

USG FOUNDATION



TOWARDS A TRUST CIVILISATION

Foundation White Paper and Founding Manifesto

Enhancing sustainable governance and human growth.
Extending opportunity and support to those most at risk of being left behind.

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A Founding Manifesto for a Trust Civilisation

- 01 A sustainable future must include those who have been left behind.
- 02 No person should be permanently defined by poverty, conflict, exclusion or a past failure.
- 03 Differences need not disappear before cooperation can begin.
- 04 Justice must protect rights, but it must also preserve fair pathways to repair, recovery and renewed participation.
- 05 Knowledge should not remain beyond the reach of those who need it most.
- 06 Support should not create dependence. It should restore capability, responsibility, dignity and contribution.
- 07 Trust is not declared once. It is built through understanding, fair process, responsible action and verifiable change.

OUR COMMITMENT

We will turn knowledge into capability, capability into responsible action, and responsible action into lasting trust.

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1 Purpose of this White Paper

This White Paper sets out the founding purpose, programme architecture, funding priorities and governance commitments of the USG Foundation. It is intended to guide trustees, donors, partners, professionals and communities while providing a coherent basis for charitable registration, programme design and public communication.

It is a founding policy document rather than a substitute for the governing instrument of any particular legal entity. Formal charitable objects, regulated activities and local programmes will be adapted to the law and public-benefit requirements of each jurisdiction.

FOUNDING PROPOSITION Human progress depends not only on creating opportunity, but on ensuring that conflict, disadvantage and failure do not permanently remove people from the possibility of learning, responsibility and contribution.

2 Vision and Mission

The USG Foundation works towards a future in which trust becomes a foundation for human cooperation: a future where differences can be understood, conflicts can be resolved peacefully, governance can become fairer and more sustainable, and every person has the opportunity to learn, grow, take responsibility and begin again.

Through education, research, public-interest funding, mediation, conflict prevention, enterprise recovery, cultural exchange and institutional innovation, the Foundation provides integrated support to individuals and communities affected by poverty, conflict, debt, business failure, social exclusion and other forms of disadvantage.

We address immediate hardship and the conditions that create and prolong it. Our purpose is not limited to temporary relief. We expand access to knowledge, professional support, fair process, recovery and meaningful participation in society.

2.1 The Meaning of Human Growth

Human growth means more than economic improvement. It includes the capacity to understand, make informed choices, manage conflict, accept responsibility, recover from failure, contribute to others and participate with dignity in shared life.

The Foundation therefore supports people not merely as recipients of assistance, but as potential learners, contributors, facilitators, creators and builders of trust.

2.2 Sustainable Governance

Sustainable governance aligns power, responsibility, participation and long-term consequences. It requires institutions capable of listening, learning, preventing avoidable harm, resolving disagreement fairly and adapting without abandoning those most affected by change.

The Foundation advances such governance through education, tested procedures, transparent funding, evidence, public learning and collaboration across cultures.

3 The Case for the Foundation

Across societies, people frequently enter legal, financial or social systems only after a problem has become severe. Advice arrives late; professional services are unaffordable; institutions address isolated symptoms; and the person or small organisation at the centre loses the capacity to participate in its own recovery.

At the same time, formal systems often record failure more effectively than repair. A judgment, default, insolvency or exclusion may remain visible, while honest disclosure, partial performance, learning and responsible change remain unrecorded.

The USG Foundation exists in this gap. It supports the capabilities, fair processes and trusted intermediaries that enable early intervention, peaceful resolution, responsible recovery and renewed contribution.

From	To
Late crisis response	Early understanding and prevention
Fragmented services	Integrated educational, professional and social support
Judgement without pathway	Accountability with a fair route to repair
One-time relief	Capability and sustainable participation
Failure as permanent identity	Failure as evidence, learning and possible renewal
Knowledge held by experts	Knowledge made accessible and usable

4 Principles

Human dignity

Every person retains inherent value, including when facing poverty, conflict, debt or failure.

Non-judgement

The Foundation does not make final moral judgements about people. It makes limited, evidence-based decisions about conduct, risk, need, capability and eligibility.

Responsibility

Support should enable a person to face obligations and repair harm, not avoid legitimate responsibility.

Fairness and balance

No group's long-term progress should depend on the continuing harm or exclusion of another.

Inclusion across difference

The Foundation does not require uniformity of belief or culture. Different traditions may participate in their own language while respecting shared minimum standards.

Conflict prevention

The best resolution is often the harm prevented before positions harden and relationships collapse.

Verifiable practice

Claims of recovery, contribution and impact should be supported by evidence, transparent process and review.

Independence

Funding, beneficiary selection and public positions must be protected from improper donor, commercial or political control.

5 Who We Support

The Foundation supports people and communities facing material disadvantage or barriers to knowledge, justice, recovery and participation. Eligibility is determined through fair criteria, not status alone.

Priority may be given to people affected by poverty, debt, business failure, conflict, displacement, discrimination, social exclusion, disability, family crisis, geographic isolation or inability to afford necessary professional support. Particular programmes may focus on micro-enterprise owners, women, young people, families, workers, migrants, minority communities and those seeking a responsible second chance.

