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How Business Can Prosper by Building a Better World: A Strengths-Based Approach to Co-Creating Mutual Value

Businesses could, in partnership with their stakeholders, do even better than they are by identifying and capturing new value-creation opportunities that address the 17 UN sustainable development goals. Co-creating Mutual Value uses the positive core of a business, its ecosystem, and engagement of all voices.

An emergent idea

In this article we assume that, while our social, economic and environmental challenges are real, they are not unsolvable. We offer an emergent strategy for dealing with them, merging ideas and practices from the positive human sciences and the field of business innovation.

We invite you to consider that together, as practitioners and managers, we can elevate the role of business in society enough to realize the words of Paul Polman (chair, International Chamber of Commerce and former CEO of Unilever) when he writes "Profit should not come from creating the world's problems but from solving them" (Cooperrider & Selian, 2022). Or the economic system that Pope Francis invites us to create "an inclusive capitalism that leaves no

one behind, that discards none of our brothers or sisters, is a noble aspiration, worthy of our best efforts” (Council for Inclusive Capitalism, 2021). Or, as David Cooperrider suggests, “a world in which the primary aim of business is to create wellbeing, happiness, and wholeness” (Weatherhead School of Management, 2023).

Figure 1: Best opportunities for creating mutual value



It is toward these aspirations that we are developing the strategy and practice of co-creating mutual value. Figure 1 begins to lay out our idea.¹

We propose that while any business can certainly do well *and* do good, all businesses could, in partnership with their stakeholders, do even better by identifying and capturing new value-creation opportunities that directly address the [17 UN sustainable development goals](#) (SDGs).

Examples of mature businesses prospering by solving social and economic challenges are emerging – for example, the response to the global pandemic by firms such as Moderna, Pfizer, BioNTech and others. Other challenges (such as social justice, a more equitable economy, the decarbonization of our biosphere, geo-political conflicts, the regulation of artificial intelligence and our focus on short-term shareholder primacy) cannot be solved with a jab in the arm.

And yet there too, the potential for businesses and their stakeholders to collaboratively apply their unique strengths to building a better world is huge. By making available the necessary tools and practices, even more large, medium

¹ We are indebted to Lacerta Consulting for sharing with us their representation of *ikigai*, which we have modified. (*Ikigai* is a Japanese concept referring to something that gives a person a sense of purpose, a reason for living. [Wikipedia](#))

How can traditional corporate social responsibility become a springboard for a business strategy of co-creating mutual value?

and small sized businesses will develop new products or services that directly address these challenges. The following pages explore such questions as:

- What does it look like when a business collaboratively identifies and captures new value-creation opportunities where business growth comes directly from building a better world?
- What implications arise for the role of practitioners and managers?
- How can traditional corporate social responsibility (philanthropy and community giving, for example) become a springboard for a business strategy of co-creating mutual value?
- What research, activism and innovation are we building upon?
- What barriers does a business face in pursuing a strategy of prosperity from co-creating mutual value?

We also invite your consideration of a draft roadmap, practices and tools for addressing the barriers, and succeeding with identifying and capturing new value that builds a better world.

But first, a story.

How a bank prospers by building a better world: CCMV in action



Sophie, Abeza and their daughter in front of their new home

The Androscoggin Bank, a regional Maine bank, is a certified B Corp. For them, this means “challenging ourselves to reimagine and reinvent the experience of community banking for our clients, our employees and our community partners”. They have committed to pursuing the creation of value that includes but is not limited to the bottom line.

Through listening to community voices, the bank became aware of a socio-economic challenge that it could address for mutual benefit. It had to do with an absence of banking products that made home-buying possible for the growing immigrant community of devout Muslims in Maine.

According to the Koran, charging or paying interest is considered exploitative and sinful because it promotes inequality, increasing the gap between rich and poor... for devout Muslims, avoiding interest keeps them from accessing a wider economic system where buying a

house is a significant step toward financial security.²

Accompanying it is the sense of belonging that comes from the dream of home ownership.

