and accommodation outcomes, a Senior Managing Director serves as overarching Inclusion & Diversity Business Sponsor and a Managing Director serves as the Sponsor for Persons with Disabilities segment, also chairs the India Accessibility Council. The council sets overarching direction in the beginning of every fiscal year and meets monthly to review targets and achievements. Most importantly, Accenture also budgets for the Inclusion and Diversity program at the Global, Geographic and at a Business Entity level. This ensures there is constant focus and resources to drive any programs in this space.

Career Development - To ensure that employees with disabilities have a rewarding career, it is imperative to partner and enable them right through their journey with us. In light of which Accenture has designed a special 8-month leadership development program, amongst many others called **Ability unleashed**, which empowers employees with the relevant skills and relationships to grow their careers within Accenture in the way they deem best fit. A true testament to such programs is the significantly higher tenure that our employees with disabilities have with Accenture. Moreover, we have had multiple occasions in which employees with disabilities, as part of such programs, had the opportunity to travel to other countries for onsite assignments as part of Accenture's coveted Global Careers Program.

Creating an Eco-system – In order to create a work environment which is sensitized and encouraging for our candidates and employees who are Persons with Disabilities, we have targeted sensitization programs like, **Disability Etiquettes Training and Managing People with Disabilities Training** for team members and supervisors respectively. Accenture runs specific **Recruiters sensitization workshop** and also conducts **Sign-Language Trainings** to make its employees inclusive communicators.

Accenture in India has a thriving internal **Persons with Disabilities Champions network** to bring together the employees who are Persons with Disabilities, supporters and friends for supporting, networking, mentoring, awareness building and celebrating the International Persons with Disabilities day annually. **Persons with Disabilities Mentoring Program** provides the employees who are Persons with Disabilities access to career advice, Insights & Perspectives of senior colleagues.

#InclusionstartswithI is a popular campaign which has touched and inspired many of our people deeply and helped them realize that bias can appear in both expected and unexpected

Disability Matters - 2017

Bangalore 27-28 July, 2017

ways—and that each of us has the power to make a difference and help create a workplace where it's possible to be successful, both personally and professionally. The campaign is open to the external world and encourages people to write a commitment for making their environment inclusive, click a picture of self along with their message and post the same on Facebook and tag #InclusionStartswithI along with @AccentureIndia

All of the above programs ensure that our employees have the support to succeed not just as professionals, but flourish as individuals.



Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore, India, July 27—28, 2017



Providing Equal Opportunities in Business



Firstly, on behalf of Krunghthai-AXA Life, I would like to extend my sincere gratitude to Nadine Vogel, Founder of Springboard Consulting, for presenting Krunghthai-AXA Life with the “Disability Matter 2017 Asia Pacific Award in Workforce Category” and recognising our commitment and dedication to People with Disabilities throughout Thailand.

My name is David Korunic, CEO of Krunghthai-AXA Life. I am both humbled and honoured to accept this prestigious award as there are fewer things closer to my heart than providing real opportunities for over 1.7 million people with disabilities in Thailand. They face significant challenges and have overcome major barriers in their daily lives around events that we take

Disability Matters - 2017

Bangalore 27-28 July, 2017

for granted, thus they need all the support, encouragement and opportunities that we can provide.

At Krungthai-AXA Life, we provide these opportunities and live by the philosophy of “giving opportunity not charity”. We proactively recruit people with disabilities, not because it is a corporate policy that we must employ, but because it is our human instinct and responsibility to treat all equally regardless of disability, age, gender, culture or race.

Furthermore embedding diversity into the fabric of how we operate makes very good business sense. Once in the right job, people with disabilities can perform as well as, if not better than, other employees. I've also witnessed how they help boost staff morale as they bring a very strong work ethic and "can do" attitude which motivates and inspires their colleagues to achieve better results.

Krungthai-AXA Life has operated in Thailand for 20 years, and since then we have grown to become the 4th largest life insurance company in term of new business in the country and have developed an incredible partnership and trust with each of our 1.8 million customers. I would put the majority of our success down to having talented and hard-working people in the right jobs. I'm a firm believer that great people build great companies.

As someone who has lived and worked in many countries across the region for the last 27 years, I know first-hand the value that different perspectives and experiences bring to an organisation and how an inclusive environment fosters true innovation. The more organisations focus on creating a diverse and inclusive culture and encouraging a range of different views, the better opportunity they have to demonstrate agility in overcoming today's economic barriers.

