I suggest nothing. I order that you disregard those facts about Satar's branch.
“The Substantial Present” is a title of Tiri for the Aga Khan Development Network Civil Society Programme. It includes a series of other comic strip booklets that challenge the reader on the role of ethics and integrity as contributors to success in the conduct of business.

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THE SUBSTANTIAL PRESENT

Introduction

Agrobank is a private bank in Afghanistan which has branches in 4 regions of the country. Agrobank has inadequate lending regulations and the bank’s senior management gives an assignment to its Audit Control department to analyse the situation and submit a report. Pursuing the task, Umran, a senior auditor of Audit Control, audits the accounts and documents of all 4 branches relating to lending policy. He discovers serious infringements in one of the branches.

Satar is a manager at one of those branches. He knows that Umran has revealed serious facts of infringements in his branch and asks to meet with him. Umran agrees.

Satar tells him that Umran’s nephew, Bashir, is an employee at his branch. Bashir has received warnings for being late and Satar threatens to fire his nephew if Umran submits details of the infringements. Satar also offers Umran a compensation for his silence - a "substantial present".

Umran refuses to either be bribed or blackmailed. The next day he submits the report to the Bank’s CEO Mustafa-Zade, who asks him to leave the report for review before the board meeting. Next day the CEO summons Umran and tells him to disregard the infringements related to Satar’s branch and omit them from his report. "Do it quickly before the board meeting" he orders Umran, "I don’t want anyone to know about the problems in Satar’s branch. He is my old friend and we both come from the same region of the country" the CEO says. Umran suspects that Satar has convinced the CEO to accept the "substantial present" he himself was being offered, but he is still not sure how to respond to the CEO’s order.

Characters

1) Umran - Senior auditor of Audit Control at Agrobank
2) Satar - branch manager at one of the Agrobank branches
3) Bashir - Umran’s nephew, an employee at the Agrobank branch where Satar is the manager
4) Mustafa-Zade - Agrobank’s CEO
5) Najmuddin - Umran’s colleague at Audit Control
MUSTAFA-ZADE, THE BANK’S CEO, HAS SUMMONED ALL THE MANAGERS AND SENIOR AUDITORS WORKING AT THE BANK FOR A MEETING.

We will have to thoroughly reconsider our lending policy. There have been rumours about serious infringements in our branches.

What kind of infringements?

This is yet to be revealed. An audit in all four branches will help us find out.

When will the audit be carried out?
MUSTAFA-ZADE REPLIES.

Umran, the senior auditor of Audit Control has already been instructed in the matter.

NAJMUD DIN TO UM Ran.

You wouldn't believe the infringements I've found out about over here.

It seems the branch manager, Satar Abdulrahman, thinks nothing about breaking our regulations. He has issued quite a number of unsecured loans that have not been backed by required documentation.

Indeed? Tell me!
UMRAN TO NAJMUDDIN.

You don't say! He will have to face the consequences and might even lose his job, don't you think?

In any case, I will have to report it to the Board of Directors.

THE TELEPHONE ON UMRAN'S DESK RINGS.

Well, then, good luck to you!

Hello?
Hello, this is Satar Abdulrahman calling, the branch manager.

Yes? Can I help you?

As a matter of fact, you can!

Could you be more specific?
SATAR TO UM Ran.

This is not for discussion over the telephone conversation. How about meeting after work?

UM Ran TO SATAR, TAKEN BY SURPRISE.

If it is about the auditing, I'd rather not.

UM Ran TO SATAR, RESIGNED.

I still request that you do not turn me down!

So be it. I will meet you in the nearby cafe, after work.
UMRAN AND SATAR ARE SITTING IN THE CAFE.

SATAR TO UMRAN

I was told you have found some discrepancies in the operation of our branch, in regard to the lending policy.

You are putting it too mildly. These are serious infringements that might have affected the whole lending policy of your branch.

Could you be more specific?

