

Evertrust Bank (IBT Holdings Corp)

SCORE	COMPLETION	VERSION	NAME
74.8	100%	6	2020 - Active
SECTOR			SIZE
Service with Minor Environmental Footprint			50-249

As wholly-owned subsidiary of O-Bank, Evertrust Bank is required to make its full B Impact Assessment transparent. The PDF contains a completed B Impact Assessment that has been reviewed by B Lab with Evertrust Bank as part of their certification as a B Corporation. Answers to questions that would reveal sensitive information (e.g. that would advantage competitors or prejudice litigation) are highlighted with a "Sensitive" textbox.

Mission & Engagement

Level of Impact Focus

Describe your company's approach to creating positive impact.

This is an unweighted question that will not impact your score and is asked only for research/benchmarking purposes.

- ☐ Creating positive social or environmental impact is not a focus for our business
- ☐ We occasionally think about the social and environmental impact of some aspects of our business, but not frequently.
- ☒ We frequently consider our social and environmental impact, but it isn't a high priority in decision-making.
- ☐ We consistently incorporate social and environmental impact into decision-making because we consider it important to the success and profitability of our business.
- ☐ We treat our social and environmental impact as a primary measure of success for our business and prioritize it even in cases where it may not drive profitability.

Points Available: 0.00

Mission Statement Characteristics

Does your company's formal, written corporate mission statement include any of the following?

A formal written corporate mission statement is one that is either publicly facing or formally shared with the employees of the company. Please check all that apply.

- ☐ No social or environmental commitment
- ☒ A general commitment to social or environmental responsibility (e.g. to conserve the environment)
- ☐ A commitment to a specific positive social impact (e.g. poverty alleviation, sustainable economic development)
- ☐ A commitment to a specific positive environmental impact (e.g. reducing waste sent to landfills through upcycled products)
- ☐ A commitment to serve a target beneficiary group in need (e.g. low-income customers, smallholder farmers)
- ☐ We have no written mission statement

Points Earned: 0.19 of 0.38

Mission Statement

Please share the text of your formal mission statement here.

Please share the text of your formal mission statement here.

The Bank is dedicated to

Points Available: 0.00

Social and Environmental Decision-Making

How does your company integrate social and environmental performance into decision-making?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ Employee training that includes social or environmental issues material to our company or its mission
- ☒ Manager roles with job descriptions that explicitly incorporate social and environmental performance
- ☒ Performance reviews that formally incorporate social and environmental issues
- ☐ Compensation and job descriptions of executive team members that include social and environmental performance
- ☒ Board of Directors review of social and environmental performance
- ☐ We measure our externalities in monetary terms and incorporate them into our financial balances
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.60 of 0.75

Social and Environmental Performance Training

How are social or environmental performance principles and practices incorporated into employee training programs?

Please check all that apply.

- ☐ Only included informally in orientation, training, or instruction
- ☒ Specific, formal training is integrated into new employee and new manager training
- ☒ Specific, formal training is integrated into ongoing employee and manager training
- ☐ Workers articulate goals and achievements related to social and environmental metrics as an individual or part of a workplace team
- ☐ All supervisors and managers receive training on how to communicate social and environmental goals to employees and implement accountability for results
- ☐ None of the above

Points Earned: 0.50 of 0.75

Managers with Responsibilities to Mission

What percentage of full-time managers have social or environmental mission-related responsibilities or expectations in their job descriptions?

- ☐ 0%
- ☒ 1-49%
- ☐ 50-99%
- ☐ 100%

Points Earned: 0.19 of 0.75

Social and Environmental Management Reviews

What percentage of full-time managers had a formal written performance evaluation in the last year that included social or environmental goals?

- ☐ 0
- ☒ 1-49%
- ☐ 50-99%
- ☐ 100%

Points Earned: 0.38 of 0.75

Board Review of Social or Environmental Performance

Does the Board of Directors or equivalent governing body review your company's social or environmental performance on at least an annual basis?

- ☐ No, our Board doesn't review that
- ☐ Yes, the Board receives a general update on the company's social or environmental performance
- ☒ Yes, the Board reviews key performance indicators (KPIs) on the company's social or environmental performance
- ☐ N/A - Our company has no Board of Directors or equivalent governing body

Points Earned: 0.75 of 0.75

Stakeholder Engagement

Has your company done any of the following to engage stakeholders about your social and environmental performance?

- ☐ We have an advisory board that includes stakeholder representation
- ☐ We have a formal stakeholder engagement plan or policy that includes identification of relevant stakeholder groups
- ☐ We have created mechanisms to identify and engage traditionally underrepresented stakeholder groups or demographics
- ☒ We have formal and regular processes in place to gather information from stakeholders (focus groups, surveys, community meetings, etc.)
- ☒ We have formal procedures to address results from stakeholder engagement, with a designated individual or team responsible for appropriate follow ups.
- ☒ We report the results of stakeholder engagement on social and environmental performance to the highest level of oversight in the company, such as the Board
- ☐ We publicly report on stakeholder engagement mechanisms and results
- ☐ Other - please describe
- ☐ No formal stakeholder engagement

Points Earned: 0.28 of 0.38

Management of Material Social and Environmental Issues

How does your company identify, measure, and manage the most material social and environmental issues relevant to your operations and business model?

- ☐ We track impact metrics that we've chosen based on company mission or executive decision
- ☒ We have conducted a materiality assessment of our company using stakeholder engagement mechanisms or research
- ☒ We have identified and measure metrics based on the results of the materiality assessment we conducted for the company
- ☒ We have set performance targets for all identified material issues and measurements
- ☒ We measure the material social and environmental outcomes produced by our performance on our KPIs over time
- ☐ None of the above

Points Earned: 0.75 of 0.75

Identification of Material Issues

Based on the processes you have highlighted, what are the material issues that have been identified?

Based on the processes you have highlighted, what are the material issues that have been identified? Meeting the needs of our

Points Available: 0.00

Ethics & Transparency

OPERATIONS
7.7

Governance Structures

What is the company's highest level of corporate oversight?

- ☐ Owner or Manager Governed (including Board of Directors with only owners/ executives)
- ☐ Management, Executive Committee, or Democratic Governance
- ☐ Non-Fiduciary Advisory Board
- ☒ Board of Directors (with at least one member who is not an executive or owner of the company)

Points Earned: 0.75 of 0.75

Governing Body Characteristics

Which of the following apply to your company's Board of Directors?

Please check all that apply.

- ☒ Meets at least twice annually
- ☒ Meets at least quarterly
- ☒ Includes at least one independent member
- ☐ Includes at least 50% independent members
- ☒ Oversees executive compensation
- ☒ Has an Audit Committee with at least one independent member
- ☒ Has a Compensation Committee with at least one independent member
- ☐ Company is a cooperative and elects Board from membership
- ☐ None of the above
- ☐ N/A - no Board of Directors

Points Earned: 0.75 of 0.75

Governing Body Stakeholder Representation

Does your company's Board of Directors have voting seats representing:

Select all that apply.

- ☒ Executive employees
- ☐ Non-executive employees
- ☒ Community expertise (e.g. local university representative)
- ☐ Environmental expertise (e.g. environmental nonprofits)
- ☐ Customers
- ☐ None of the above
- ☐ N/A - no Board of Directors

Points Earned: 0.09 of 0.38

Conflict of Interest Questionnaire

Do all Board members and officers complete an annual conflict of interest questionnaire?

- ☒ Yes
- ☐ No
- ☐ N/A - No Board of Directors or equivalent

Points Earned: 0.38 of 0.38

Code of Ethics

What is required by your company's Code of Ethics?

- ☒ Prohibition of bribes in any form, including kickbacks or gifts, on any portion of contract payments or soft dollar practices
- ☐ Formal oversight policy covering direct or indirect political contributions, charitable donations, and sponsorships
- ☐ Public disclosure of financial and in-kind contributions to political parties, politicians, lobby groups, charitable organizations, and advocacy groups
- ☐ Other - please describe
- ☐ None of the above
- ☐ N/A - No Code of Ethics

Points Earned: 0.25 of 0.75

Instruction on Code of Ethics

How does your company instruct employees regarding your Code of Ethics on behavioral expectations, bribery, and corruption?

Please check all that apply.

