

FNET HUMAN RIGHTS & ETHICAL TRADE LEARNING LIBRARY - version 1 (14th June 2024)

Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
Due Diligence approach introduction	<ul style="list-style-type: none"> • What are the UNGPs? • Why implement the UNGPs? • What is Human Rights Due diligence? 	<ul style="list-style-type: none"> • How to implement Human Rights due diligence 	<ul style="list-style-type: none"> • How to implement Human rights due diligence in areas of conflict? • How to implement Human rights due diligence in lower tiers of the supply chain where the business has low leverage? 	<ul style="list-style-type: none"> • How to track effectiveness of the businesses approach?
	<p>FNET Library:</p> <ul style="list-style-type: none"> • The UN Guiding Principles on Business and Human Rights: An Introduction (Video) • Due Diligence the Danish institute of Human Rights (video) • UN Guiding principles on business and Human Rights framework (Jan 2012) • Shift Practical guidance on doing business with respect for human rights • ETI Human rights due diligence framework • OECD guidance on responsible business conduct (2018) • OECD- FAO guidance for responsible agricultural supply chains (2016) 	<p>FNET Library:</p> <ul style="list-style-type: none"> • Farm-level risk assessment metrics June 2022 – (for use when farm is too small to be on Sedex) • Human Rights Due Diligence Reporting Template • FNET Mitigation Guidance Feb 2023 • UK Grower Seasonal Worker Scheme toolkit (2023) • Worker surveys - FNET top tips (2024) <p>Policies (see specific additional policies under base code topics)</p> <ul style="list-style-type: none"> • GBI Making a Human Rights policy commitment • ST template on Ethical Trade • UN Guide to developing Human Rights policy • ST template on remediation policy 	<p>FNET Library:</p> <ul style="list-style-type: none"> • Responsible Purchasing Practices – A Handbook for buyers of spices • Decision Tree and Guidance for Ethical Consideration (2018) • Best practice procurement for spices (Nov 2018) • Engaging the Board – top tips (2023) • FNET skills share - Responsible Business Practices - Managing Issues top tips - Feb 2024 <p>Other Resources</p> <ul style="list-style-type: none"> • UNGP Practical implementation of human rights due diligence in 10 companies (2021) • Fairtrade Implementing Human Rights and Environmental Due Diligence (HREDD) for small businesses and traders (2022) • FLA Ensuring responsible factory retrenchment, exit, and closure: Guidance for companies (Nov 2023) • UNGP Stakeholder engagement in Human Rights Due Diligence (Aug 2014) • DIHR stakeholder engagement guidance and tools (2020) and practitioner 	<p>FNET Library:</p> <ul style="list-style-type: none"> • SHIFT Tracking the effectiveness of a businesses Hurman rights approach • CHRB Food and Agriculture methodology for 2022/23 benchmarks

Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
<p>Due Diligence approach introduction</p>		<p>Supplier codes of conduct</p> <ul style="list-style-type: none"> • Ecovadis guidance for developing supplier code of conduct • BSR Gender equality code of conduct <p>Training</p> <ul style="list-style-type: none"> • ST Working in the UK induction video • UNGC Business and Human Rights: How companies can operationalize the UN Guiding Principles (free e-learning) • UNGC- good practice examples for embedding human rights into company strategies • EHRC A 5 step guide for engaging company boards on human rights (2020) • WBCSD CEO Human Rights guide • GBI How to talk about human rights to colleagues • ETI Human rights essentials (Paid courses) • ETI Access to remedy (free e-learning) • GBI how to implement effective human rights training (free) 	<p>supplement (2020) and interview guide (2020)</p> <ul style="list-style-type: none"> • International alert: Human rights due diligence in conflict-affected settings: Guidance for extractives industries (2018) • UNDP Heightened Human Rights Due Diligence for Business in Conflict-Affected Contexts (2022) • DIHR Due diligence in the downstream value chain case studies of current good practice (2023) • ETI Addressing worker vulnerability in agricultural and food supply chains (2016) • ST Labour Supply Chain Due Diligence Checklist • DIHR Human Rights Due Diligence guide for Fisheries (2024) <p>Supplier toolkits</p> <ul style="list-style-type: none"> • Coca cola Human Rights toolkit (2016) • Aim Progress supplier toolkit (2018) • M&S ethical trade supplier toolkit (2020) • UK seasonal workers toolkit 2024 • Horticultural supervisor training workbook 2024 	



Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
Due Diligence approach introduction		<ul style="list-style-type: none">• Coca cola What leaders need to know and do• Worker induction: creative comic contracts to aid worker understanding Purchasing Practices <ul style="list-style-type: none">• ETI common framework for purchasing practices for Food (march 2024)• CIPS ethical business practices in purchasing and supply management• CIPS code of ethics• ETI purchasing practices guidelines• VINCI modern slavery questions for procurement• ST Tackling Modern Slavery through Purchasing Practices Toolkit		
Climate and Human Rights	<ul style="list-style-type: none">• Why integrate Social and environmental areas?	<ul style="list-style-type: none">• How to integrate social and environmental due diligence?	<ul style="list-style-type: none">• Specific topic guidance	<ul style="list-style-type: none">•



Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
	<p>FNET Library</p> <ul style="list-style-type: none"> • FNET Heat stress summary (2023) • Climate Change & Human Rights Guidance Note (May 2023) • IDH and Mars the business case for integrating social and environmental agenda’s (Nov 2023) • ILO frequently asked questions on the just transition 	<p>FNET Library</p> <ul style="list-style-type: none"> • FNET Climate & Human Rights How to Guide (Due Summer 2024) includes Annex on Tools for HR and climate risk assessment • FMCG and Human Level Just transition for consumer goods sector • GBI Human rights and climate change portal and framework for action • GBI toolkit for Business integration of HRDD into their climate action • Stronger Together checklists for managing Heat stress 	<p>FNET Library</p> <ul style="list-style-type: none"> • B4IG indicators to analyse and measure the social challenges of the Just Transition • WWF Environmental & Social Safeguards Framework (ESSF) • Beyond Conservation: A Toolkit for Respectful Collaboration with Indigenous Peoples • Oxfam: Land Rights Guide and Toolkit • Landesa; Business case for action, Issue Briefs, Land risk assessment and management framework, Gender lens Toolkit • Biodiversity and Human rights GBI briefing (2024) 	
<p>Regulation Briefings and Trend summaries</p>	<ul style="list-style-type: none"> • FNET Library • UNGC Human rights navigator (interactive website) • Paul Hastings Top 10 Human Rights regulatory issues Dec 2023 • IHRB Top 10 Human rights issues 2024 	<ul style="list-style-type: none"> • ILO Helpdesk for Business on International Labour Standards 	<ul style="list-style-type: none"> • FLA German Supply chain Act (Jan 2023) • Edie CRRD Business Guide Jan 2024 	



Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
Risk Assessment	<p>FNET Library:</p> <ul style="list-style-type: none"> • Global Compact 5 steps towards managing Human Rights Impacts of your business • UNGP Reporting Framework: Salient Human Rights Issues (video) • BSR Primer 10 Human Rights Risks for Food and Agriculture March 2021 • Oxfam guidance on Human rights risks in Food and Agricultural sector July 2020 	<p>FNET Library:</p> <ul style="list-style-type: none"> • FNET Risk Assessment Tool • Supplier presentation: How to do risk assessment (2021) • SEAA Fishery risk assessment tool - 2023 • ST template risk screening tool (Basic RA) • ST template risk scorecard for supply chains (Basic RA) • ST Risk assessment tool (Basic RA checklist) • ST south African risk assessment tool (Basic SME RA checklist) • Sedex guidance on supply chain risk assessment 	<p>FNET Library:</p> <ul style="list-style-type: none"> • GBI company case studies identifying Human rights impacts • DIHR Human rights impact assessment guidance and toolbox (Aug 2020) • IHRB Assessing Human Rights Impacts checklist • Supply Trace open platform that exposes potential risks in global supply chains. In its pilot phase, it focuses on the apparel sector and links between forced labour in the Uyghur Region of China and shipments to the US. This risk data has been provided by a team of experts at the Sheffield Hallam University Forced Labor Lab. (April 2024) • WWF risk assessment tool for feed ingredients 2024 	<p>FNET Library:</p>
Supply chain mapping	<ul style="list-style-type: none"> • Why is supply chain mapping important? • What are the benefits of supply chain mapping? • How to map your supply chain 	<ul style="list-style-type: none"> • Mapping your supply chain beyond Tier 1 	<ul style="list-style-type: none"> • Specific raw material toolkits 	<ul style="list-style-type: none"> • How to track effectiveness of the businesses approach?



Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
	FNET Library:	FNET Library: <ul style="list-style-type: none">• FNET Template to conducting deep dives (2024)• FLA Supply chain mapping, transparency and traceability 1.0: A practical guide for companies and suppliers (oct 2023)• FLA Supply chain mapping glossary	FNET Library: <ul style="list-style-type: none">• FNET deep dive on China (2023)• FNET deep dive on UK fisher visas (2023)• FNET summary of human rights and waste management– with resources (2023)• FLA Supply chain Raw material mapping reports(cocoa, vanilla etc.)• Verite Supply chain traceability Matrix (Dec 2023)• Prioritization: Mars Smallholder farmer segmentation	FNET Library:

Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
Grievances	<ul style="list-style-type: none"> What is remediation and remedy? What is a grievance mechanism? 	<ul style="list-style-type: none"> What is the business requirement? What are effective operational grievance mechanisms? 		
Grievances	<p>FNET Library</p> <ul style="list-style-type: none"> Best Practice in approaches to having workplace conversations (2021) ETI Access to remedy - operational grievance mechanisms (2017) UNGP WORTH LISTENING Understanding and implementing human rights grievance management (2019) 	<p>FNET Library:</p> <ul style="list-style-type: none"> FNET Member Guidance on Worker Communication, Representation, Grievance and Whistleblowing – December 2020 Oxfam grievance mechanisms toolkit ST Workplace Incident Investigation Checklist (2016) ST Sample Worker Interview Questions (2016) ST Workplace Critical Issues Report (2016) Verite an introduction to grievance mechanisms (2022) UNGC Grievance training webinars CIPD Disciplinary and grievance procedures: Guidance for managers 	<p>FNET Library:</p> <ul style="list-style-type: none"> Aim Progress Grievance Mechanism maturing framework and guidance 1.0 (June 2022) 	<p>FNET Library:</p> <ul style="list-style-type: none"> Golden Agri Grievance reporting
Remediation	<ul style="list-style-type: none"> What is remediation and remedy? 	<ul style="list-style-type: none"> What is the business requirement? 	<ul style="list-style-type: none"> Specific Issue toolkits 	<ul style="list-style-type: none"> How to measure effectiveness

Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
Remediation	FNET Library: <ul style="list-style-type: none"> • FNET Mitigation Guidance – Feb 2023 • ETI Access to remedy Practical guidance for companies 	FNET Library: <ul style="list-style-type: none"> • ACAS and CIPD Mediation: an approach to resolving workplace issues • M&S Grievance Procedure for Clothing, Home and Food Supply Chains Effective Remedy of Human Rights Issues (2018) • Fairwear Grievance and remediation procedure (2018) • BSR Access to remedy guidance (2021) • BSR Seven Questions to Help Determine When a Company Should Remedy Human Rights Harm under the UNGPs (2021) 	FNET Library: <ul style="list-style-type: none"> • Impactt Operational Procedures for Remediation of Child Labour in Industrial Contexts (2022) • Impactt Principles and Guidelines for the Repayment of Migrant Worker Recruitment Fees and Related Costs • IOM Remediation guidelines for victims of exploitation in extended mineral supply chains (2018) • Proforce Remedying human rights grievances in the supply chain of agricultural commodities (2023) 	
Freely Chosen Employment – Eliminating modern slavery and enabling responsible recruitment	<ul style="list-style-type: none"> • What is freely chosen employment, forced labour and modern slavery? • Where is it most likely to occur in the Food supply chain? 	<ul style="list-style-type: none"> • Training tools on forced labour / modern slavery • Developing a modern slavery and forced labour policy and due diligence process 	<ul style="list-style-type: none"> • Specific issue toolkits 	<ul style="list-style-type: none"> • Mitigating and remedying forced labor in your supply chain