A NECESSARY BOUNDARY The Foundation funds access, capability, fair process and public benefit. It does not provide a general guarantee of private debt, commercial success or personal outcomes.

6 Fields of Work

6.1 Education and Capability for All

Open learning, scholarships, multilingual resources and practical education in conflict prevention, financial resilience, responsible enterprise, sustainable governance and cross-cultural cooperation.

6.2 Facilitators, Mediators and Trust Builders

Training and supervised practice for professionals who can intervene before conflict escalates, organise credible disclosure, balance interests and support durable agreements.

6.3 Public-Interest Mediation and Conflict Prevention

Supported mediation for people and small organisations unable to afford professional help where unresolved conflict threatens families, livelihoods, employment, communities or continuing cooperation.

6.4 Enterprise Recovery and Second Chance

Early assessment, debt coordination, settlement support, supervised recovery and orderly exit for viable or responsible micro and small enterprises and their affected people.

6.5 Cross-Cultural Understanding

Research, dialogue, translation and practice that help different legal, commercial, religious and cultural traditions cooperate without erasing difference.

6.6 Research, Evidence and Open Knowledge

Public research, anonymised case learning, policy dialogue, publications and tools that convert experience into accessible knowledge and improved institutions.

6.7 Culture, Arts and Continuity

Film, literature, performance, archives and cultural programmes that carry values of trust, restraint, reconciliation and shared responsibility across generations.

6.8 Technology for Human Access

Responsible technology and AI that widen access to learning, triage, information, case preparation and programme evaluation while preserving accountable human judgement.

7 Funding and Social Investment

The Foundation uses grants, scholarships, commissioned public-interest services, programme-related support and partnerships to create measurable public benefit. “Investment” in this White Paper primarily means the disciplined allocation of charitable and social-impact resources, not ordinary commercial investment.

Priority	What may be funded	Intended result
Access to resolution	Initial legal, accounting and mediation support; translation; case preparation	A fair opportunity to understand and resolve the problem
Capability builders	Scholarships, supervised practice and public-interest professional hours	More facilitators and mediators able to prevent harm
Responsible recovery	Recovery assessment, creditor coordination, monitoring and orderly exit	Accountability, preserved value and a credible second chance
Open knowledge	Courses, publications, datasets, tools and multilingual materials	Knowledge usable beyond one case or institution
Local demonstration	Small, evidence-led pilots with independent review	Tested approaches capable of responsible replication
Culture and continuity	Public-interest creative work, archives and cross-cultural programmes	Values carried through memory, story and participation
Enabling technology	Accessible platforms, AI-assisted knowledge and secure data systems	Greater reach without removing human responsibility

7.1 What the Foundation Will Not Fund

The Foundation will not ordinarily pay general commercial debts, protect fraudulent or abusive conduct, subsidise private profit without necessary and proportionate public benefit, guarantee investment returns, or allow a donor to designate support for an improperly favoured person or connected business.

Where a private benefit is unavoidable, it must be necessary, incidental and proportionate to the charitable outcome, documented through a conflict-managed decision.

8 The USG Academy Connection

The Foundation and USG Academy form a single learning-to-action cycle. Practice reveals what society needs. Education develops the capability to respond. Action tests what works. Shared learning improves future practice and allows trust to grow.

The Foundation widens access through scholarships, open resources, funded placements and public-interest programmes. The Academy develops curricula, professional capability, supervised practice and continuing learning. Neither education nor funding is treated as an end in itself.

USG Foundation	USG Academy
Identifies unmet needs and excluded groups	Translates needs into learning pathways

USG Foundation	USG Academy
Funds access, pilots and public-interest participation	Develops facilitators, mediators and professional capability
Supports real cases and communities	Turns practice into training, tools and standards
Measures social benefit and inclusion	Improves learning through evidence and reflection
Opens opportunities to contribute	Prepares people to help others cooperate

8.1 Educational Philosophy

USG education is not limited to transferring information. It develops the ability to understand context, apply rules wisely, communicate across difference, recognise power and vulnerability, facilitate difficult conversations, prevent conflict and sustain cooperation over time.

A credential records learning; it does not replace judgement. Professional status must be supported by practice, reflection, ethical conduct and verifiable contribution.

9 Enterprise Recovery and Second Chance

Enterprise failure often affects far more than a legal entity. It reaches founders, families, workers, suppliers, creditors and communities. A system focused only on collection or liquidation may destroy value that transparent coordination could preserve.

The Foundation therefore supports an integrated pathway: early assessment; distinction between inability and bad faith; credible disclosure; multi-party facilitation; settlement or restructuring; supervised performance; orderly exit where recovery is not viable; and a record of responsible action.

Stage	Foundation-supported intervention
Understand	Independent initial review of need, conduct, liabilities, capability and public benefit
Disclose	Structured, proportionate information for creditors and advisers
Facilitate	Neutral dialogue among creditors, owners, workers and affected parties
Agree	A realistic settlement, recovery or orderly-exit plan
Perform	Milestones, reporting, alerts and adjustment through a living agreement
Record	Evidence of performance, learning, contribution and completion

9.1 Protection Against Moral Hazard

Support is conditional on honest disclosure, cooperation, lawful conduct and willingness to accept appropriate responsibility. Apparent fraud, asset concealment, abuse, repeated manipulation or serious unmanaged conflicts may result in refusal, suspension, referral or termination.