- ☒ We instruct the Board of Directors on the Code at least annually
- ☒ We instruct all newly hired workers on the Code
- ☒ We instruct managers on the Code on an ongoing basis
- ☒ We instruct all non-managerial workers on the Code on an ongoing basis
- ☒ We communicate changes to the Code whenever it is updated
- ☐ Other - please describe
- ☐ No Code of Ethics or equivalent, or no training on the Code

Points Earned: 0.75 of 0.75

Anti-Corruption Practices

Which of the following anti-corruption reporting and prevention systems are in place?

- ☒ Written employee whistle-blowing policy with confidentiality policy
- ☒ Circulation of whistle-blowing policy to all employees and business partners
- ☐ Communication of the anti-corruption system at least annually to the relevant internal and external stakeholders
- ☒ Annual training on the anti-corruption system
- ☐ Providing supporting tools and guidance (e.g. self-assessment survey for high-risk departments)
- ☒ Anonymous mechanisms to report concerns and grievances
- ☒ Individual or department oversight with direct access to Board of Directors
- ☐ We take part of a collective action/coalition with governments, community-based organizations, NGOs and other businesses to act against corruption
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.75 of 0.75

Monitoring Ethics and Corruption

Does your company do any of the following with regard to monitoring and reporting on your anti-corruption programme?

- ☒ Responsibility for the monitoring has been clearly assigned and resources have been made available
- ☐ Mechanisms are in place for continuous monitoring (internal employee self-evaluations, automated controls monitoring)
- ☒ The management of the company (e.g. Board of Directors, Audit Committee) review the results of internal and external reviews and ensure that required changes are implemented in an appropriate and prompt manner
- ☒ External independent assurance is conducted to provide further security to management and stakeholders regarding the effectiveness of the anti-corruption programme
- ☒ Regular reporting announcements about the program are made at least annually to relevant internal and external stakeholders (workshops, CEO announcement, newsletter)
- ☐ None of the above

Points Earned: 0.60 of 0.75

Reviewed / Audited Financials

Does the company produce financials that are verified annually by an independent source through an Audit or Review?

- ☐ No
- ☐ Yes, through a review
- ☒ Yes, through an audit

Points Earned: 0.75 of 0.75

Financial Controls

Does your company maintain any of the following financial controls?

Please check all that apply.

- ☒ IT systems have different password protection systems that are changed periodically with different access levels according to the position of the staff member accessing the data
- ☒ Fraud risk assessment is conducted at least annually, with any identified internal control deficiencies communicated to Board of Directors and senior management
- ☒ Lines of financial reporting, responsibilities, and limits for the authorization, approval, and verification of disbursements are all documented in writing
- ☒ Financial control activities are documented, and at a minimum, cover controls around cash disbursement, accounts receivable, accounts payable, and inventory management
- ☐ None of the above

Points Earned: 0.75 of 0.75

Company Transparency

What information does the company make publicly available and transparent?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ Beneficial ownership of the company
- ☒ Financial performance (must be transparent to employees at minimum)
- ☒ Social and environmental performance (e.g. impact reports)
- ☒ Membership of the Board of Directors
- ☐ None of the above

Points Earned: 0.75 of 0.75

Financial Transparency with Employees

How does your company formally share financial information with full-time employees?

Exclude compensation data. Please check all that apply.

- ☐ We have no formal documented process to share financial information with employees
- ☒ Our company discloses all financial information (except salary info) at least yearly
- ☒ Our company discloses all financial information (except salary info) at least quarterly
- ☐ In addition to sharing financials, our company also has an intentional education program around shared financials
- ☒ In addition to sharing financials with employees, our company publicly reports its financial statements

Points Earned: 0.52 of 0.75

Impact Reporting

Does your company publicly share information on your social or environmental performance on an annual basis?

- ☒ We provide descriptions of our social and environmental programs and performance
- ☐ We voluntarily share social or environmental performance scorecards
- ☒ Specific quantifiable social or environmental indicators or outcomes are made public
- ☐ We set public targets and share progress to those targets
- ☒ We present information in a formal report that allows comparison to previous time periods
- ☐ Reporting information / structure is based on a comprehensive third party standard (ex. GRI or B Impact Assessment)
- ☒ A third party has validated / assured the accuracy of the information reported
- ☒ Impact reporting is integrated with financial reporting
- ☐ We don't report publicly on social or environmental performance

Points Earned: 0.68 of 0.75

Governance Metrics

OPERATIONS
0.0

This section asks for your company to provide important financial information that will be referenced later in the assessment.

Last Fiscal Year

On what date did your last fiscal year end?

If your company has not yet completed its first fiscal year, please put your anticipated fiscal year end date.

On what date did your last fiscal year end?

Points Available: 0.00

Reporting Currency

Select your reporting currency

- ☒ US Dollar - USD

Points Available: 0.00

Revenue Year Before Last

Total Earned Revenue

From the fiscal year before last

If your company has not yet completed its first fiscal year, please put \$0

From the fiscal year before last

Sensitive

Revenue Last Year

Total Earned Revenue

From the last fiscal year

This question will be used for scored calculation questions later in the assessment. Please complete for accurate scoring. If your company has not yet completed its first fiscal year, please put \$0

From the last fiscal year

Sensitive

Net Income Last Year

Net Income

From the last fiscal year

If your company has not yet completed its first fiscal year, please put \$0

From the last fiscal year

Sensitive

Net Income Year Before Last

Net Income

From the fiscal year before last

From the fiscal year before last

Sensitive

Mission Locked - Impact Business Model

IMPACT BUSINESS MODELS

2.5

Recognizes corporate forms and amendments that preserve mission and/or considers stakeholders regardless of company ownership

Mission Lock

Separate from a mission statement, what has your company done to legally ensure that its social or environmental performance is a part of its decision-making over time, regardless of company ownership?

- ☒ Signed a contract or Board resolution committing to adopting a legal form that requires consideration of all stakeholders (e.g. signed B Corp Agreement)
- ☐ Adopted a specific legal entity or governance structure that preserves mission over time, but does not require consideration of all stakeholders in its decision-making (e.g. cooperative)
- ☐ As a company wholly owned by another company that has not done so, amended corporate governing documents or adopted a legal entity or governance structure that requires consideration of all stakeholders in its decision-making (e.g. benefit corporation)
- ☐ As an independent or publicly-owned business, amended corporate governing documents or adopted a legal entity or governance structure that requires consideration of all stakeholders in its decision-making (e.g. benefit corporation)
- ☐ None of the above

Points Earned: 2.50 of 10.00

Workers Impact Area Introduction

This section gives you a chance to articulate the qualifications for being considered a worker in the company before answering related questions.

Majority Hourly vs. Salaried Workers

Are the majority (greater than 50%) of your employees paid on a fixed salary or a daily or hourly wage?

This is a REQUIRED question that determines the set of additional questions your company will respond to regarding your employee impact.

- ☒ Fixed Salary
- ☐ Daily or hourly wage

Points Available: 0.00

Use Of Contracted Labor

Is any of your company’s labor performed by subcontracted organizations or individuals, such as outsourced staffing services or independent contractors?

Your answers determine which future questions in the assessment are applicable to your company.

- ☐ Yes, some of our labor is contracted to third party subcontractors that manage staff on our behalf
- ☐ Yes, we hire individual independent contractors who are contracted to work 20+ hours per week for the company indefinitely, or for longer than a 6 month period
- ☐ While we utilize independent contractors, they do not work for us greater than 20 hours per week for longer than a 6 month period
- ☒ None of the above

Points Available: 0.00

Workers Impact Business Model Introduction

Is your company structured to benefit its employees in either of the following ways?

Your answers determine which future questions in the assessment are applicable to your company.