<p>Freely Chosen Employment – Eliminating modern slavery and enabling responsible recruitment</p>	<p>FNET Library:</p> <ul style="list-style-type: none"> • ETI Employment is freely chosen base code guidance • ETI modern slavery base code guidance • ETI regular employment is provided base code guidance • ILO Fair recruitment website • IHRB Dhaka principles for migration with dignity 	<p>FNET Library:</p> <ul style="list-style-type: none"> • FNET & RRT - Recommendations for Recruitment Fee Policies 9th December 2021 • Recruitment Fee Overview – for suppliers (2019) • Recruitment Fee Mapping approach document (2018) • Worker Interview survey templates and process for assessing recruitment fees (2000?) • Recruitment fees training slide-deck (2020) • Briefing – Business case for responsible recruitment (2023) • Briefing - Accelerating Actions by Business on Modern Slavery Prevention and Mitigation (2023) <p>Implementation</p> <ul style="list-style-type: none"> • ST Worker induction template • ST Legal Eligibility to Work Policy template • ST contract of employment template • ST Forced Labour • ST templated forced labour response • ST template Employer Pays principle and repayment of recruitment fees • ST Responsible Recruitment and Fair Work Policy template 	<p>FNET Library:</p> <ul style="list-style-type: none"> • Foreign Workers Recruitment Process Flow (2023) • FLA Addressing forced Labour in Brazil (August 2023) • ST Tackling Labour Exploitation in UK Warehousing Toolkit (2023) • ST Taking Stock: Tackling labour exploitation in UK Warehousing video (2023) • ST Foodies Fighting Slavery: Toolkit for SME's • ST Labour Supply Chain Due Diligence Checklist • M&S forced labour toolkit • Cocoa ICI Do you know what forced labour is (video) • Hazelnuts FLA :Harvesting for future Phase 1 report (2019) • Hazelnuts FLA Harvest for the future update (Nov 2023) <p>Seasonal Workers Scheme</p> <ul style="list-style-type: none"> • Good practice guidance – seasonal workers scheme users – presentation 2021 • Common Labour Provider Self-Assessment questionnaire – March 2023 • FNET Seasonal Worker Scheme pre-season grower guidance for 2023 	<p>FNET Library:</p> <ul style="list-style-type: none"> • TENT toolkits of hiring refugees • IKEA Employment toolkit for decent work for Refugees
--	--	--	--	--

<p>Freely Chosen Employment – Eliminating modern slavery and enabling responsible recruitment</p>		<ul style="list-style-type: none"> • ST Template Recruitment Fees policy • Grower Seasonal Worker Checklist (2023) (CORE) <p>Implementation</p> <ul style="list-style-type: none"> • Sedex Forced labour indicators guidance (2022) • ST Modern slavery champion pack • ST Tackling Modern Slavery in UK Businesses Toolkit • ST Tackling Modern Slavery in Global Supply Chains Toolkit • ST Service Level Agreement between Labour Provider and Labour User client template • Association of Labour providers guidance • IOM IRIS standard • Responsible recruitment toolkit • FLA Addressing risk of forced labour in supply chains (July 2019) • Verite Fair hiring toolkit • IHRB leadership for responsible recruitment • Impactt Principles and Guidelines for the Repayment of Migrant Worker Recruitment Fees and Related Costs • B4IG Fair Recruitment Toolkit for Employers & Service Providers (includes a selection of useful templates) 		
--	--	---	--	--