Inclusion is about leveraging these differences to achieve better business results. By embracing difference, whether that is disability or sexual orientation, we are able to better understand our customers and to find unique solutions to meet their needs. It is about creating an environment where all of our people feel appreciated and valued, where they are able to bring their differences to work each day, and where they contribute their personal best in every encounter.

Today, Krungthai-AXA Life is not only committed to providing equal opportunities to people with a disability but to all potentially marginalised groups including woman, the LGBTQ community as well as multi-ethnic and mixed generational populations. We are one of the leading companies in Thailand that provide spousal benefits for LGBTQ employees and we also provide leave entitlements for staff wishing to change gender. We have a specific team dedicated to organising and promoting LGBTQ and this year we were one of the main sponsors for the Miss International Queen Competition – The annual International Transgender Beauty Competition held in Thailand.

Disability Matters - 2017

Bangalore 27-28 July, 2017

Having such a diverse work environment has its challenges which can't be ignored. Probably one of the most common issues is "unconscious bias". I am sure it exists in every company but if not acknowledged and addressed it could potentially impact ones recruitment processes. Obviously, it is very difficult to completely eradicate such biases entirely from our workplaces but identifying our prejudices, and moving them from our unconscious to our conscious, is certainly the first positive step we must take as we begin to address the problem.

To conclude, I think as CEOs and HR Managers, we need to really acknowledge the importance and benefits of a diverse work culture. If we want to succeed we must encourage a broader perspective. If we have more diverse talent and we capitalise on their input, we will achieve better results. It's only when people make this linkage – when there's a full understanding that diversity cannot be an add-on to your mission, but is critical to your mission, that we will get the transformation we need.

Once again I would like to extend my thanks to all who made this award possible. I accept this on behalf of our committed D&I team and all our employees living with disabilities – and the work of the "Redemptorist Foundation for People with Disabilities" in Pattaya who have helped educate many of our people with disabilities, you have made me immensely proud.

To learn more about Krungthai-AXA Life Insurance PCL.'s initiatives in Thailand, Please contact Jitlada Sirachadapong Email: jitlada.sir@krungthai-axa.co.th.



Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore, India, July 27—28, 2017

WORKPLACE



This award category represents Diversity. Work-Life and related initiatives that support employees who have a disability (as described above) as well as those individuals caring for a child or other dependent with special needs.

Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore, India, July 27—28, 2017

Goldman Sachs

Goldman Sachs was recognized at the fifth annual Disability Matters Asia Pacific Conference and Awards hosted by Springboard Consulting in Bengaluru on July 28.

We received the “workplace category” award for our organizational initiatives in support of professionals with disabilities in the workplace, including the efforts spearheaded by our Asia Pacific Disability Interest Forum Council.

Our firm believes that diversity makes business sense and the business case is well articulated.

Experience has shown us that we can best serve our clients’ interests by tapping the insights, talents and judgments of a diverse workforce.

To support the broader diversity mandate at the firm, we have established the Asia Pacific Disability Interest Forum Council and various country specific Disability Interest Forums (DIF) across the region. Open to all the firm’s employees, the Asia Pacific DIF is an affinity network that aims to raise awareness and understand the needs, priorities and potential of people with disabilities.

In 2011, DIF was established as a country specific network. However, over the years we have seen an increased interest on the topic from multiple countries across the region. In 2016, we introduced the Asia Pacific DIF Council to oversee our various forums in different countries. Its aim is to increase collaboration and connectivity among the forums— to share ideas, improve synergies and maximize the impact of volunteers. The Asia Pacific DIF Council is responsible for driving programs and initiatives that will further the mission of DIF across the region. The Council also strives to embrace awareness of people with disabilities and provide them support. We also address the increasing needs of our colleagues who are caregivers to family members with disabilities.

A key initiative led by the DIF Council is the ‘Disability Awareness Month.’ Every December, the firm celebrates and acknowledges the United Nations “International Day of Persons with

Disability Matters - 2017

Bangalore 27-28 July, 2017

Disabilities” to promote understanding and integration of people with disabilities into every aspect of political, social, economic and cultural life.

In 2016, the DIF Council successfully hosted 11 events attended by over 340 employees in eight offices. Key events include a regional Townhall with Paralympic gold medalist Yip Pin Xiu, “Dialogue in the Dark” workshops, a sign language workshop and a panel focusing on caregivers in the workplace.