- ☐ Ownership structures that provide significant equity (>40%) and empowerment to all employees (e.g. employee-owned companies, cooperatives)
- ☐ Providing high quality jobs or professional development for individuals with chronic barriers to employment (workforce development programs)
- ☒ None of the above

Points Available: 0.00

of Full Time Workers

Number of Total Full-Time Workers

Current Total Full-Time Workers

Current Total Full-Time Workers

☐ We do not track this

Points Available: 0.00

of Full Time Workers Last Year

Number of Total Full-Time Workers

Total full-time workers twelve months ago

Total full-time workers twelve months ago

☐ We do not track this

Points Available: 0.00

of Part Time Workers

Number of Total Part-Time Workers

Current Total Part-Time Workers

Current Total Part-Time Workers

☐ We do not track this

Points Available: 0.00

of Part Time Workers Last Year

Number of Total Part-Time Workers

Total part-time workers twelve months ago

Total part-time workers twelve months ago

☐ We do not track this

Points Available: 0.00

of Temporary Workers

Number of Total Temporary Workers

Current Total Temporary Workers

Current Total Temporary Workers

☐ We do not track this

Points Available: 0.00

of Temporary Workers Last Year

Number of Total Temporary Workers

Total temporary workers twelve months ago

Total temporary workers twelve months ago

☐ We do not track this

Points Available: 0.00

Lowest Paid Wage

What is the company's lowest wage as calculated on an hourly basis?

Please exclude students and interns in this calculation.

What is the company's lowest wage as calculated on an hourly basis?

☐ We do not track this

Points Available: 0.00

% of Employees Paid Individual Living Wage

What percentage of employees on an FTE (Full Time Equivalent) basis are paid at least the equivalent of a living wage for an individual?

Please exclude students and interns in this calculation.

- ☒ <75%
- ☐ 75-89%
- ☐ 90-99%
- ☐ 100%
- ☐ N/A

Points Available: 3.20

% of Employees Paid Family Living Wage

What percentage of employees on an FTE (Full Time Equivalent) basis are paid at least the equivalent of a living wage for a family?

Please exclude students and interns in this calculation.

- ☒ <75%
- ☐ 75-89%
- ☐ 90-99%
- ☐ 100%
- ☐ N/A

Points Available: 3.20

% Above the Minimum Wage

What percentage above the legal minimum wage does your lowest-paid hourly employee earn?

- ☒ 0% - Lowest wage is equivalent to minimum wage
- ☐ 1-9%
- ☐ 10-29%
- ☐ 30-49%
- ☐ 50-75%
- ☐ 75%+
- ☐ N/A - We do not employ hourly workers

Points Available: 1.60

Compensation Policies and Practices

Does your company offer any of the following additional financial benefits to non-executive workers?

Your answers determine which future questions in the assessment are applicable to your company.

- ☐ Cost of living adjustments that match inflation rates of the country
- ☒ Bonuses or profit-sharing
- ☐ Employee ownership opportunities
- ☐ None of the above

Points Earned: 0.53 of 1.60

Employees Receiving a Bonus

What percentage of full-time and part-time employees, excluding founders and executives, received a monetary bonus in the last fiscal year?

- ☐ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☒ 75-99%
- ☐ 100%
- ☐ N/A

Points Earned: 1.20 of 1.60

Significance of Bonuses

What was the equivalent percentage of profits that were distributed as bonuses to non-executive workers in the last fiscal year?

- ☐ No bonus payout, or no bonus plan
- ☐ 5% or less
- ☒ 5-10%
- ☐ 10-15%
- ☐ 15-20%
- ☐ >20%
- ☐ Bonuses were paid to non-executive workers, despite the company not earning a profit

Points Earned: 0.60 of 1.60

% Participation in Employee Ownership

What percentage of all full-time employees have been granted stock, stock options, or stock equivalents (including participation in an ESOP or other qualified ownership plans) in the company?

Select N/A if your company is a consumer/shared services cooperative, a producer cooperative or a nonprofit.

- ☐ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75-99%
- ☐ 100%
- ☒ N/A

Points Available: 1.60

Employee Retirement Plan

What kind of Employee Retirement Plan is available for all tenured workers at your company?

Retirement plans may include Pensions, Profit sharing, 401(k), etc.

- ☐ Retirement plan is available with no company match
- ☒ Partial match of 4% or less
- ☐ Partial match greater than 4%
- ☐ Full match of 4% or less
- ☐ Full match greater than 4%
- ☐ Plan includes Socially-Responsible Investing option
- ☐ Retirement plan is not available for all tenured workers

Points Earned: 0.53 of 1.60

Financial Services for Employees

What financial products, programs, or services does your company provide that help to meet financial health needs of hourly employees?

Check all that apply.

- ☒ Direct deposit
- ☒ Access to free or affordable banking services or payroll cards (e.g. free ATM debit card)
- ☐ Financial management tools or coaching
- ☐ Emergency or short-term savings programs
- ☐ Low-interest or interest-free loans
- ☐ Debt management, refinancing, or loan payment contributions
- ☐ Employer match for deposits into savings accounts
- ☐ Paychecks issued off-schedule on a need basis
- ☐ Tax preparation services
- ☐ Other - please describe
- ☐ None of the above
- ☐ N/A - We do not employ hourly workers

Points Earned: 0.40 of 0.80

Healthcare Plan

Your company's healthcare plan available to all full-time workers includes:

Select all that apply.

- ☐ Coinsurance of 80%+ covered by healthcare plan
- ☒ Company payment of 80%+ of individual premium
- ☐ Company payment of 80%+ of family coverage premium
- ☐ Out-of-pocket maximum for individual coverage of \$2000 or less (net of company HSA or equivalent contribution)
- ☒ Annual deductible for individual coverage of \$1000 or less (net of company HSA or equivalent contribution)
- ☒ Co-payment of \$20 or less per primary care visit paid for by worker
- ☒ Prescription drug coverage wherein workers pay \$10 or less for generic drugs, \$30 or less for brand name drugs, and \$50 or less for non-formulary drugs
- ☐ Explicit coverage of transgender-inclusive healthcare
- ☐ None of the above

Points Earned: 2.56 of 3.20

Healthcare Eligibility for Part Time Workers

When do part-time workers become eligible to participate in healthcare plans offered by your company?

If applicable, please select one answer indicating tenure requirements (answers 1-2), and one answer indicating weekly hour requirements (answers 3-4).

- ☐ Part-time workers are not eligible at time of hire, but become eligible to participate within their first 6 months of employment
- ☐ Part-time workers are eligible to participate at time of hire
- ☐ Part-time workers are only eligible if they work more than 20 hours a week
- ☐ Part-time workers are eligible even if they work less than 20 hours a week
- ☒ Part-time workers are not eligible to participate in company-sponsored insurance plans
- ☐ N/A - We don't have part-time employees

Points Available: 1.60

Workers Participating in Healthcare Plan

On an FTE basis, what percentage of your employees is enrolled in the healthcare coverage previously identified?

Select N/A if workers only receive health care through a national plan.

- ☐ <70%
- ☐ 70-79%
- ☐ 80-89%
- ☒ 90-99%
- ☐ 100%
- ☐ N/A

Points Earned: 1.20 of 1.60

Supplementary Health Benefits

What additional benefits are offered to all full-time tenured workers?

- ☒ Dental insurance
- ☐ Short-term disability
- ☒ Long-term disability
- ☐ Structured account mechanism for qualified medical expenses (e.g. HSA, HRA, FSA)
- ☒ Domestic partner or civil union spousal benefits
- ☒ Life insurance
- ☐ No additional benefits
- ☒ Other - please describe

Points Earned: 2.56 of 3.20

Health and Wellness Initiatives

What health and wellness initiatives or policies does your company offer beyond insurer-provided programs?

Check all that apply.

- ☐ We sponsor and encourage workers to participate in health and wellness activities during the workweek (e.g. walking or steps programs)
- ☐ We offer incentives for workers to complete health risk assessments or participate in health and wellness activities (e.g., a fund for exercise equipment, subsidized gym membership)
- ☐ Employees have access to behavioral health counseling services, web resources, or Employee Assistance Programs
- ☐ Spouses, partners, or children of employees are provided access to behavioral health counseling services, web resources, or Employee Assistance Programs
- ☐ We have policies and programs in place to prevent ergonomic-related injuries in the workspace
- ☐ Over 25% of workers have completed a health risk assessment in the last twelve months
- ☐ Management receives reports on aggregate participation in worker wellness programs
- ☐ Other - please describe
- ☒ Company does not offer any formal health and wellness initiatives

Points Available: 1.60

Indoor Air Quality Monitoring

Does the company monitor indoor environmental quality to ensure a healthy and comfortable work space and avoid "Sick Building Syndrome"?

Select N/A if you have no facilities.