There are too many instances of unsecured loans to organizations and individuals.
So what do you intend to do with all these revelations and deductions?

I intend to include them in my report to the Board of Directors of the bank.

Give me a break. I have a better idea!

Really? And what would that be?
You forget about the facts of nonobservance of the lending regulations and I...

And you...?!

UMRAN TO SATAR, LOSING HIS TEMPER

So what?

You must be aware that Bashir, your nephew, is an employee at my branch?
I was trying to bring to your attention that he has two warnings for being late to work. It won't be any trouble to prove his inadequacy and dismiss him.

Are you trying to blackmail me?

I would never think of it! What good would firing him do me? Far from it, I was thinking of promoting your nephew to a better position... Moreover...

What do you mean, 'moreover'?
SATAR TO UM Ran, producing a package with hard cash.

UM Ran to Satar, feeling rather uncomfortable.

Here I have a rather substantial present for you. I hope it will come in handy for the approaching holidays.

I don't know what to say to this!

What's the problem? Just say what you think.

I have always been a believer in honesty, and I don't need anyone's handouts!
HE RISES AND LEAVES THE CAFE.

A FEW DAYS LATER. UMRAN IS TALKING WITH THE BANK’S CEO, MUSTAFA-ZADE.

SATAR HISSES ANGRILY AFTER HIM

MUSTAFA-ZADE TO UMRAN

Wait and see who will be the one to regret this!

Have you already concluded the audit of the branches in regard to the bank’s lending policy?

I have, Mr. Director, the report is ready.

Good. Can I have a look at it right away? The meeting of the Board is scheduled for next week and the issue of the bank’s lending policy is on the agenda.
HE HANDS OVER THE REPORT.

By all means, Mr. Director. Here it is.

THE NEXT DAY MUSTAFA-ZADE HAS SUMMONED UMRAN TO HIS OFFICE.

I asked you here, so that I can have a word about your report.

Didn't you like it?

Oh, yes, I did. All but one point.
UMRAN TO MUSTAFA-ZADE, SOMEWHAT WARILY.

That point being...?

The one concerning the operations of the first branch in regard to loans.

UMRAN TO MUSTAFA-ZADE, AS IF TRYING TO JUSTIFY HIMSELF.

But there were too many counts of serious infringement of the lending policy.

That may be so.
UMRAN TO MUSTAFA-ZADE, IN COMPLETE BEWILDERMENT.

I am afraid I don't see your point.

My point is that Satar, the branch manager is a good friend of mine. I wouldn't want to cause him trouble.

UMRAN TO MUSTAFA-ZADE, EMBARRASSED.

What about the infringements?

MUSTAFA-ZADE TO UMRAN, ANNOYED.

Listen to me. Satar and I are fellow countryman. We come from the same place and it is our principle to support each other. This is not open to debate.
UMRAN TO MUSTAFA-ZADE, DISTRESSED.

What do you suggest that I do?

MUSTAFA-ZADE TO UMRAN, AUTHORITY.ATIVELY.

I suggest nothing. I order that you disregard those facts about Satar's branch.

And then keep the facts to yourself, and don't let anybody hear of them. You will report at the Board meeting that you have found everything in perfect order in the operations of the branch. Now go and rewrite your report.

And then?
UMRAN LEAVES TAKING THE REPORT WITH HIM.

Very well.

UMRAN IS SITTING IN A CAFE WITH NAJMUDDIN, TALKING TO HIM.

You have no idea how I loathe to make that false report at the Board meeting. And all because Mustafa-Zade says he won't let his fellow countryman Satar down!

You are so naive! It's not just that. I am sure that Mustafa-Zade, unlike you, didn't decline the 'substantial present'. That's why he ordered you to make that false report at the Board meeting.
QUESTIONS

1. What would you do, if you were in Umran’s place?

2. What integrity challenges and points of concern do you observe in the case?

3. How could such infringements be prevented in organizations?