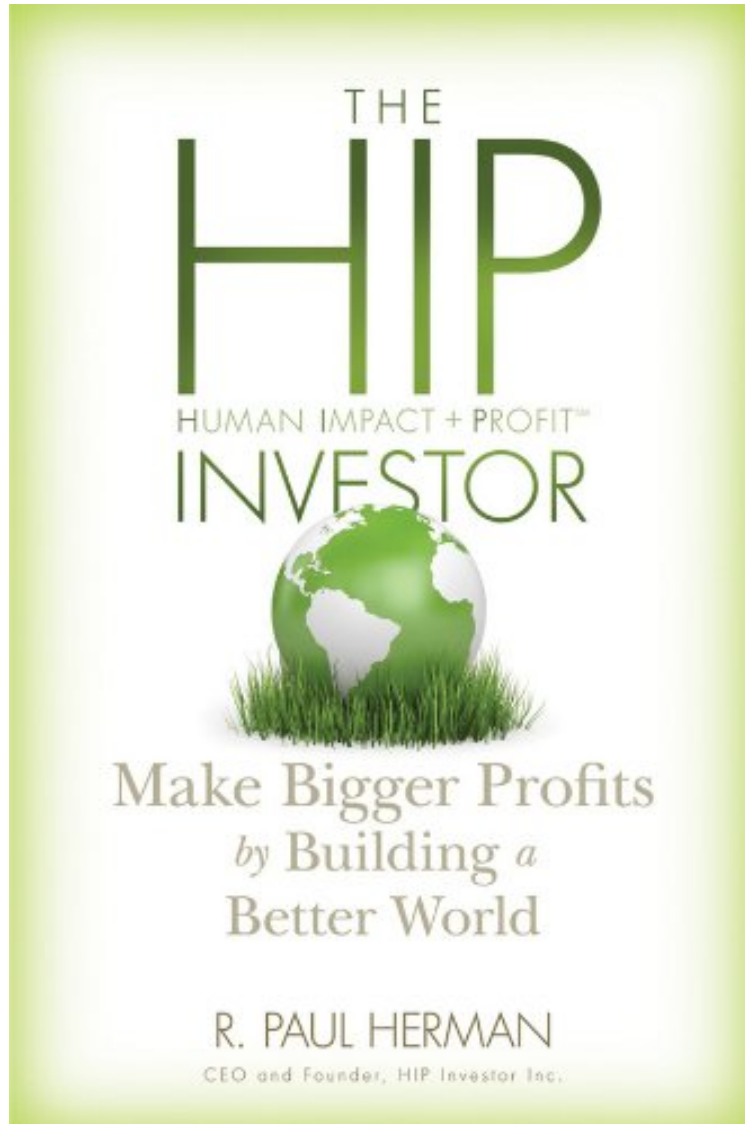


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The HIP Investor: Make Bigger Profits by Building a Better World

R. Paul Herman

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R. Paul Herman : The HIP Investor: Make Bigger Profits by Building a Better World before purchasing it in order to gage whether or not it would be worth my time, and all praised The HIP Investor: Make Bigger Profits by Building a Better World:

0 of 0 people found the following review helpful. A futuristic approach to weighing sustainability as an investment riskBy K. GuncheonAt first it read like a self-promoting book, but after second thoughts, I realized that the approach he was suggesting happened to have the same name as the author's company. That leads to some confusion about whether he's referring to his company's products or the approach he's recommending. That being said, it's truly a futuristic view of how investments should be considered from a holistic perspective. Sustainability has always been a