“I am delighted that our efforts in building an inclusive workplace environment for people with disabilities are being recognized. It wasn’t a single initiative that institutionalizes our commitment to diversity at Goldman Sachs, but rather, a portfolio of things we’ve done and continue to do which engrains the commitment into our culture and how we run our business. As a firm, we will continue to focus on enhancing the workplace environment for all. On a personal front, I will also continue to stay as an active champion of inclusion to drive positive changes.” Sajith Maliakel, global head of Asset Servicing Technology and Securities Settlements Technology and former sponsor of the Singapore Disability Interest Forum.

Goldman Sachs has seen the value, first-hand, in creating an inclusive environment for employees. From an early stage, we know that people perform better when they can be themselves. We must work to foster an inclusive environment where each employee feels they can bring their entire self to work and perform to their fullest potential and contribute to the great goals of the firm.



Disability Matters - Asia Pacific Conference & Awards Honorees

Bangalore, India, 27—28 July, 2017

MARKETPLACE



The Employer of Choice category represents companies that have taken their Disability Matters award-winning initiatives to a level where there is complete synergy between mission and achievement. Award consideration requires a company to have received two Disability Matters awards in any previous years and, at a minimum, illustrate the long-term sustainability of the initiatives.

Disability Matters - Asia Pacific Conference & Awards Honorees

Bangalore, India, 27—28 July, 2017



Equitas model focuses on helping the women with disabilities, set up self-employment ventures and sanctions loans for small startup businesses, while the effort of most organisations who help by giving jobs to this segment is laudable, in a country like India with a population of 1200 million, with the work force hardly touching the double digit, our model has made more than 19000 women become self-employed and the thrilling part is seeing some of them become job givers, If we had tried giving them jobs we would have probably helped a few hundreds, but through this model we are nearing 20000 people (of whom 4000 are blind women)and growing by the day,

Equitas, meaning fair and transparent was a micro finance institution started in 2007, based on Grameen model conceptualised by Nobel laureate Muhammad Yunus, based on the success of the model in India, Equitas has now been elevated to a Regular Bank by Reserve Bank of India specially to serve the unbanked and un-served population in the country. This was possible due to the excellent service rendered by Equitas to the underprivileged, disabled and marginalised segments covering over 3 million women of the society including widows and destitute.

3 Non-Banking Finance Company's(Equitas Microfinance, Equitas Vehicle Finance & Equitas Housing Finance) merged to become the "**Equitas Small Finance Bank**" from 5th Sept 2016 and will be having a national presence spread over 400 Branches in fourteen states serving over three million women making a living through small and micro enterprises. Nearly 100% of our clients are from priority sector and weaker sections of the society. This indicates the confidence RBI has on us to take financial inclusion forward in a very meaningful manner Transparency International in USA set up in collaboration with Muhammad Yunus has rated Equitas as the first and most transparent organisation globally. Equitas has also become globally known for financial inclusion of marginalised sections of society such as disabled, widows, transgenders among others. The Harvard business school has done two case studies on financial and social inclusion model ushered in by Equitas

Disability Matters - 2017

Bangalore, India, 27—28 July, 2017

Mainstreaming to Include Disabled women in Self Help Groups (started in 2008)

Selection Criteria: the field staff who canvases for women’s group were asked to consciously focus on including women with disabilities from Nov 2008 and the field staff selects women who do some small businesses, and categorically tells them upfront to also include marginalised, disabled and transgenders in the group, he conducts 3 days (1-2 hrs a day) meetings at their place and briefs them on rules & regulation, group dynamics, financial literacy and at the end of the 3rd day a Joint Liability group of 15- 30 women is formed and he collects all documents including KYC on a tablet and pushes the data to a central processing centre(CPC), parallely the Branch Manager, conducts a random check and certifies the genuiness, once processing is over at CPC, the date of loan disbursement is announced in advance and cash disbursed/account credited

IMPACT: Using this inclusive model we were able to mainstream and include till date 19442 disabled women out of which 3690 are blind, we find wonderful adjustments like the group meeting is held at the disabled members house, some are also leaders, in some groups the Transgenders are the leaders

Mrs. Babita Parmar, lives in Indore, Madhya Pradesh . At the age of 4 she lost her right leg due to polio. Her husband Mr. Mothilal parmar works as a watchman. They have two kids. She has taken 17K loan from Equitas. She was trained in tailoring through Equitas Gyan Kendra (EGK) the skill training program of Equitas. She bought a new tailoring machine, started stitching and she is able to make an additional income of Rs 3000 per month.