Once this opportunity for the creation of mutual benefit was well understood, the bank worked with the Maine Bureau of Financial Institutions, the Federal Deposit Insurance Corporation, local immigrant leaders and NGOs such as [ProsperityME](#) (a nonprofit that helps immigrants build financial independence). Additional community meetings attended by hundreds of people provided more guidance in the design of the product.

A 'halal' product

A new group of homeowners has been created from people previously stuck in the rental system.

Over the course of a year, the bank developed a new “halal” product, where its loans avoided charging interest by having the bank assume full or part ownership of the home. Over time the co-owner, in this case, the Muslim immigrant, buys out the bank’s stake. The bank also hired an Ethiopian immigrant with decades of banking experience to provide personal banking services to its Muslim clients both as they took advantage of this new product and as they started to use other services.

These small yet significant innovations met the requirements of Sharia law, and generated a new income source and client population for the bank. A new group of homeowners has been created from people previously stuck in the rental system.

Abeza (a social worker in Portland, Maine) and Sophie (a medical records processor with Maine’s largest hospital system) finalized the purchase of their first house early in 2023. At the time of writing, a dozen more homes are under contract or waiting to close with pre-approvals.

'Now we belong in Maine'

Reflecting on his experience Abeza said, “We are here. We are grounded. Owning a home means a lot”. Sophie added “Now we belong in Maine. We are here to stay”.³ While understandably hesitant to reduce their competitive advantage by describing the details of their new product, bank CEO Neil Kiely adds, “We felt

² 'Bank offers first Islamic mortgages based in Maine' This story is based on an article that appeared in the Portland Press Herald in Maine, USA, August 3, 2023 on how Islamic mortgages are providing new home-buying opportunities for some of the state of Maine’s Muslim immigrants.

<https://www.pressherald.com/2023/08/03/bank-offers-first-islamic-mortgages-based-in-maine/>

³ Ibid.

'We felt it was incumbent upon us to ensure that this community had an opportunity to fully participate in the economic system.'

Neil Kiely, CEO of
Androscoggin Bank

it was incumbent upon us to ensure that this community had an opportunity to fully participate in the economic system. The more we can assist them to participate fully, the more it's a win for the state of Maine".⁴

Non-Muslims are also eligible for this new product; the bank is currently exploring possibilities to further scale these innovations by adapting them to businesses, students and others, creating further value for the bank and the communities it serves. Of course, it's also a win for the bank's shareholders – a key element in the co-creation of mutual value as a business strategy.

Co-creating mutual value – in brief

The idea behind co-creating mutual value (CCMV) is simple. Businesses have enormous reach and a unique capacity to create and scale innovative new solutions to difficult challenges. Although much good work is being done by governments and civil society entities, this additional capacity is sorely needed if we are to move the needle on the 17 UN SDGs. To activate this capacity for innovation, a business must be able to generate a reasonable return on its investment.

Following an inquiry into the positive core (tangible and intangible assets, capabilities and aspirations) of the business and its ecosystem members, there is a joint discovery of new value-creation opportunities where:

- There is a good fit between the business's positive core and that of its ecosystem members.
- There is a high likelihood of a solution to one or more of the UN SDGs, expressed in the words of and valued by ecosystem partners – and a benefit for the business.

Then the stakeholders (e.g. groups who might benefit, NGOs with special knowledge or relationships, relevant regulatory agencies, etc.) join the business to develop new services, new products, new delivery channels or other innovations that will create mutual value.

Mutual value is defined by both the business and the intended stakeholder beneficiaries. Value for the business can include any of the following:

- Revenue growth
- Market share

⁴ Personal communication.

- Share price
- Cost reduction
- Improved quality
- Enhanced safety
- Increased retention
- Ability to hire best talent
- A culture of innovation
- New or stronger relationships within the business or with stakeholders in its ecosystem
- Capacity for resilience/agility
- Enhanced brand recognition/customer loyalty
- Increased employee commitment and engagement
- Or any of the many other metrics for business “prosperity”.

Value for the beneficiaries of the new service or product is usually related to one or more of the 17 SDGs, but always expressed in the beneficiaries’ own words.