risk; we've never explicitly identified it before, and a huge part of sustainability is how a company's products affect their source. As long as we have humans be a part of business, how that business affects the environment in which we live is a key factor of its sustainability risk.² of 2 people found the following review helpful. An innovative approach to investing
By Lindsey Storm
The HIP Investor presents an innovative and interesting approach to investing by focusing on 5 main "human needs" and evaluating investing opportunities based on their scorecard in those categories. Herman presents a compelling argument regarding the need for investors to step up their game and really think about what they can do individually - from investing in socially responsible companies or funds to making energy efficient improvements in their homes - to positively impact the future of our world. Herman's informative discussions on current companies (though slightly dated now since this book was published in 2010) and their "HIP" scores opens your eyes to the shift from just pure profit-making to making a better product in a greener manner. I would recommend this book to anyone looking to increase their awareness of socially responsible investing.³ of 3 people found the following review helpful. Practical Way to Merge my Values
By Ana Kritis
R. Paul Herman has written a highly practical book. It is also educational. He has developed a system for scoring the combined profitability and responsibility of a company. This is useful for investors who want to make decisions with conscience and also desire to grow their own security and wealth. What's more, he bridges that gap by making it clear that what helps the social and ecological side of business, are the same things that help businesses financially. The research behind it gives us solid footing and confidence in its methods. HIP stands for Human Impact plus Profit. Herman identifies five elements for scoring on the human impact side. It starts with the basis of healthy people. Customer satisfaction, employees' satisfaction and retention as well as safety, wellness, safety and health for all stakeholders including community. Herman suggests these as good indicators of the ability to maintain a brand as well as a market. He takes Henry Ford's axiom of, "paying a good wage to workers so they can buy his cars," to the next level. You need a healthy community and workers to be your market. The business is valued and viable when its customers, workers and community can count on it. The second element is wealth of the system. These are mostly familiar indicators but adding them into be measured as part of a scorecard to good investing is brilliant. Wealth is described as: Employee's future savings and retirement; pay relative to peers in the industry; CEO compensation relative to average staff pay and investment made by the company in the community. The idea here is, that companies need to build wealth for employees and the community as well as themselves and seems to be highly correlated with profitability of the company. The Earth is a more familiar ground for responsibility efforts. Herman gives us four main driers he believes are good indicators for Earth impacts--the reuse of waste, water efficiency, energy efficiency and greenhouse gas emissions. Equality is an interesting fourth arena for assessing the HIP company. Herman found correlations between diversity in customer base, Board makeup, employees and supplier mix, with that of financial performance. There has been a lot written on employee diversity and creativity, (also customer because it means you are less trapped in one niche) but having Board diversity is added into this mix is new. It makes sense. It is amazing to see that having a mix of women and ethnic groups in the Boardroom makes a difference to profitability as well as ethical decision making. It confirms a lot of intuition. The fifth arena is Trust. It was added after examining the oil industry more deeply and finding it wanting. Trust metrics include openness to being interviewed, and third party certifications for transparency. The other two indicators of trust are legal actions in which a company becomes embroiled and the degree and nature of their lobbying efforts. High levels of either of the last two categories, relative to revenue, are flags to call for more investigation. That is the human impact framework on the system. The rest of the book is demonstrating how to build a portfolio that takes all this into account in making investment decisions. HIP Investor making it clear how connected the positive human impact is to higher valuation of the company. Herman gives you sources for how to get the information you need to build a thoughtful portfolio based on his five elements. And to make sure it is understood as very doable, Herman sets up a handful of side by side comparisons of companies: Pepsi and Coke, Proctor and Gamble and Colgate; J. P Chase and Bank of America; Verizon and Sprint; McDonalds and Starbucks; Chevron and ExxonMobil; Microsoft and Apple; Wal-Mart and Target Raytheon and Lockheed Martin; and finally Dow and DuPont. They are compared directly on the five human impact measured as well as the financial measures. You have to read the book to get the answers. I highly recommend it not only for investors, but also for managers and executives to use in assessing themselves. That is before their investors do it for them. I have a followup Q A with the author on my blog [...]

A new breed of investing that combines making more money and making a difference First there were the "Profiteers," investors who sought to make money regardless of the cost to society. Then came the "Do-Gooders," investors who avoided "bad" companies and supported "good" ones, based on philosophy over financials. Now this book introduces a brand new breed of investor: The HIP Investor. Written for those who want to profit handsomely while also building a better world, it will help you discover companies that are boosting the bottom line by solving key human needs through innovative products and services-benefiting customers, engaging employees, and delivering sustainable, profitable growth for their investors. That's the Human Impact + Profit, or HIP, approach. In The HIP Investor, R. Paul Herman-creator of the HIP methodology-introduces a revolutionary system that allows investors to profit and make a

positive impact. It values measurable results over policies and philosophies, and shows how higher-performing companies can deliver both human impact and profit for shareholders. This book Provides a compelling, easy to use "investor tool-kit" so you can quickly "HIP" your portfolio Reveals the three questions you should ask when looking for a company to invest in Illustrates how world problems can be solved for profit by companies and investors making informed decisions You can make money while making a difference, and The HIP Investor is here to show you how.