The distinction between inability and bad faith is not a moral label. It is a careful programme decision based on evidence, procedure and the limits of the Foundation’s competence.

10 Global Approach

The Foundation will use one global framework with locally lawful programmes. The common purpose is enterprise recovery, debt resolution and second chance; the local route may be enforcement settlement, early business debt resolution, insolvency readiness, rehabilitation support, informal workout, MSME debt clinic or cross-border mediation.

Initial development should combine a credible governance and funding base in the United Kingdom, practical pilots connected to China and Hong Kong, and capacity-building partnerships in selected jurisdictions such as Armenia and Georgia. Expansion should follow evidence, local partnership and regulatory readiness rather than ambition alone.

Programme context	Illustrative local emphasis
United Kingdom	Early intervention, public-benefit eligibility, scholarships and international governance
China and Hong Kong	Public-interest enforcement settlement, informal workouts and cross-border creditor coordination
Ireland and Singapore	Readiness and access alongside established small-enterprise rescue frameworks
Armenia and Georgia	Professional capacity, rehabilitation practice and institutional demonstration
India and Indonesia	Partner-led MSME debt-resolution clinics and multilingual access
Malaysia, Thailand and Taiwan	SME recovery, family enterprise and early creditor facilitation
United Arab Emirates	Cross-border recovery, migrant entrepreneurship and philanthropic partnerships

11 Governance and Independence

The Foundation must be governed independently in the public interest. Trustees remain responsible for charitable purpose, beneficiary selection, resources, risk, safeguarding, conflicts and public reporting. Donors may support a field of work but may not purchase outcomes or direct funds to improperly preferred beneficiaries.

Relationships with USG Organisation, USG DRP, USG Academy and other connected entities must be documented, transparent and demonstrably in the Foundation's interests. Procurement must be reasonable; conflicts must be declared and managed; and charitable funds must not become a channel for commercial subsidy.

Governance safeguard	Minimum commitment
Trustee independence	Collective decisions, recorded reasoning and no improper delegation
Conflicts	Disclosure, recusal, independent comparison and written records
Financial control	Budgeting, dual approval, restricted-fund tracking and regular reporting
Beneficiary selection	Published criteria, documented assessment and proportionate review
Safeguarding	Risk-based protection of children and adults at risk
Data protection	Necessity, confidentiality, security, retention limits and rights
Professional boundaries	Local licences, regulated advice and appropriate referrals
Complaints and review	Accessible complaint, reconsideration and learning process

12 Impact and Learning

The Foundation will not measure success only by money distributed or cases opened. It will assess whether people gained access, capability and fair process; whether harm was prevented; whether agreements were performed; whether responsible recovery or orderly exit occurred; and whether learning improved future practice.

Data will be proportionate and respectful. No beneficiary should be forced to trade unnecessary privacy for support. Public reporting will use aggregation and anonymisation unless informed consent and a clear public-interest reason justify identification.

Level	Illustrative measures
Access	People reached, scholarships awarded, languages and barriers addressed
Capability	Learning completed, supervised practice and demonstrated skills

Level	Illustrative measures
Resolution	Cases assessed, mediated, settled, referred or safely closed
Recovery	Milestones performed, livelihoods preserved, debt plans sustained
Trust	Disclosure quality, stakeholder confidence and verified contribution
System learning	Tools published, partners trained, policy insights and replication quality

13 Three-Year Founding Roadmap

Period	Institutional focus	Programme outcome
Year 1 — Establish	Legal formation, trustees, policies, initial funding and two small pilots	Credible foundation; 5–20 supported cases; first public learning note
Year 2 — Prove	Independent evaluation, expanded Academy scholarships and 2–3 country partnerships	Evidence of what works; trained cohort; repeatable programme kit
Year 3 — Connect	International network, thematic funds, open knowledge and responsible technology	Multi-jurisdiction collaboration with transparent impact reporting

13.1 Founding Funds

The initial portfolio may include an Access to Resolution Fund, an Enterprise Recovery Fund, an Academy Scholarship and Public-Service Fund, an Open Knowledge and Research Fund, and a Culture and Trust Fund. Each should have a defined purpose, eligibility criteria, decision authority, reporting method and conflict safeguards.

14 Invitation to Participate

The USG Foundation invites trustees, donors, educators, mediators, lawyers, accountants, artists, researchers, technology specialists, public institutions and communities to help build practical pathways from conflict to understanding, from hardship to capability, and from failure to responsible renewal.

Participation does not require agreement on every idea. It requires a shared willingness to reduce avoidable harm, respect human dignity, use fair process, learn across cultures and test better ways of cooperating.

A trust civilisation will not be created by declaration alone. It will emerge through institutions and people capable of turning its principles into repeated, verifiable practice.

FOUNDING STATEMENT No one should be denied the opportunity to grow, recover and contribute because of poverty, conflict, disadvantage or past failure.