- ☐ Yes
- ☒ No
- ☐ N/A

Points Available: 0.80

Career Development

OPERATIONS
4.6

Professional Development Policies and Practices

Does your company provide any of the following training opportunities to workers for professional development?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ We have a formal onboarding process for new employees
- ☒ We offered ongoing training on core job responsibilities to employees within the last year
- ☒ We have a policy to encourage internal promotions and hiring for advanced positions (e.g. posting job openings internally first)
- ☒ We provide cross-skills training for career advancements or transitions (e.g. management training for non-managers)
- ☐ We provide non-career-specific life-skill training (e.g. financial literacy, English as a Second Language)
- ☒ We facilitate or have an allocated budget for external professional development opportunities, (e.g. conference attendance, online trainings)
- ☒ We provide reimbursements or programs for intensive continuing education credentials (e.g. college degrees, professional licensures)
- ☐ None of the above

Points Earned: 0.71 of 0.71

Amount of Training for New Hires

What was the average amount of training that a newly hired worker received in the past twelve months?

Use average of both full-time and part-time employees.

- ☐ No training
- ☐ On-the-job training (one day to one week)
- ☒ On-the-job training (one week to one month)
- ☐ Apprenticeship or technical training (over one month)
- ☐ N/A - No new hires during the last 12 months

Points Earned: 0.47 of 0.71

Paid Professional Development Days

How many paid days of professional development do the majority of full time workers receive in a single year?

- ☐ 0 days
- ☒ 1-4 days
- ☐ 5-9 days
- ☐ 10+ days
- ☐ No formal policy

Points Earned: 0.24 of 0.71

Management Training

What management training and coaching do new and existing managers regularly receive?

Check all that apply.

- ☒ Providing ongoing praise and corrective feedback
- ☒ Conflict negotiation and resolution
- ☐ Group dynamics and optimal team functioning
- ☒ Performance evaluation systems
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.71 of 0.71

Employee Review Process

Which of the following is included or applies to your company's formal process for providing performance feedback to employees?

Check all that apply.

- ☒ Process has a regular schedule and is conducted at least annually
- ☐ Peer and subordinate input
- ☒ Written guidance for career development
- ☒ Social and environmental goals
- ☒ Clearly-identified and achievable goals
- ☐ A 360-degree feedback process
- ☒ All tenured employees receive feedback
- ☐ None of the above

Points Earned: 1.41 of 1.41

Internal Promotions

What percentage of employees has been internally promoted within the last 12 months?

Exclude material owners in your calculation.

- ☐ 0%
- ☐ 1-5%
- ☒ 6-15%
- ☐ 15%+

Points Earned: 0.47 of 0.71

Intern Hiring Practices

How does your company manage the hiring and treatment of interns?

Check all that apply. If there is no third party living wage calculated for your country of operations, please do not select "payment of a living wage."

- ☒ We have a formalized policy or program outlining the objectives of internships or internship programs for participants
- ☐ We partner with education institutions to provide internship opportunities or work-study programs
- ☐ We pay interns a living wage
- ☒ Our interns receive formal performance reviews
- ☒ Our interns have a formal opportunity to provide feedback on experience
- ☐ We have hired interns on as full-time permanent employees in the past two years
- ☐ Intern tenures are restricted to not exceed one year if interns are not currently enrolled in school
- ☐ None of the above
- ☐ N/A - Our company does not employ interns

Points Earned: 0.53 of 0.71

End of Employment Support

What are your formal company policies regarding employee termination and layoffs?

- ☒ We have a policy to provide written notice of employee performance prior to termination
- ☒ We have a policy to provide performance improvement plans or stated corrective time periods prior to termination
- ☐ We have a policy to provide at minimum 2+ weeks of severance per year of employment
- ☐ We provide outplacement services for terminated employees
- ☐ We don't have written termination or severance policies

Points Earned: 0.11 of 0.35

Career Development (Salaried)

OPERATIONS

0.9

Skills-Based Training Participation

Excluding newly hired workers, what % of full-time and part-time workers received the following types of formal training during the last 12 months?

Skills-based training to advance core job responsibilities

- ☐ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☒ 75%+
- ☐ Don't know

Points Earned: 0.25 of 0.25

Cross-Job Skills Training Participation

Excluding newly hired workers, what % of full-time and part-time workers received the following types of formal training during the last 12 months?

Skills-based training on cross-job functions beyond regular responsibilities (e.g. public speaking training, management training for non-managers)

- ☐ 0%
- ☒ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75%+
- ☐ Don't know

Points Earned: 0.06 of 0.25

External Professional Development Participation

What percentage of full-time workers has participated in external professional development or lifelong learning opportunities in the past fiscal year?

Professional development should be paid for in advance, reimbursed or subsidized by the company.

- ☐ 0%
- ☐ 1-24%
- ☒ 25-49%
- ☐ 50-74%
- ☐ 75%+

Points Earned: 0.25 of 0.50

Subsidized Educational Opportunities

What percentage of full-time workers received advancement or reimbursement for continuing education opportunities in the last fiscal year?

Continuing education opportunities include GED, college credits, industry-recognized accreditation, etc.

- ☐ 0
- ☒ 1-5%
- ☐ 6-15%
- ☐ 15%+

Points Earned: 0.17 of 0.50

Career Development Policies

What are your company's policies and practices around career development and promotion?

- ☒ Employees who seek to take a short-term leave or sabbatical will have their jobs guaranteed upon return
- ☒ Our company will make an effort to find a place for employees who seek to take a long-term leave or sabbatical upon their return
- ☒ Employees are able to make lateral moves or change career direction or pace when possible
- ☐ None of the above

Points Earned: 0.25 of 0.25

Engagement & Satisfaction

2.5

Employee Handbook Information

What is included in your company's written and accessible employee handbook?

- ☒ A non-discrimination statement
- ☒ An anti-harassment policy with reporting mechanisms, processes, and disciplinary procedures
- ☒ A statement on work hours
- ☒ Policies on pay and performance issues
- ☒ Policies on benefits, training and leave
- ☒ Grievance resolution process
- ☒ Disciplinary procedures and possible sanctions
- ☐ A neutrality statement regarding workers' right to bargain collectively and freedom of association
- ☐ Prohibition of child labor and forced or compulsory labor
- ☐ We have no written employee handbook

Points Earned: 0.43 of 0.43

Paid Secondary Caregiver Leave

What secondary parental leave policies are available to your workers, either through your company or a government program?

Select all that apply, but only select one answer indicating the total amount of paid time equivalent (answers 2-4). See "Learn" for further instructions.

- ☒ Workers receive unpaid time off for secondary parental leave
- ☐ Workers receive up to 2 weeks (or full pay equivalent) paid leave
- ☐ Workers receive between 2 to 5 weeks (or full pay equivalent) paid leave
- ☐ Workers receive greater than 5 weeks (or full pay equivalent) paid leave
- ☐ Policy does not distinguish between primary and secondary caregiving, or provides equivalent time and pay to both
- ☐ No secondary caregiver leave is offered to employees

Points Earned: 0.17 of 0.87

Supplementary Benefits

What supplementary benefits are provided to a majority of non-managerial workers?

Including full time and part time employees. Please check all that apply.

- ☐ On-site childcare
- ☐ Off-site subsidized childcare
- ☐ Free or subsidized meals
- ☒ Policy to support breastfeeding mothers
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.87 of 1.73

Worker Empowerment

How does your company engage and empower workers?

- ☒ We have formalized feedback and complaint mechanisms beyond direct reporting lines to address concerns and improve company practices
- ☒ We have processes in place to provide input from employees prior to operational and/or strategic policy or practice changes
- ☐ Employee complaint / input mechanisms are reviewed at least every other year, with input from employees themselves into the process
- ☒ Company tracks usage of input/ feedback / complaint mechanisms and resolution / implementation rates
- ☐ We have adopted open book management or self-management principles within the workplace
- ☐ Workers have opportunity to elect member(s) to the Board of Directors
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.65 of 0.87

Surveying and Benchmarking Engagement and Attrition

Does your company monitor and evaluate your worker satisfaction and engagement in any of the following ways?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ We calculate employee attrition rate
- ☒ We benchmark employee attrition rate to relevant benchmarks
- ☐ We regularly (at least once a year) conduct employee satisfaction or engagement surveys
- ☐ We benchmark employee satisfaction to relevant industry benchmarks
- ☐ We disaggregate calculations based on different demographic groups to identify trends
- ☐ We outperform industry benchmarks on attrition
- ☐ We outperform industry benchmarks on satisfaction
- ☐ None of the above

Points Earned: 0.43 of 0.87

Departed Employees

Number of full-time and part-time workers that departed or left the company in the last twelve months

Enter 0 if None.