Implementation of the innovations is supported by “generative evaluation”. This positive approach to reflective learning builds energy and concrete plans for next steps, including scaling of the work.

Building on corporate social responsibility activities

Co-creating mutual value can build on any prior corporate social responsibility (CSR) activities in which the firm has engaged. Relationships and goodwill the firm has established can make it easier to initiate collaborative processes to identify the social, economic or environmental challenges within the firm’s ecosystem. But understanding the difference between CSR and CCMV can be useful.

Relationships and goodwill the firm has established can make it easier to initiate collaborative processes.

CSR (Philanthropy and community giving)	CCMV (Co-creating mutual value)
Examples: Donations to food kitchens and philharmonic orchestras; supporting employees to clean up beaches or hand out blankets to homeless people or to undertake pro bono work.	Examples: Creating a new banking product that enables people whose religion precludes access to the traditional mortgages needed to buy a house (see bank story) or developing a new carpet tile that sequesters carbon (e.g., Interface Inc.).
Helps to build a better world.	Helps to build a better world.

Table 1. Two business-driven approaches to building a better world

CSR (Philanthropy and community giving)	CCMV (Co-creating mutual value)
Donates the financial assets of the business and some of the individual strengths of the people within the business.	Invests both the individual strengths of the people within the business AND the collective capabilities/strengths, tangible and intangible assets of the business AND its ecosystem.
Short- to mid-term outcomes for the business may include increased employee skills, commitment, engagement, attraction and retention. A better world externally is mirrored internally with flourishing at the individual employee level. Outcomes for the world are typically more temporary.	Short- to mid-term outcomes for the business often include development of new products or services, new customer segments, business growth and profitability. Mirror flourishing at both the individual AND enterprise levels evidenced by increased collaboration across internal departments, increased employee skills, commitment, engagement, attraction and retention. Outcomes for the world likely to be longer lasting.
Mid- to long-term outcomes can include new business opportunities that arise from the relationships formed and the time, money or services donated.	Mid- to long-term outcomes include increases in a broad narrative of yields – profits, market share, competitive capabilities, brand recognition – and other metrics of prosperity by identifying and capturing NEW business opportunities.
Creates gratitude among recipient groups but may also create dependency.	Builds interdependent relationships based on partnerships created to co-innovate solutions to social, economic or environmental challenges.
Easy to do but limited to supporting the use of approaches to building a better world that are already being used by not-for-profits or community organizations.	Harder to do because new business opportunities must be identified and captured within new relationships, and rests on innovations within a firm’s business model and possibly its operating model.
Misses possibilities that come from solving social, economic and environmental challenges through new products/services.	Creates new solutions to our social, economic and environmental challenges through innovations in products/ services.

Co-creating mutual value ... builds interdependent relationships based on partnerships created to co-innovate solutions to social, economic or environmental challenges.

Why co-create mutual value?

External pressures:

Calls for businesses to go beyond philanthropy, community giving and doing-less-harm are coming from consumers, business organizations and investors. For example:

- The [Edelman Trust Barometer](#) reports that “80% of global consumers agree that organizations must play a role in addressing societal issues” and “68% say CEOs should step in when government does not fix societal issues”.
- A recent Davos manifesto declared that “The purpose of a company is to engage all its stakeholders in shared and sustained value creation. In creating such value, a company serves not only its shareholders, but all its stakeholders – employees, customers, suppliers, local communities and society at large” (Carlisle, 2019).
- Larry Fink, CEO of the 11 trillion-dollar BlackRock investment fund, is on record as saying:

Calls for businesses to go beyond philanthropy, community giving and doing-less-harm are coming from consumers, business organizations and investors.

It is clear that being connected to stakeholders – establishing trust with them and acting with purpose – enables a company to understand and respond to the changes happening in the world. Companies ignore stakeholders at their peril – companies that do not earn this trust will find it harder and harder to attract customers and talent, especially as young people increasingly expect companies to reflect their values. The more your company can show its purpose in delivering value to its customers, its employees, and its communities, the better able you will be to compete and deliver long-term, durable profits for shareholders (Fink, 2022).

