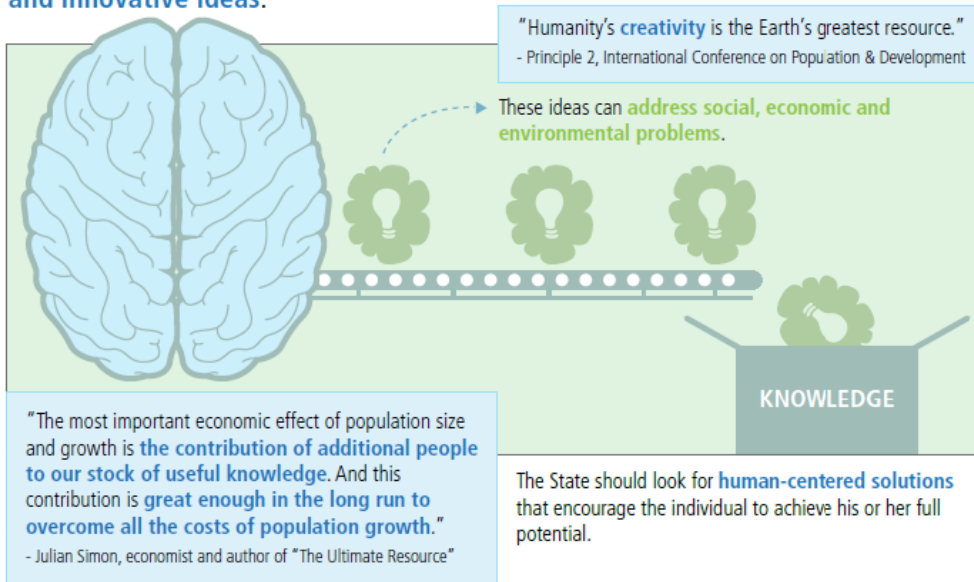


**Person-Centered Approach to Development**

What is the **REAL SOLUTION?**

✓ **PEOPLE**

People are **problem-solvers**, not problems. The human mind is a **factory for creative and innovative ideas**.



According to international entrepreneur and government advisor Michael Fairbanks there are

**7 FORMS OF CAPITAL**

- |                    |  |                     |  |
|--------------------|--|---------------------|--|
| <b>LOWER FORMS</b> | <b>1 NATURAL ENDOWMENTS</b><br>Forests, beaches, climate, location, etc.   | <b>HIGHER FORMS</b> | <b>5 KNOWLEDGE RESOURCES</b><br>International patents, universities, etc.  |
|                    | <b>2 FINANCIAL RESOURCES</b><br>Savings, international reserves, etc.  |                     | <b>6 HUMAN CAPITAL</b><br>Skills, insights, capabilities, etc.   |
|                    | <b>3 HUMAN-MADE CAPITAL</b><br>Buildings, bridges, roads, telecommunication, etc.  |                     | <b>7 CULTURE CAPITAL</b><br>Music, language, attitudes and values linked to innovation, etc.   |
|                    | <b>4 INSTITUTIONAL CAPITAL</b><br>Legal protections of tangible and intangible property, efficient government departments, firms that compensate and train workers, etc. |                     | <b>In order to be prosperous, people should focus on cultivating these forms of capital and transforming lower forms to higher forms of capital.</b> |

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 Page 4 of 4