Mrs. Manimegalai : lives in Chennai, Tamil Nadu, Preparing and selling Floor Cleaners , Toilet Cleaners. Has taken 30K loan from Equitas. Through Equitas Gyan Kendra (EGK) Provided skill training for making Phenyl , floor cleaners, detergent powders , Now she is making Rs 4000 additional income per month.

Disability Matters - 2017

Bangalore 27-28 July, 2017

Mrs. Chanda Disalwar Kale:lives in Nagpur ,Maharashtra. At the age of 3 both her legs were affected by Polio and became immobile. She has two daughters and her husband is a daily wage labourer, she has taken a loan of 25 K for developing her business. Through Equitas Gyan Kendra (EGK) provided skill training for making Paper Dolls .Children living in the neighborhood usually come to her house for buying dolls and also her husband sells these dolls in the nearby shops, departmental stores etc. Presently she is earning Rs3000 additionally in a month .



Mrs. Santhi : lives in Chennai, Tamil Nadu . Due to Polio attack, both her legs have been affected. She is one of the beneficiary of Equitas Birds Nest (EBN) Program, under this program homeless pavement dwellers are rehabilitated by finding them shelter as well as helping them to earn a livelihood through skill training / finding them suitable employment opportunity. Equitas helped to get employment in a packaging division of a personal care product manufacturing company.

Mr. Ravikumar is a graduate and was seeking employment opportunity. Being physically challenged he was finding it difficult to get a suitable job. He attended the Job Fair conducted by Equitas and got placed in an Auto spares selling shop. He is earning Rs 7000 per month. He is living with his parents in Erode. He was referred by his relative who has taken loan from Equitas.



Disability Matters - 2017

Bangalore 27-28 July, 2017

Quotes :

Mrs Saroja :A visually impaired person Mrs Saroja along with her visually impaired husband have been selling Toys, Fancy items in the suburban electric trains. Started borrowing from Equitas 6 years back with 10k loan and now has graduated to take 35 K for developing her business. She has two daughters and hopes to develop her business further as well as has high hopes to avail housing loan from Equitas as well. She says because of the support from Equitas her life changed dramatically

Mrs.Gayathri: affected by polio takes care of the car/cycle/tyre puncture shop being run by her brother. She herself sells sarees / clothes. Presently repaying a 30 K loan. She Likes the service provided by Equitas

Mrs Velankanni: has been affected by Polio, presently she is running Tailoring business, has taken 75K business loan and has been successfully repaying it @4K / Month. She says Equitas is a good organization that trusts even Disabled clients like her.

REACHING OUT TO THE DISABLED – EQUITAS’ ACHIEVEMENTS

Inclusion of Disabled women members in Financial Inclusion

2008-2009--0760

2009-2010--2291

2010-2011- 1915

2011-2012– 0470

2012-2013- 0793

2013-2014- 0927

2014-2015: 3071

2015-2016: 3948

2016-2017: 3694

2017-2018: 1573

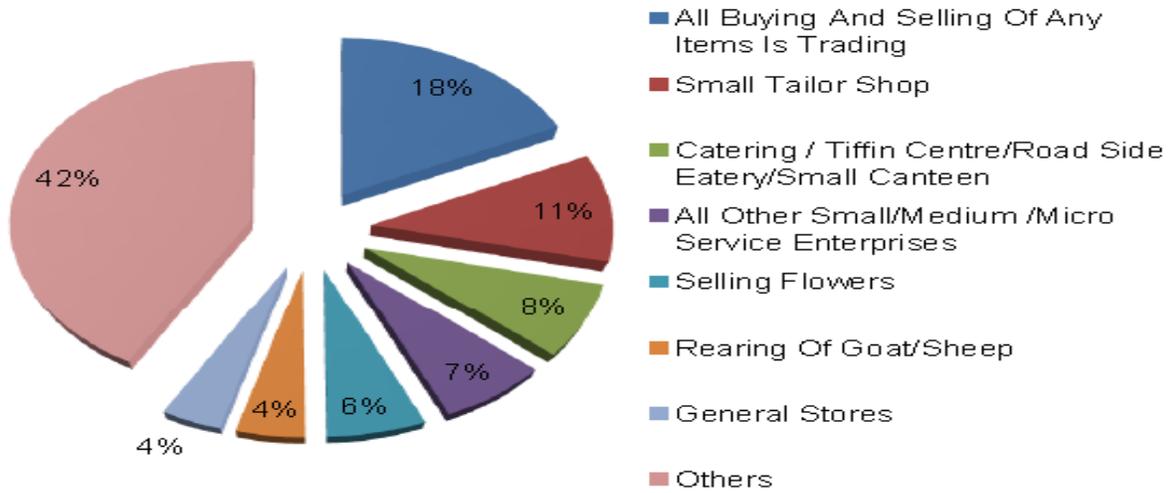
Total: 19442 (includes 3690 who are blind)