Provocations from academics include:

- Alex Edmans, professor of finance at London Business School, states that a business has a responsibility “to focus on those challenges [social, economic and environmental] that they are best equipped to address” (Edmans, 2023).

Companies ignore stakeholders at their peril.

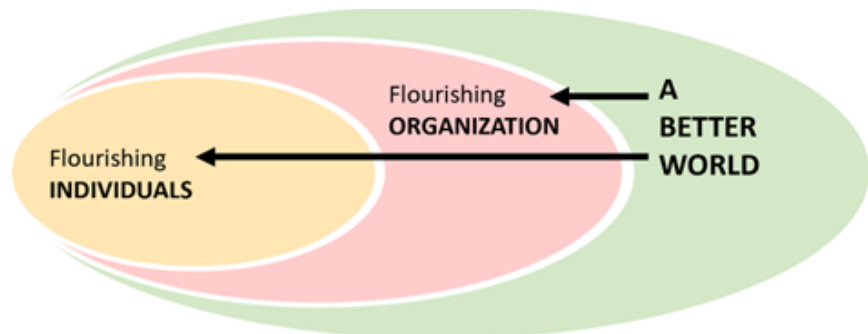
- Dr Tina Ambos (University of Geneva) and Dr Aseem Kaul (University of Minnesota), experts in organization design, state that “Recent years have seen a growing interest in moving beyond the traditional emphasis on shareholder value maximization to embrace a more holistic role for organizations in society”(Ambos & Kaul, 2023).

Creation of mutual value as a business strategy for growth is gaining prominence – as described:

- In a recent McKinsey article “The triple play: Growth, profit, and sustainability” (McKinsey & Company, 2023).
- In the book *The Business of Building a Better World* (Cooperrider & Selian, 2022).

And finally, there is there is another positive impact that comes from this work – the gift of an organizational culture where collaboration and innovation benefit both the business and the individuals within. David Cooperrider describes mirror flourishing as the idea that “to bring an organization to life, on the inside, then don’t focus on the inside!” (Cooperrider, 2015). Visually it looks like this:

Figure 2: Mirror flourishing



If this image looks familiar, it may be because most of us have accepted a left-to-right version as “given truth”. That is, if people “grow”, then the enterprise “grows” and eventually, the world becomes a better place, full of flourishing organizations and people.

Mirror-flourishing thinking asks what might happen if we focus our work on creating a better world as a starting point.

But mirror-flourishing thinking inverts this and asks what might happen if we focus our work (as managers or practitioners) on creating a better world as a starting point. Might we move faster? Might we move further? Might we move higher?

The answer seems to be YES.

- As Paul Polman, shares in his book *Net Positive*, this idea that organizations thrive when society thrives is increasingly accepted in the C-suite.
- In *Firms of Endearment*, the authors also provide a mountain of evidence (Sisodia, Wolfe & Sheth, 2003). They show that organizations aligning the strengths of their ecosystem partners create not only organizations that other companies love partnering with and people love working for, but also organizations that the market loves investing in and that produce economic results significantly outperforming the S&P 500 averages.
- Economist Marianna Mazucatto's 2021 publication, *Mission Economy: A Moonshot Guide to Changing Capitalism*, also provides ample evidence that when we focus on lofty goals and monumental effort – something beyond greater market share or better EBITDA (earnings before interest taxes, depreciation and amortization), something that is an unprecedented challenge (i.e., “moonshots”) – we create unprecedented flourishing in the ecosystem.

Challenges in co-creating mutual value

Based on our research at the CCMV collaborative, actual progress in integrating these ideas into a business's core strategy for growth, profitability and sustainability is limited. This is partially due to:

- A lack of published examples of businesses achieving growth, profitability and sustainability by identifying and capturing opportunities for mutual value creation that builds a better world (using the UN SDGs or some other widely accepted set of metrics).
- A lack of well-described and evidence-based “HOWs” to overcome the human and organizational challenges listed below:

Many investors, owners and executives in businesses think they are already “co-creating mutual value” – confusing it with philanthropy and giving activities.

Fear of being seen as predatory if the business is making a profit by solving a world problem.