Number of full-time and part-time workers that departed or left the company in the last twelve months

Sensitive

Engagement & Satisfaction (Salaried)

OPERATIONS

1.5

Number of Paid Days Off

What is the annual minimum number of paid days off (including holidays) for full-time employees?

- ☐ 0-15 work days
- ☐ 16-22 work days
- ☐ 23-29 work days
- ☒ 30-35 work days
- ☐ 36+ work days

Points Earned: 0.63 of 0.70

Paid Primary Caregiver Leave for Salary Workers

Which of the following describe the primary parental leave policies for salaried workers, either through the company or government program?

If applicable, please select one answer indicating total time off (answers 1-3), and one answer indicating fully paid time off (answers 4-7).

- ☒ Primary caregivers receive 4-12 weeks of time off for parental leave (including unpaid and paid leave)
- ☐ Primary caregivers receive 12 weeks to 6 months of time off for parental leave (including unpaid and paid leave)
- ☐ Primary caregivers receive 6 months or more of time off for parental leave (including unpaid and paid leave)
- ☐ 5-12 weeks of primary parental leave (or equivalent) is fully paid
- ☐ 12-18 weeks of primary parental leave (or equivalent) is fully paid
- ☐ 18-24 weeks of primary parental leave (or equivalent) is fully paid
- ☐ 24+ weeks of primary parental leave (or equivalent) is fully paid
- ☐ Primary caregivers receive less than 4 weeks off or no time off for parental leave

Points Earned: 0.07 of 0.70

Worker Flexibility Options

What job flexibility options does the company provide, whenever feasible, in writing and in practice for the majority of workers?

Please check all that apply.

- ☐ Part-time work schedules at the request of workers
- ☐ Flex-time work schedules allowing freedom to vary start and stop times
- ☒ Telecommuting (e.g. working from home one or more days per week)
- ☐ Job-sharing
- ☐ None of the above

Points Earned: 0.18 of 0.70

Workplace Flexibility in Practice

Which of the following flexible workplace practices have been used in the past 12 months?

Please check all that apply.

- ☐ Managers or executives worked part-time or in a job-share
- ☒ Managers or executives are in a telecommuting position
- ☐ We hired new people into permanent positions that are telecommuting
- ☐ We hired new people into permanent positions that are part-time or job-share
- ☒ We have transitioned staff into part-time, job-share, or telecommuting positions
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.70 of 0.70

Attrition Rate for Salaried Workers

What percentage of full-time and part-time salaried workers left the company during the last twelve months?

Calculation should include voluntary and involuntary separation, but exclude workers dismissed with cause.

Sensitive

Community

Community Impact Area Introduction

OPERATIONS
0.0

This section of the assessment identifies specific ways that a company’s business model may be designed to deliver a specific, material, positive impact for their community.

Community Oriented Impact Business Model

Does your company’s business model create a specific positive benefit for stakeholders such as charitable partners, vendors or suppliers in need, or your local community?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ Yes
- ☐ No

Points Available: 0.00

Community Oriented Business Models

Is your company structured to benefit community stakeholders in any of the following ways?

Your answers determine which future questions in the assessment are applicable to your company.

- ☐ A producer-owned cooperative structure in which suppliers share control and benefits of company operations (e.g. farmer cooperative, artisanal cooperative)
- ☐ Purchasing fair or direct trade to improve livelihoods for underserved groups in your supply chain
- ☐ A micro-distribution or micro-franchising model that provides economic opportunities to underserved groups
- ☐ A formal standing commitment to donate a significant portion of sales, profits, or ownership to charitable causes (>2% sales, >20% profits/ownership)
- ☒ A community-focused business model that supports and builds the economic vitality of local communities
- ☐ None of the above

Points Available: 0.00

Local Community Based Business

Is your company a community based business, focused on serving your local economy?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ Yes
- ☐ No

Points Available: 0.00

Local and Independently Owned

Is your company locally and independently owned?

Your answers determine which future questions in the assessment are applicable to your company.

- ☐ Yes
- ☒ No

Points Available: 0.00

Diversity, Equity, & Inclusion

OPERATIONS

7.8

Inclusive Hiring Practices

How does your company create an inclusive recruiting and hiring process?

- ☒ We include a statement in all our job postings with a commitment to diversity, equity, and inclusion
- ☐ We don't ask about incarceration history during our application process
- ☐ We conduct anonymous or "blind" reviews of applications or resumes without attaching names or identifiable characteristics
- ☐ We actively recruit through organizations or services that serve individuals from underrepresented populations
- ☒ We conduct analyses of our job description language and requirements to ensure they are inclusive and equitable
- ☐ None of the above

Points Earned: 0.48 of 0.91

Diverse Ownership and Leadership

Is your company majority-owned or -led by individuals from any of the following underrepresented groups?

Please select all that apply.

- ☐ Led by a woman
- ☒ Led by an individual from an underrepresented racial or ethnic minority
- ☐ Led by another underrepresented individual (veterans, LGBT, etc.)
- ☐ Majority owned by women
- ☐ Majority owned by individuals from underrepresented racial or ethnic minorities
- ☐ Majority owned by other underrepresented individuals (veterans, LGBT, etc.)
- ☐ None of the above

Points Earned: 0.45 of 0.91

Inclusive Work Environments

How does your company create an equitable and inclusive workplace for employees?

- ☐ We have designated an individual or group explicitly responsible for diversity, equity, and inclusion (i.e. a Diversity Manager or Inclusion Committee)
- ☒ We offer trainings for all employees on topics related to diversity, equity, and inclusion
- ☐ We have voluntary employee resource or affinity groups
- ☒ Our facilities are designed to meet accessibility requirements for individuals with physical disabilities
- ☒ Our facility restrooms are gender-neutral or gender-inclusive
- ☐ We have programs in place to provide mentorship, apprenticeships, or internships for individuals from underrepresented groups
- ☒ We accommodate learning or emotional disabilities in work processes and workplace policies
- ☐ None of the above

Points Earned: 0.73 of 0.91

Management of Diversity, Equity, and Inclusion

How does your company manage and improve your workplace diversity and inclusivity?

- ☒ We anonymously survey employees on gender identity, race/ethnicity, disability status, and other demographic factors to track the diversity of our workforce
- ☐ We have set specific, measurable diversity improvement goals that are reviewed by senior executives or our Board of Directors
- ☐ We have conducted a pay equity analysis by gender, race/ethnicity, or other demographic factors and, if necessary, implemented equal compensation improvement plans or policies
- ☐ We analyze job categories, satisfaction, promotion, retention rates, or benefits by different demographic groups, and if necessary, have implemented corrective actions for inequitable results
- ☐ We specifically analyze diversity, equity, and inclusion data for individuals who are part of multiple underrepresented groups
- ☐ None of the above

Points Earned: 0.23 of 0.91

Measurement of Diversity

What attributes of a diverse workforce does your company track, either through anonymous surveys or other methods legal in your jurisdiction?

If collecting this type of demographic data is not legal in your jurisdiction, select None of the Above.

- ☐ Socioeconomic status (as determined by low income residence, education level, etc.)
- ☒ Race or ethnicity
- ☒ Gender
- ☐ Age
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.45 of 0.91

Workers from Ethnic or Racial Minorities

What percentage of your workforce identifies as being from a racial or ethnic minority?

- ☐ 0%
- ☐ 1-9%
- ☐ 10-19%
- ☐ 20-29%
- ☒ 30%+
- ☐ Don't Know

Points Earned: 0.91 of 0.91

Women Workers

How many of your workers identify as women?

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-39%
- ☐ 40-49%
- ☒ 50%+
- ☐ Don't know

Points Earned: 0.91 of 0.91

High to Low Pay Ratio

What multiple is the highest compensated individual paid, inclusive of bonus, as compared to the lowest paid full-time worker?