Disability Matters - 2017

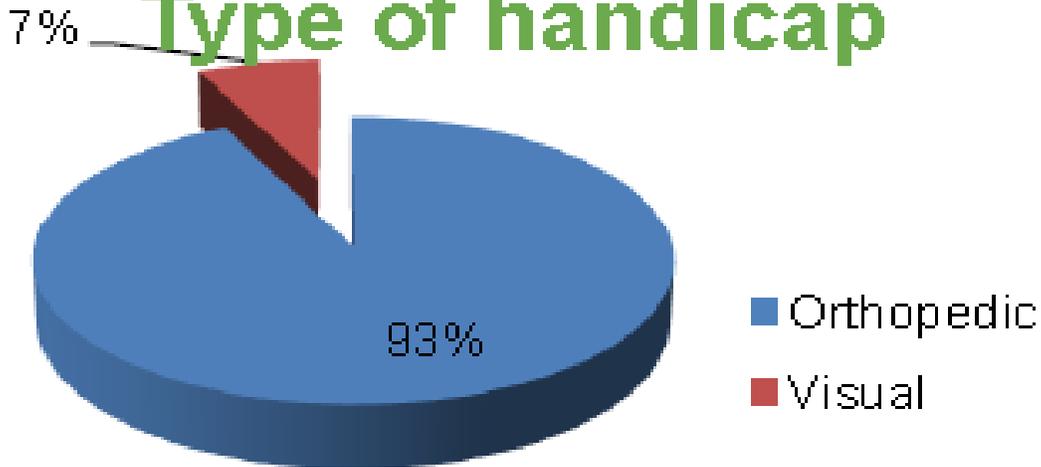
Bangalore 27-28 July, 2017

Data of Disabled Clients at Equitas

Activities and Profession



Type of handicap



Disability Matters - 2017

Bangalore 27-28 July, 2017



Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore 27-28 July, 2017

STEPS TO SUCCESS



The Steps to Success award category identifies and celebrates companies who are beginning on the journey of innovation, action and transformation relative to individuals with disabilities whether as employees, customers or both.

This award also encourages these honorees whose initiative(s) have been in place no less than six months and no more than two years and who demonstrate significant promise of long term success, to have the commitment and perseverance to continue taking the steps necessary to eventually become a Disability Matters Employer or Supplier of Choice, the most prestigious of all Disability Matters Awards.

Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore 27-28 July, 2017

DISABILITY CHAMPION

J.P.Morgan



This award category recognizes an individual whose advocacy, commitment, and action in support of mainstreaming disability in their workforce, workplace and/or marketplace has greatly contributed to their organizations success in these endeavors. The award recipient is someone whose job description does not specifically include this work, yet he/she diligently works to influence others.

Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore 27-28 July, 2017

DISABILITY CHAMPION

J.P.Morgan



RENU MURALIDHARAN
Vice President, Global Technology
J.P. Morgan, India

Disability Matters - Asia-Pacific Conference & Awards Honorees

Bangalore 27-28 July, 2017

DISABILITY CHAMPION



PRATIK RAJIV JINDAL

Deputy Manager - HR, M&A - Global Workforce Transitions
Wipro Limited

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Bangalore 27-28 July, 2017



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Bangalore 27-28 July, 2017



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Bangalore 27-28 July, 2017



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Bangalore 27-28 July, 2017

DEEPA MALIK



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Bangalore 27-28 July, 2017



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#INCLUSIONSTARTSWITHI



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Bangalore 27-28 July, 2017