Table 2. Human and organizational barriers or challenges to integrating CCMV as a core business strategy

Brains are not wired to respond to weak signals – even if they portend of catastrophe.

Psychological “commitment” to existing ways of operating that are largely unconscious and not easily reflected upon.
Existing sustainability initiatives may actually be acting against the creation of mutual value that explicitly benefits the business, its ecosystem and society.
Investors and executives focused exclusively on short term returns who don’t prioritize the urgency of solving the world’s problems. There is no immediately understood link between the current world of shareholder/owner primacy, profit generation and achieving the UN SDGs.
Organizations are part of a wider economic ecosystem which has limited metrics or desire (at present) to value anything except short-term financial returns and shareholder primacy. There is long history of punishing companies that step out of “traditional” lines, even if they do so aiming to continue to meet these two primary goals.
Human beings are naturally energized and mobilized by challenges and threats that are “present and dangerous”, not “imminent and dangerous”. Brains are not wired to respond to weak signals – even if they portend of catastrophe.
Any work in this area is seen as or expected to be a cost versus a benefit.
Lack of political will and support, including real packages of aid or benefit.

So – how might we take action?

As a strategy for generating business growth, profitability and sustainability by building a better world, CCMV requires a roadmap, practices and tools that help to effectively and efficiently:

- Generate internal momentum for this work sufficient to overcome the skepticism and inertia related to past success in developing and selling new products or services that customers buy whether they build a better world or not.

This means the roadmap (and associated practice and tools) must engage boards, executives, employees and even potential external partners at the level of both the heart and the head.

Find new value-creation opportunities that benefit community-level stakeholders, society and the business.

- Find NEW value-creation opportunities that benefit community-level stakeholders, society and the business. This often requires looking for “opportunity points” rather than pain points in the firm’s ecosystem, through the eyes of those stakeholders who are not typically part of business development conversations. This is more likely to happen if both internal and external ecosystem members engage in identifying their joint collective strengths and their hopes and aspirations for possible partnerships based on them.
- Successfully capture the opportunities identified in ways that benefit the business, community stakeholder(s) and society. This requires clarity of exactly what “mutual value” means to each party, how it will be co-created and how it will be delivered. Innovations in products, services, operating processes or the firm’s business model are often needed to move the opportunity from “identified” to “captured “. As with all partnership-based innovation processes the engagement of “the whole system” in developing and rapidly prototyping possible solutions in low-cost/low-risk ways, using generative reflection for learning and moving forward, are key.

We offer here version 1.0 of the CCMV roadmap, practices and tools to address the challenges listed above and to provide practitioners with the resources for application in the field. As with all theory and practice development, we are building on the best of what exists – for example the work of the Oxford University-based [Economics of Mutuality Foundation](#) and Harvard-based [Shared Value Initiative](#). The roadmap, the associated practices and the tools will continue to evolve as practitioners share with us their use of this early version and as our learning from “exemplar pioneers” continues to grow.

A business roadmap for CCMV

Figure 3 describes v1.0 of an inquiry-driven, strengths-based roadmap composed of multiple conversations within five phases. Each phase has a series of questions that must be answered.

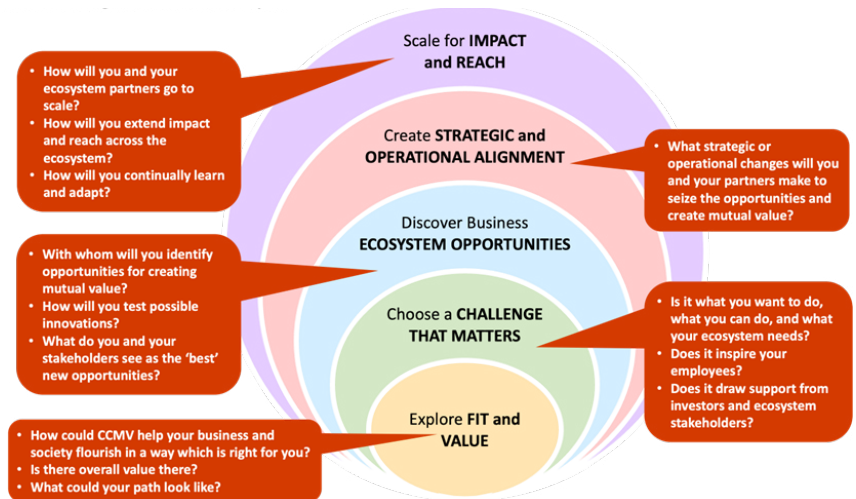
CCMV practices and tools

Each phase of the roadmap has practices and tools that we know “work” to generate the needed levels of:

- Creativity and collaboration between stakeholders who may have traditionally been excluded from partnering to create mutual value.

- The commitment to staying the journey in difficult times.
- The capabilities and relationships for adapting as needed.

Figure 3: The co-creating mutual value roadmap



Our work in this area is unfinished; however, we can share the following:

- Tools that can be easily adapted to multiple phases. Examples include *The Appreciative Inquiry Summit* (Ludema et al., 2003), *Design Thinking* (Martin, 2009), what is being called *Moonshot Missioning* (Mazzucato, 2021) and of course, the one practice that is used from day one – *Deliberation Designing* (Pava, 1983), i.e. design of conversations that require a specific outcome (*Conversations Worth Having*, Stavros & Torres, 2018).
- Tools more suitable for use in specific phases. For example, *Whole Systems Design* (also called Socio-Technical Systems Designing; Mohr, B. & van Amelsvoort, P., 2016) is most useful in conversations dealing with the work of creating strategic and operational alignment.
- Tools that have been developed specifically for this sort of journey. For example, the [Flourishing Business Canvas](#) and the SOAR (Stavros & Hinrichs, 2021) approach to strategy development.
- Practices and tools that have widespread use in the world of sustainability, such as the process of [Materiality Analysis](#). The challenge with such tools is to redesign them from a strengths-based perspective, much as the traditional SWOT analysis was reimagined by Stavros and Hinrichs to become SOAR.

Mindsets as core practices

Your mindset influences all that you see as possible and all that you do to create that possibility. We define a mindset as a person's general assumptions and ways of thinking that determine WHAT they focus upon, HOW and WHO they will engage with in co-creating mutual value and the OUTCOMES they will achieve.

Mindsets matter in this work because CCMV involves not only innovation in services or products but also in the ways in which we think about “shifting gears” in human systems. Our mindsets:

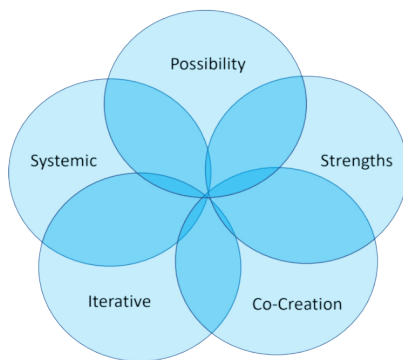


Figure 4: CCMV mindsets

- Determine how we choose to go about the conversations of CCMV.
- Influence the “tools” we choose to work with, how we use them and what we work on.
- Inform the skill sets we believe are required to successfully carry out that change.

The key lies not in requiring people to adopt these mindsets but in designing the conversations and questions suited to each phase of the roadmap. CCMV is a strategy and a practice that requires customization. Our five mindsets serve as guides in customizing the roadmap tools and practices to your specific situation.

The strengths mindset (*uncover, share and use your capabilities*)

Discovering the “what, how and when” you use your collective strengths with impact – and then doing more of that – is faster and more motivating than looking for what does not work well and doing less of it. Also, people have more confidence and comfort to journey to the future (the unknown) when they carry forward parts of the past (the known).

The possibility mindset (*how might we?*)

‘Whether you think you can or you think you can’t, you’re right.’

Henry Ford

We can assume that our challenges are insurmountable, or we can assume that by having conversations we haven’t had before, with people we haven’t talked with before, we just might come up with practical ideas. We unlock our creative

capacity when we assume that what seems like an overwhelming problem “could just possibly” have a solution.