Sensitive

Female Management

How many of your company managers identify as women?

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-39%
- ☐ 40-49%
- ☒ 50%+
- ☐ Don't know
- ☐ N/A

Points Earned: 0.91 of 0.91

Management from Underrepresented Populations

How many of your company managers identify as from another underrepresented social group?

If collecting this type of demographic data is not legal in your jurisdiction, select Don't Know.

- ☐ 0%
- ☐ 1-9%
- ☐ 10-19%
- ☐ 20-29%
- ☒ 30%+
- ☐ Don't know

Points Earned: 0.91 of 0.91

Female Directors

How many of your company Board Directors identify as women?

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☒ 25-39%
- ☐ 40-49%
- ☐ 50%+
- ☐ Don't know
- ☐ N/A

Points Earned: 0.61 of 0.91

Directors from Underrepresented Populations

How many of your company Board Directors identify as from another underrepresented social group?

If collecting this type of demographic data is not legal in your jurisdiction, select N/A.

- ☐ 0%
- ☐ 1-9%
- ☐ 10-19%
- ☐ 20-29%
- ☒ 30%+
- ☐ Don't know
- ☐ N/A

Points Earned: 0.91 of 0.91

Supplier Diversity Policies or Programs

Does your company have any of the following policies or programs in place to promote diversity within your supply chain?

- ☐ We track diversity of ownership among our suppliers
- ☒ We have a policy to give preferences to suppliers with ownership from underrepresented populations
- ☐ We have formal targets to make a specific percentage of purchases from suppliers with diverse ownership
- ☐ We have a formal program to purchase and provide support to suppliers with diverse ownership
- ☐ None of the above
- ☐ N/A - Collecting supplier data or having preferential treatment policies is illegal in my country of operations

Points Earned: 0.11 of 0.45

Supplier Ownership Diversity

What percentage of your purchases were from companies that are majority-owned by women or individuals from underrepresented populations?

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-39%
- ☐ 40-49%
- ☐ 50%+
- ☒ Don't Know

Points Available: 0.91

Economic Impact

OPERATIONS

0.5

Geographic Structure and Scope

We realize that for companies with more than one office, the definition of local involvement is a more complicated one to answer. Please tell us a bit about the structure of your company geographically.

We realize that for companies with more than one office, the definition of local involvement is a more complicated one to answer.

Please tell us a bit about the structure of your company geographically.

Points Available: 0.00

New Jobs Added Last Year

Number of full-time and part-time jobs that have been added to your company's payroll. Enter 0 if none or if your company has no workers.

Last twelve months:

Last twelve months:

☐ We do not track this

Points Available: 0.00

Job Growth Rate

How many of your company's full-time and part-time jobs were newly created over the last twelve months AND pay a living wage?

If there is no living wage data available for your country of operations, include new jobs that pay 10% or more above a minimum wage.

- ☒ 0% (no growth on a net basis)
- ☐ 1-14%
- ☐ 15-24%
- ☐ 25%+

Points Available: 4.00

Non-accredited Investor Ownership

What percentage of the company is owned by individuals who would qualify as non-accredited investors?

- ☒ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-49%
- ☐ 50%+
- ☐ Don't know

Points Available: 2.00

Local Ownership

Is the majority (over 50%) of the company's ownership located locally to at least two-thirds of the company's workforce?

- ☐ Yes
☒ No
☐ Don't know

Points Available: 2.00

Local Purchasing and Hiring Policies

What written local purchasing or hiring policies does your company have in place?

- ☐ Written preference at each facility to purchase from local suppliers
☐ Formal targets or goals for the amount of local purchasing
☒ Ready-to-use lists of preferred local suppliers and vendors for specific facilities
☐ Written preference for hiring and recruiting local managers
☐ Incentives for staff to live within 20 miles of local company facility
☐ Other (please describe)
☐ No written local purchasing or hiring policies in place

Points Earned: 0.50 of 1.00

Spending on Local Suppliers

What percentage of your company's expenses (excluding labor) was spent with independent suppliers local to the company's headquarters or relevant facilities in the last fiscal year?

- ☐ <20%
☐ 20-39%
☐ 40-59%
☐ 60%+
☒ Don't know

Points Available: 2.00

Impactful Banking Services

What characteristics apply to the financial institution that provides the majority of your company's banking services?

- ☐ Certified CDFI or national equivalent social investment organization
☐ Certified B Corporation
☐ Member of the Global Alliance for Banking on Values
☐ Cooperative bank or credit union
☐ Local bank committed to serving the community
☐ Independently owned bank
☒ None of the above

Points Available: 2.00

Corporate Citizenship Program

How does your company take part in civic engagement?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ Financial or in-kind donations (excluding political causes)
- ☒ Community investments
- ☒ Community or pro-bono service
- ☐ Advocacy for adopting improved social or environmental policies or performance
- ☒ Partnerships with charitable organizations or membership with community organizations
- ☐ Discounted products or services to qualified underserved groups
- ☐ Free use of company facilities to host community events
- ☐ Equity or ownership in the company granted to a nonprofit
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.83 of 0.83

Community Service Policies and Practices

How does your company manage employee community service?

- ☐ We have hosted or organized company service days in the last year
- ☒ The company offers paid time off for community service
- ☐ 20 hours or more a year of paid time off
- ☒ Our company monitors and records total volunteer hours
- ☐ Our company has set community service or pro-bono targets
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.62 of 0.83

% of Employees Volunteer Service

What percentage of employees took paid time off for volunteer service last year?

- ☐ 0%
- ☐ 1-24%
- ☒ 25-49%
- ☐ 50-74%
- ☐ 75%+
- ☐ Don't know

Points Earned: 0.83 of 1.66

Total Amount of Volunteer Service Hours

Number of hours volunteered by full-time and part-time employees of the organization during the last fiscal year

This should include both paid and unpaid time spent volunteering during traditional work hours, either for company-organized events or for employee-initiated activities.

Number of hours volunteered by full-time and part-time employees of the organization during the last fiscal year

☐ We do not track this

Points Available: 0.00

Volunteer Service Per Capita

What was the percentage of per capita worker time donated as volunteer, community service, or pro bono time in the reporting period?

Calculate by total volunteer hours / total hours worked, generally 2000 hours per FTE.

- ☐ 0%
- ☒ .1-.9% of time
- ☐ 1-2.4% of time
- ☐ 2.5-5% of time
- ☐ 5%+ of time
- ☐ Don't know

Points Earned: 0.55 of 1.66

Charitable Giving and Community Investment Policies and Practices

What are your company's practices regarding donations or community investments?

- ☐ We have a formal statement on the intended social or environmental impact of our company's philanthropy
- ☐ We have a formal donations commitment (e.g. 1% for the planet)
- ☐ We match individual workers' charitable donations
- ☒ We allow our workers or customers to select charities to receive our company's donations
- ☒ We have screening practices for charitable contributions or impact measurement mechanisms for our community investments
- ☐ None of the above

Points Earned: 0.66 of 0.83

Relative Input for Community Investments

If you use an independent methodology to measure total commitment to community investment, what is the equivalent % of revenue contributed in the form of community investment?

- ☐ None
- ☒ Less than 0.1% of revenues
- ☐ 0.1-0.4% of revenues
- ☐ 0.5-0.9% of revenues
- ☐ 1-1.9% of revenues
- ☐ >2%

Points Earned: 0.21 of 1.66

Total Amount of Charitable Donations

Total amount (in currency terms) donated to registered charities in the last fiscal year

Report with the currency specified in "Reporting currency" for this metric.

Total amount (in currency terms) donated to registered charities in the last fiscal year

Sensitive

% of Revenue Donated

What was the equivalent percentage of revenue donated to charity during the last fiscal year?

Please include tax deductible in-kind donations but do not include pro bono time.

- ☐ No donations last fiscal year
- ☒ 0.1-0.4% of revenue
- ☐ 0.5-1% of revenue
- ☐ 1.1-2.4% of revenue
- ☐ 2.5-5% of revenue
- ☐ 5%+ of revenue
- ☐ Don't know

Points Earned: 0.66 of 3.31

Advancing Social and Environmental Performance

How has your company worked with its stakeholders (including competitors) to improve behavior or performance on social or environmental issues in the past two years?