<p>Freely Chosen Employment – Eliminating modern slavery and enabling responsible recruitment</p>		<ul style="list-style-type: none"> • IOM Migrant worker guidelines for employers <p>Training</p> <ul style="list-style-type: none"> • Vinci Modern slavery training • ILO what are recruitment fees (VIDEO) • IOM Journey of a migrant worker (VIDEO) • IOM Journey of migrant worker – looking back (VIDEO) • ST Modern Slavery Champion – Pocket Guides • ST Modern Slavery Champion – Presentation • The ILO General Principles for Fair Recruitment (video) • ILO Lured by a job, trapped in forced labour (video) <p>Reporting</p> <ul style="list-style-type: none"> • Vinci Modern slavery statement template • UK Modern Slavery act transparency in supply chains: practical guide • ETI modern slavery evaluations framework 		
--	--	--	--	--

Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
Child Labour and Young Workers	<ul style="list-style-type: none"> • What is child labour? • Where is it most likely to occur in the Food supply chain? 	<ul style="list-style-type: none"> • Identifying child labour in your supply chains • Developing a child labour policy and due diligence process • Training tools on child labour 	<ul style="list-style-type: none"> • Child labour remediation 	<ul style="list-style-type: none"> • Taking a child rights approach
	<p>FNET Library:</p> <ul style="list-style-type: none"> • ETI child labour base code guidance 	<p>FNET Library:</p> <ul style="list-style-type: none"> • ST No Child Labor Policy Procedure • ST Internal Investigation Checklist • FLA preventing child labour in supply chains guidance (March 2023) • ILO-IOE child labour guidance tool for business • Impactt Operational Procedures for Remediation of Child Labour in Industrial Contexts (2022) 	<p>FNET Library:</p> <ul style="list-style-type: none"> • Cocoa ICI Child Labour remediation explained (Video) • Cocoa ICI what works to tackle child labour (video) • IDH Vanilla child labour toolkit • HACE child labour risk tool • Wilmar International Palm Oil Child Protection Implementation (April 2024) 	<p>FNET Library:</p> <ul style="list-style-type: none"> • UN CHARTING THE COURSE: Embedding children’s rights in responsible business conduct (2022)
Non-discrimination	<ul style="list-style-type: none"> • What is discrimination in the workplace? • Who are vulnerable employees? 	<ul style="list-style-type: none"> • Identifying hotspots for discrimination • Discriminatory laws and policies • Developing an inclusive human rights-based grievance channel 	<ul style="list-style-type: none"> • Common discrimination dilemmas • Direct vs. indirect discrimination 	<ul style="list-style-type: none"> • Preventing discrimination • Creating a culture of inclusivity



Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
	<p>FNET Library:</p> <ul style="list-style-type: none"> • FNET newsletter gender July 2022 • ETI No discrimination is practiced Base code guidance 	<p>FNET Library:</p> <ul style="list-style-type: none"> • Resource inventory from Indigenous People in Food Supply Chains webinar - November 2023 • List of resources from Diversity, Equity and Inclusion webinar - 17th November 2022 • CIPD How to talk about race at work • ACAS Improving equality diversity and inclusion at work • CIPD Developing an Anti-Racism strategy at work • Effective Communication Toolkit for Multi-Language Workforces • BITC Race, equity, diversity and inclusion toolkits and charter • LGBTQ+ inclusion in the workplace: a guide for employers 	<p>FNET Library:</p> <ul style="list-style-type: none"> • FNET skill share: Attracting and retaining talent (2023) • BSR Making Women Workers Count: A Framework for Conducting Gender Responsive Due Diligence in Supply Chains • The Women’s Empowerment Principles: Gender Gap Analysis Tool • ERC Toolkit for Gender Equality at work • BSR Migrant Worker Management Toolkit: A Global Framework (2010) • Oxfam GRAISEA Gender Transformative Tracker • ETI Gender data indicators • Tesco’s Gender Toolkit • Gender Action Learning System (GALS) useful tool to support households to identify their ambitions. It’s a developmental tool which can work in a commercial setting but needs long term support to transform attitudes • IDH Gender toolkit (2022) • UN Women Tea Global Women’s Safety Framework in Rural Spaces: (2018) and implementation guide (2019) 	<p>FNET Library:</p> <ul style="list-style-type: none"> • Unconscious Bias- Devex (video) • How to reduce bias in your workplace (Ted talks Video) • CIPD Inclusive recruitment: Guide for employers

Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
Fair Treatment	<ul style="list-style-type: none"> What is fair treatment in the workplace? 	<ul style="list-style-type: none"> How to identify fair treatment risks and hotspots? Training resources on fair treatment (e.g. harassment in the workplace) 	<ul style="list-style-type: none"> Building fair treatment principles into existing management systems 	<ul style="list-style-type: none"> Promoting a culture around fair treatment
	FNET Library: <ul style="list-style-type: none"> ETI No harsh or inhumane treatment allowed base code guidance 	FNET Library: <ul style="list-style-type: none"> CIPD Dealing with Bulling and harassment management guide ILO role play on sexual harassment in the workplace 	FNET Library:	FNET Library: <ul style="list-style-type: none"> CIPD and EHRC Domestic abuse: Guidance for people professionals on managing and supporting employees
Health and Safety	<ul style="list-style-type: none"> What are the international standards around Health & Safety 	<ul style="list-style-type: none"> How to identify H&S risks and hotspots? 	<ul style="list-style-type: none"> Tackling specific Health and Safety Human Rights risks 	<ul style="list-style-type: none">
	FNET Library:	FNET Library:	FNET Library: <ul style="list-style-type: none"> ST Accommodation Due Diligence Guide and Checklist BITC mental health Employers toolkit Adelante Sugar cane heat stress guide (2019) 	FNET Library:
Wages, Benefits, Working Hours	<ul style="list-style-type: none"> What are international standards around wages, working hours and benefits? Is a living wage a human right? How international standards and local laws overlap? 	<ul style="list-style-type: none"> Models of living wage calculation Models of hours & overtime management Models of human rights-aligned benefits 	<ul style="list-style-type: none"> Integrating human rights standards on wages, benefits, and working hours into existing management systems 	<ul style="list-style-type: none"> Temporary and migrant worker dilemmas



Learning Model Topic	Level 1- Foundational Primers	Level 2 – Tools & Techniques	Level 3 – Specialized Content	Level 4 – Expert Access
	<p>FNET Library:</p> <ul style="list-style-type: none"> • ETI Living wage base code guidance • ETI Working hours base code guidance 	<p>FNET Library:</p> <ul style="list-style-type: none"> • FLA fair Compensation toolkit • ST Working Time Policy and Procedure template • Shift Living Wage Accounting Model and Progress Tool (Sept 2023) • Fairtrade Living income model • IDH living income roadmap • IDH living wage roadmap 	<p>FNET Library:</p> <ul style="list-style-type: none"> • FLA Living wage public reporting guidance (March 2023) • Coffee: IDH coffee sector Living income handbook (2020) • Cocoa: Tony Chocaloney Living income model • CIPD Employee financial wellbeing 	<p>FNET Library:</p>
<p>Freedom of Association</p>	<ul style="list-style-type: none"> • What are international standards for freedom of association? • How do international standards and local law fit together? 	<ul style="list-style-type: none"> • Identifying when freedom of association may be at risk • Adhering to human rights principles where unions and collective bargaining are not permitted 	<ul style="list-style-type: none"> • Training resources for management and employees 	<ul style="list-style-type: none"> • Freedom of association: Common dilemmas
	<p>FNET Library:</p> <ul style="list-style-type: none"> • ETI Freedom of association base code guidance 	<p>FNET Library:</p> <ul style="list-style-type: none"> • FNET worker representation project - templates and resources summary – including training manual (2023) • ETI entry points to worker representation • ETI 5 Steps to implementing Freedom of Association • ST Freedom of Association Policy template • Employee Engagement - Who's Sinking Your Boat? (video) 	<p>FNET Library:</p> <ul style="list-style-type: none"> • Worker driven social responsibility tools 	<p>FNET Library:</p> <ul style="list-style-type: none"> • HRBF Dilemma guidance and case studies

