



☞☞ DHARMA CAPITALISM

☞ A Practical Guide & Decision Checklist for Conscious Business Leaders

.....
*How to build profitable enterprises without
losing human dignity, ecological balance,
or moral clarity*
.....

☞☞ SECTION 1 – WHAT IS DHARMA CAPITALISM? (Executive Clarity)

Dharma Capitalism is a business operating system where **profit is the outcome of alignment**, not the objective of extraction.

It integrates:

- **Dharma** → Right action aligned with purpose
- **Karma** → Accountability for long-term consequences
- **Rta** → Balance with natural and social systems
- **Seva** → Value creation before value capture

☀ Core Principle

If a business cannot sustain people, planet, and trust — it is not profitable, only temporary.

🌀🌀 SECTION 2 - THE DHARMA CAPITALISM OPERATING MODEL

🌀 The Four Pillars (Business Translation)

🌟 1. Dharma - Purpose Alignment

- *Why does this business exist beyond money?*
- *What problem does it solve without creating a bigger one?*
- *Is growth aligned with this purpose?*

🌟 2. Karma - Consequence Awareness

- *What second- and third-order effects does this decision create?*
- *Who bears hidden costs?*
- *What future behavior does this normalize?*

🌟 3. Rta - Systemic Balance

- *Does this decision disrupt ecological or social equilibrium?*
- *Are we borrowing stability from the future?*
- *Is the system resilient or fragile?*

🌟 4. Seva - Value Before Extraction

- *Are we genuinely serving stakeholders?*
- *Is profit earned or pulled forward?*
- *Does success improve the ecosystem around us?*

SECTION 3 - DHARMA CAPITALISM CHECKLIST

Use this before every major business decision

DHARMIC DECISION CHECKLIST (CORE)

A. PURPOSE & DHARMA CHECK

- ☐ Does this decision align with our stated purpose?
- ☐ Would we make this decision even if it wasn't profitable immediately?
- ☐ Does this strengthen long-term trust?
- ☐ Are we proud to defend this decision publicly?

B. KARMA & CONSEQUENCE CHECK

- ☐ What happens **after** this decision succeeds?
- ☐ What happens if everyone copies this model?
- ☐ Who absorbs unseen costs (employees, suppliers, nature, society)?
- ☐ Are we creating dependency or empowerment?

C. RTA & SYSTEM BALANCE CHECK

- ☐ Does this decision increase systemic stress?
- ☐ Are we extracting faster than regeneration?
- ☐ Does this destabilize communities or ecosystems?
- ☐ Are risks externalized or owned?

D. SEVA & VALUE CREATION CHECK

- ☐ Who benefits immediately?
- ☐ Who benefits long-term?
- ☐ Is value created before profit captured?
- ☐ Are relationships strengthened or commodified?

SECTION 4 - PEOPLE CHECKLIST

Human Dignity as a Business Asset

Employees

- ☐ Are wages fair relative to cost of living?
- ☐ Is psychological safety real or symbolic?
- ☐ Are people encouraged to speak truth upward?
- ☐ Is burnout treated as a system failure?

Leadership

- ☐ Do leaders model restraint and responsibility?
- ☐ Is power accountable or insulated?
- ☐ Are values enforced during crises?

Customers

- ☐ Are customers treated as relationships, not funnels?
- ☐ Is pricing transparent and fair?
- ☐ Is marketing honest or manipulative?

SECTION 5 - PLANET CHECKLIST

Business Without Ecological Debt

Resource Use

- ☐ Are materials sourced responsibly?
- ☐ Is waste designed out or merely managed?
- ☐ Are we dependent on fragile ecosystems?

Regeneration

- ☐ Does the business restore soil, water, or biodiversity?
- ☐ Are suppliers supported in sustainable transitions?
- ☐ Is the model circular or linear?

Ecological Karma

- ☐ Would this decision still make sense in 20 years?
- ☐ Are environmental costs internalized?
- ☐ Are we operating within planetary boundaries?

SECTION 6 - PROFIT CHECKLIST

☞ *Wealth With Wisdom*

☀ *Profit Philosophy*

- ☐ *Is profit treated as outcome, not entitlement?*
- ☐ *Are margins balanced with fairness?*
- ☐ *Is growth pursued responsibly?*

☀ *Investors & Capital*

- ☐ *Are investors aligned with long-term vision?*
- ☐ *Is capital patient or extractive?*
- ☐ *Are returns earned without systemic harm?*

☀ *Resilience*

- ☐ *Can the business survive shocks ethically?*
- ☐ *Is trust stronger than contracts?*
- ☐ *Is loyalty stronger than advertising?*

SECTION 7 - WARNING SIGNS (ADHARMIC SIGNALS)

- ▶ *Profit defended without accountability*
- ▶ *Ethics framed as compliance only*
- ▶ *Burnout normalized*
- ▶ *Environmental damage offset, not prevented*
- ▶ *Leadership avoids consequence ownership*
- ▶ *Values disappear under pressure*

If three or more signals appear — realignment is urgent.