- ☒ We have worked with other industry players on a cooperative initiative on relevant social and environmental standards for our industry
- ☐ We have provided data or contributed to academic research on social or environmental topics
- ☒ We participate in panel presentations or other public forums on social or environmental topics
- ☐ We provide public resources for other businesses or stakeholders on improving social or environmental performance
- ☐ Other - please describe
- ☐ None of the above

Points Earned: 0.41 of 0.41

Supply Chain Management

OPERATIONS
0.0

Significant Supplier Descriptions

Please select the types of companies that represent your Significant Suppliers:

All companies have significant suppliers, which are defined as the largest suppliers of the company amounting to approximately 80% of non-labor costs. Select all that apply.

- ☐ Product Manufacturers
- ☒ Professional Service Firms (Consulting, Legal, Accounting)
- ☒ Independent Contractors
- ☒ Marketing and advertising
- ☒ Office Supplies
- ☒ Benefits Providers
- ☒ Technology
- ☐ Raw materials
- ☐ Farms
- ☐ Other - please describe

Points Available: 0.00

Social or Environmental Screening of Suppliers

Does your company screen or evaluate Significant Suppliers for social and environmental impact?

This question determines the set of supplier-focused questions your company will respond to.

- ☐ Yes
- ☒ No

Points Available: 0.00

Outsourced Staffing Services

Does your company outsource support services (staffing) essential to the delivery of your services to other individuals or organizations?

Your answers determine which future questions in the assessment are applicable to your company.

- ☐ Yes
- ☒ No

Points Available: 0.00

Improving Impact of Suppliers

Does the company have any of the following policies or programs to improve the social and/or environmental impact of suppliers, either in cases of noncompliance or more broadly?

- ☐ Company formulates corrective action or improvement plans with goals for continuous improvement of their supplier performance
- ☐ Company requires a specific time period for suppliers to make changes to remediate code of conduct non-compliance or otherwise terminates contract
- ☐ Company provides training and/or resources on improving social or environmental performance to suppliers, either from the company itself or through a third party
- ☐ Company provides training and/or resources to its own staff, focused on managing their own practices and relationships with suppliers to enable the suppliers to improve their performance
- ☐ Company has participated in collaborative initiatives with other companies to help improve the social or environmental impact of their supply chain
- ☐ Company incentivizes social and environmental performance or improvement through contract terms, prices, or other means
- ☐ Company has achieved quantifiable improvements on social or environmental performance of its supply chain
- ☐ Other
- ☒ None of the above

Points Available: 0.38

% of Suppliers with Programs to Improve Impact

For what % of your suppliers (on a currency basis) do the policies and programs selected in the previous question apply?

- ☐ 0%
- ☐ 1-20%
- ☐ 21-49%
- ☐ 50-74%
- ☐ 75-99%
- ☐ 100%
- ☒ N/A

Points Available: 1.52

Environment

Environment Impact Area Introduction

OPERATIONS

0.0

This section allows your company to provide data on its energy use, carbon footprint and waste management.

Type of Facilities

What kind of facilities does your business primarily operate in?

Your answers determine which future questions in the assessment are applicable to your company.

- ☐ Company-owned office space
- ☒ Leased office space
- ☐ Co-working Space
- ☐ Virtual or home offices

Points Available: 0.00

Environmental Business Model

Are your company's products or process structured to restore or preserve the environment in any of the following ways?

Answering affirmatively will opt you into additional sections of the B Impact Assessment with more specific questions about this Impact Business Model.

- ☐ Through a manufacturing, wholesale or agriculture process which is designed to significantly reduce environmental impact compared to typical practices for the industry
- ☒ Through a product or service that preserves, conserves, or restores the environment or resources
- ☐ None of the above

Points Available: 0.00

Description of Positive Environmental Product / Service Impact

How would you describe the positive outcome for the environment created by your product/service?

How would you describe the positive outcome for the environment created by your product/service?

Points Available: 0.00

Environmental Product or Service Impact

Is the environmental impact you've described part of your products' or services' impact, or is it a part of the way that your company operates?

Companies should earn revenue from the product or service that has an environmental impact. Please do not include pro bono efforts within this section.

- ☒ The impact is created by a revenue-generating product/service line (e.g. selling non-toxic cleaning products, sustainability consultancy)
- ☐ The impact is created by the company's daily operations (e.g. using non-toxic cleaning products in the company's headquarters) and not the core product/service

Points Available: 0.00

Environmental Product Benefits

In what way or ways does your product/service conserve the environment?

Please select ONE option per product line. You may select an additional option if your product line has two separate environmental attribute.

- ☐ Provides or is powered by renewable energy or cleaner-burning energy than market alternatives (e.g. solar panel manufacturers/installers, hybrid vehicles)
- ☒ Conserves or diverts resources (including energy, water, materials, etc.)
- ☒ Conserves or preserves the well-being of land and/or animals (e.g. land protection or reforestation services, sustainably harvested agricultural products)
- ☐ Reduces or is made of less toxic/hazardous substances (e.g. brownfield remediation services, organic food, non-toxic cleaners)
- ☐ Educates, measures, researches, or provides information to solve environmental problems (e.g. environmental consulting or auditing)
- ☐ None of the above

Points Available: 0.00

Resource Conservation Overview

Tell us more about how your product or service reduces energy, GHG emissions, water and/or waste.

Tell us more about how your product or service reduces energy, GHG emissions, water and/or waste. Digital banking reduces i

Points Available: 0.00

Direct Impact on Resource Conservation

Is resource conservation a direct positive environmental impact of your product or service?

- ☒ Yes
- ☐ No, it is indirect as a result of one of the other answers options selected

Points Available: 0.00

Land/wildlife Conservation Overview

Tell us more about how your product or service conserves natural resources

Tell us more about how your product or service conserves natural resources Reduces paper and carb

Points Available: 0.00

Direct Impact on Land / Wildlife Conservation

Is land/wildlife conservation a direct positive environmental impact of your product or service?

Answering affirmatively will opt you into additional sections of the B Impact Assessment with more specific questions about this Impact Business Model.

- ☐ Yes
- ☒ No, it is indirect as a result of one of the other answers options selected

Points Available: 0.00

Environmental Management

OPERATIONS
1.1

Green Building Standards

What percentage of company facilities (by area, both owned by company or leased) is certified to meet the requirements of an accredited green building program?

- ☒ <20%
- ☐ 20-49%
- ☐ 50-79%
- ☐ 80%+
- ☐ N/A

Points Available: 1.17

Facility Improvement with Landlord

If you lease your facilities, have you worked with your landlord to implement or maintain any of the following?

- ☒ Energy efficiency improvements
- ☒ Water efficiency improvements
- ☒ Waste reduction programs (including recycling)
- ☐ None of the above
- ☐ N/A - Company does not lease majority of facilities

Points Earned: 1.17 of 1.17

Environmental Purchasing Policy Topics

Does the company have a written and circulated environmentally preferable purchasing (EPP) policy that includes any of the following?

- ☐ Building and construction
- ☐ Carpets
- ☐ Cleaning
- ☐ Electronics
- ☐ Fleets
- ☐ Food or food services
- ☐ Landscaping
- ☐ Meetings and conferences
- ☐ Office supplies
- ☐ Paper
- ☐ Product input materials
- ☐ Other - please describe
- ☒ We don't have an environmentally preferable purchasing policy

Points Available: 1.17

Virtual Office Stewardship

How does your company encourage good environmental stewardship in how employees manage their virtual offices?

- ☐ We have a written policy encouraging environmentally preferred products and practices in employee virtual offices (e.g. recycling)
- ☐ Our company shares resources with employees regarding environmental stewardship in home offices (e.g. energy efficiency)
- ☐ We have a policy in place for the safe disposal of e-waste and other hazardous materials purchased for employee home offices
- ☐ Employees are provided with a list of environmentally-preferred vendors for office supplies
- ☐ None of the above
- ☒ N/A

Points Available: 2.33

Environmental Management Systems

Does your company have an environmental management system (EMS) covering waste generation, energy usage, water usage, and carbon emissions that includes any of the following?

Please check all that apply.