The iterative mindset (*learning our way into the future*)

The risks in developing new services or products or new ways of working are lessened when we begin by acknowledging that we can rarely build the right solution in the lab or office. Instead, we can use small field trials and quick iterations as a way of developing better solutions that really fit the situation. Start by asking “what small, safe experiments could we try?”

The co-creation mindset (*designing together for success*)

Co-creation is much more than just participation.

Co-creation is much more than just participation. It involves meaningful inclusion through extraordinary engagement with large numbers of community members, employees, customers, suppliers and other key stakeholders identifying new business opportunities that directly address social, economic and environmental challenges – and working together to develop innovative solutions.

This taps into the collective wisdom, creates ownership of the process and builds the conditions needed to successfully implement new solutions. By participating in a combination of large design communities and small group work, relationships that we will need in the future are formed. Individuals also grow as they co-create.

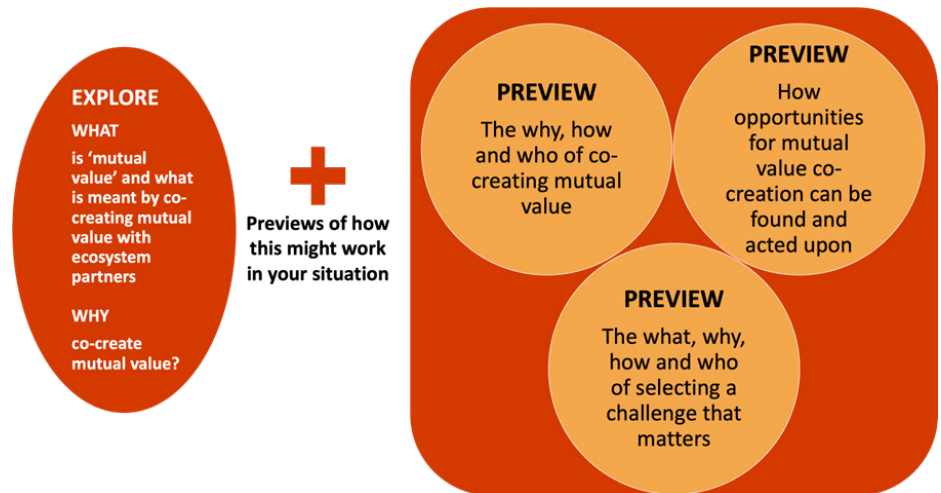
The systemic mindset (*parts and whole simultaneously*)

We often fail by having different groups design different parts of a solution. The fastest way to creating a better world (where people and the environment flourish and the business thrives) is to consider how people (i.e. their organizational structures, systems and policies) and the context for the organization (its ecosystem and events, trends and developments) fit and support each other. Whether designing a new product, service, business or operating model, the fit (congruence) between and among all the parts is best achieved when all parts are designed by the same people. This can be efficiently accomplished using large group processes complemented by small group activities.

Getting started with CCMV

As with all journeys, it begins with a dialogue that might look like Figure 5.

Figure 5: CCMV dialogue



In conclusion ...

First, we want to share our vision, our goals, with you, followed by an invitation.

Our 2030 goals

A tipping point of businesses prospering by actively building a better world as part of their core strategy.

By collaborating with multiple stakeholders, they have co-created unimagined gains in the UN SDGs.

These businesses, large and small, are trusted and valued by their communities.

Newly formed relationships support resilience In both the business and its ecosystem.

Internally, these businesses abound with energy, commitment and innovation, with everyone experiencing dignity, equity, meaning and community.

Our invitation: We hope this work-in-progress article has created some new possibilities for you. The Co-Creating Mutual Value Collaborative is a social-benefit, nonprofit research and development group. If, after reading this article, we have piqued your interest, we invite you to consider joining our ongoing action research collaborative to:

1. Help us find business leaders who have already used these ideas, so that we can:

Let's have a conversation.

- Share their story; and
 - Discover “what works” when it comes to business solving the world’s challenges.
2. Develop an ever more useful and accessible roadmap and associated practices and tools for co-creating mutual value.
 3. Share it all.

Let’s have a conversation.

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