SECTION 8 - DAILY DHARMA PRACTICE FOR LEADERS

★ *Morning Question:*

What decision today carries the highest ethical weight?

★ *Before Action:*

Am I acting from fear, ego, or responsibility?

★ *After Decision:*

Who benefited? Who paid the price?

★ *Weekly Reflection:*

Is my leadership increasing dignity or dependency?

FINAL COMMITMENT STATEMENT (OPTIONAL PAGE)

*We commit to building a business that generates profit without creating harm,
growth without imbalance, and success without exploitation.
We recognize that power demands responsibility,
and wealth demands wisdom.*



☞☞ DHARMA CAPITALISM

Purpose:

***A rapid ethical clarity tool for leaders
making high-impact decisions under
pressure.***

Instruction:

***Rate each statement honestly on a scale of 1
(Not True) to 5 (Fully True).
Do not delegate this audit.***

SECTION A – DHARMIC ALIGNMENT (PURPOSE)

Question	1	2	3	4	5
<i>Our business exists beyond profit</i>	☐	☐	☐	☐	☐
<i>Major decisions align with stated values</i>	☐	☐	☐	☐	☐
<i>Growth does not violate our core purpose</i>	☐	☐	☐	☐	☐
<i>Values remain intact during crisis</i>	☐	☐	☐	☐	☐
<i>Leadership models ethical restraint</i>	☐	☐	☐	☐	☐

Subtotal (A): ____ / 25

SECTION B – KARMA & CONSEQUENCE AWARENESS

Question	1	2	3	4	5
<i>Long-term impacts are considered</i>	☐	☐	☐	☐	☐
<i>Hidden costs are acknowledged</i>	☐	☐	☐	☐	☐
<i>Responsibility is owned, not outsourced</i>	☐	☐	☐	☐	☐
<i>Ethical trade-offs are debated openly</i>	☐	☐	☐	☐	☐
<i>Mistakes lead to learning, not blame</i>	☐	☐	☐	☐	☐

Subtotal (B): ____ / 25

SECTION C – RTA (SYSTEMIC BALANCE)

Question	1	2	3	4	5
<i>Operations respect ecological limits</i>	☐	☐	☐	☐	☐
<i>Supply chains are ethically stable</i>	☐	☐	☐	☐	☐
<i>Growth strengthens system resilience</i>	☐	☐	☐	☐	☐
<i>Risk is owned, not externalized</i>	☐	☐	☐	☐	☐
<i>Business can withstand shocks ethically</i>	☐	☐	☐	☐	☐

Subtotal (C): ____ / 25

SECTION D – PEOPLE & DIGNITY

Question	1	2	3	4	5
<i>Employees are treated as humans, not costs</i>	☐	☐	☐	☐	☐
<i>Fair wages are prioritized</i>	☐	☐	☐	☐	☐
<i>Psychological safety is real</i>	☐	☐	☐	☐	☐
<i>Inclusion is structural, not performative</i>	☐	☐	☐	☐	☐
<i>Customers are relationships, not funnels</i>	☐	☐	☐	☐	☐

Subtotal (D): ____ / 25

☞☞ SECTION E – PROFIT WITH WISDOM

Question	1	2	3	4	5
<i>Profit is outcome, not entitlement</i>	☐	☐	☐	☐	☐
<i>Pricing is ethical and transparent</i>	☐	☐	☐	☐	☐
<i>Long-term value > short-term margins</i>	☐	☐	☐	☐	☐
<i>Investors align with long-term vision</i>	☐	☐	☐	☐	☐
<i>Trust reduces marketing dependency</i>	☐	☐	☐	☐	☐

Subtotal (E): ____ / 25

☞☞ TOTAL SCORE: ____ / 125

☞ INTERPRETING YOUR SCORE

🌟 100-125 | DHARMICALLY ALIGNED

Your business is structurally ethical and resilient.
Focus: Scale without dilution.

🌟 75-99 | PARTIALLY ALIGNED

Ethical intent exists, but systems lag.
Focus: Redesign incentives & leadership behavior.

🌟 50-74 | AT RISK

Values exist mostly in language.
Focus: Urgent governance and culture correction.

🌟 Below 50 | ADHARMIC TRAJECTORY

Profit may exist, but stability is false.
Focus: Immediate ethical realignment required.

EXECUTIVE REFLECTION (MANDATORY)

1. One decision we are avoiding due to discomfort:

2. One system creating silent harm:

3. One value compromised under pressure:

4. One courageous correction to implement this quarter:

FINAL EXECUTIVE COMMITMENT

*I acknowledge that leadership power carries moral weight.
I commit to decisions that build dignity, balance, and long-term trust —
even when easier alternatives exist.*

Name: _____

Role: _____

Date: _____