- ☐ Policy statement documenting our organization's commitment to the environment
- ☐ Assessment undertaken of the environmental impact of our organization's business activities
- ☐ Stated objectives and quantifiable targets for environmental aspects of our organization's operations
- ☐ Programming designed, with allocated resources, to achieve these targets
- ☐ Periodic compliance and auditing to evaluate programs conducted
- ☒ We have no environmental management system

Points Available: 1.17

Air & Climate

OPERATIONS
0.9

Monitoring Energy Usage

Does your company monitor, record, or report its energy usage?

Include electricity and other energy consumption from heating, hot water, etc. Your answers determine which future questions in the assessment are applicable to your company.

- ☒ We do not currently monitor and record usage
- ☐ We monitor and record usage but have set no reduction targets
- ☐ We monitor usage and have set intensity targets (e.g. relative to dollars of revenue, volume produced, etc.) that are being monitored
- ☐ We monitor usage and have set absolute reduction targets regardless of company growth
- ☐ We have met specific reduction targets during the reporting period

Points Available: 0.48

Renewable Energy Usage

What percentage of energy use is produced from renewable sources?

Include electricity and other energy consumption from heating, hot water, etc.

- ☐ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75-99%
- ☐ 100%
- ☒ Don't Know

Points Available: 0.24

Low Impact Renewable Energy Use

What percentage of energy use is produced from low-impact renewable sources?

Include electricity and other energy consumption from heating, hot water, etc. Please include both purchased and onsite-generated renewable energy.

- ☐ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75-99%
- ☐ 100%
- ☒ Don't know

Points Available: 0.97

Facility Energy Efficiency

For what systems has your company used energy conservation or efficiency measures for a majority of your corporate facilities (by square feet) in the past year?

- ☒ Equipment: Energy Star appliances, automatic sleep modes, after-hour timers, etc.
- ☒ Lighting: natural light, CF bulbs, occupancy sensors, daylight dimmers, task lighting, etc.
- ☒ HVAC: programmable thermostat, timers, occupancy sensors, shade sun-exposed walls, double-paned windows, etc.
- ☐ Other - please describe
- ☐ None of the above
- ☐ N/A - We utilize virtual office

Points Earned: 0.48 of 0.48

Monitoring Greenhouse Gas Emissions

How does your company manage its greenhouse gas emissions for at least Scope 1 and 2?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ We do not currently monitor and record emissions
- ☐ We regularly monitor and record emissions but have not set any reduction targets
- ☐ We regularly monitor and record emissions and have set specific reduction targets relative to previous performance (e.g. a 5% reduction of GHGs from baseline year)
- ☐ We regularly monitor and record emissions and have set specific science-based targets necessary to achieve global goals to address climate change
- ☐ We have met the specific reduction targets set during this reporting period
- ☐ We have achieved carbon neutrality

Points Available: 0.48

Greenhouse Gas Emissions Reduced

What percentage of Scope 1 and 2 GHG emissions has been saved due to efficiency improvements implemented by your company?

- ☐ 0%
- ☐ 1-4%
- ☐ 5-9%
- ☐ 10-14%
- ☐ 15-20%
- ☐ 20%+
- ☒ Don't Know

Points Available: 0.97

Reducing Impact of Travel/Commuting

Does your company have any programs or policies in place to reduce the environmental footprint caused by travel/commuting?

- ☒ Employees are subsidized/incentivized for use of public transportation, carpooling, or biking to work
- ☒ Facilities are designed to facilitate use of public transportation, biking, or cleaner burning vehicles (e.g. electric chargers)
- ☐ Employees are encouraged to use virtual meeting technology to reduce in person meetings
- ☒ Company has a written policy limiting corporate travel
- ☐ None of the above

Points Earned: 0.48 of 0.48

% GHG Emissions Offset

If your company purchased certified carbon credits in the reporting period, what % of GHG emissions were off-set?

- ☐ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75-99%
- ☐ 100%
- ☐ Don't know
- ☒ N/A - No carbon offsets purchased

Points Available: 0.48

Water

OPERATIONS
0.3

Monitoring and Managing Water Use

Does your company monitor and manage your water usage?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ We do not currently monitor and record water usage
- ☐ We regularly monitor and record water usage but have not set any reduction targets
- ☐ We monitor and record water usage and have set specific reduction targets relative to previous performance (e.g. a 5% reduction of water usage from baseline year)
- ☐ We regularly monitor and record emissions and have set science-based targets necessary to achieve sustainable usage linked to our local watershed
- ☐ We have met specific reduction targets set during this reporting period

Points Available: 1.00

Water Conservation Practices

What water conservation methods have been implemented at the majority of your corporate offices or plant facilities:

Please check all that apply.

- ☒ Low-flow faucets, taps, toilets, urinals, or showerheads
- ☐ Grey-water usage for irrigation
- ☐ Low-volume irrigation
- ☐ Harvest rainwater
- ☐ Other - please describe
- ☐ None of the above
- ☐ N/A - Our company has a virtual office

Points Earned: 0.33 of 1.00

Land & Life

OPERATIONS
2.2

Monitoring and Reporting Non-hazardous Waste

How does your company monitor and manage your waste production?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ We do not currently monitor and record waste production
- ☐ We regularly monitor and record waste production but have not set any reduction targets
- ☐ We regularly monitor and record waste production and have set specific reduction targets relative to previous performance (e.g. a 5% reduction of waste to landfill from baseline year)
- ☐ We regularly monitor and record waste produced and have set a zero waste target
- ☐ We have met the specific reduction targets set during this reporting period
- ☐ We produce zero waste to landfill / ocean

Points Available: 1.00

Recycling Programs

Does the company have a company-wide recovery and recycling program that includes the following?

Please check all that apply.

- ☒ Paper
- ☒ Cardboard
- ☒ Plastic
- ☐ Glass & metal
- ☐ Composting
- ☐ None of the above

Points Earned: 0.75 of 1.00

Hazardous Waste Disposal

Can your company verify that your hazardous waste is always disposed of responsibly?

This includes batteries, paint, electronic equipment, etc.

- ☒ Yes
- ☐ No
- ☐ N/A - We have eliminated hazardous waste

Points Earned: 1.00 of 1.00

Chemical Reduction Methods

Which of the following environmentally preferred products have been purchased for the majority of your corporate facilities?

- ☐ Non-toxic janitorial products
- ☐ Unbleached / chlorine free paper products
- ☐ Soy-based inks or other low VOC inks
- ☒ Recycled/environmentally preferred office supplies (paper, pens, notebooks, etc.)
- ☒ Other - please describe
- ☐ None of the above

Points Earned: 0.50 of 1.00

Green Lending - Impact Business Model

IMPACT BUSINESS MODELS

0.6

Green Lending Products Offered To Organizations

Which of the following lending products does the financial institution offer to businesses and organizations?

- ☐ Energy efficiency improvement financing
- ☒ Renewable energy project finance
- ☐ Conservation loans
- ☐ Brownfield loans
- ☒ Microloans for environmentally focused businesses, e.g. for working capital and trade finance needs
- ☒ Loans for green construction projects
- ☐ Other - please describe
- ☐ None of the above
- ☐ N/A

Points Available: 0.00

Green Lending Products Offered To Individuals

Which of the following lending products does the financial institution offer to individuals?

- ☒ Loans for purchasing green homes
- ☐ Loans for energy efficiency improvements
- ☐ Loans for solar installation or other renewable energy upgrades
- ☐ Energy Efficient Mortgage
- ☐ Other - please describe
- ☐ None of the above
- ☐ N/A

Points Available: 0.00

Percent Of Loans In Green Lending

What % of the institution's total loan portfolio include the previously selected lending products?

What % of the institution's total loan portfolio include the previously selected lending products?

- ☐ We do not track this

Points Earned: 0.60 of 30.00

Tracking Environmental Metrics

Which of the following environmental metrics does your company track regarding the environmental impact of your product or service?

Your answers determine which future questions in the assessment are applicable to your company.

- ☐ CO2 saved/offset by product/service (metric tons)
- ☐ Liters of water saved/offset by product/service
- ☐ kWh saved/off-set
- ☐ Metric tons of waste saved from landfill or incineration
- ☐ Number of hectares protected
- ☒ None of the above

Points Available: 0.00

Customers Impact Area Introduction

This section of the assessment identifies specific ways that a company’s product may be designed to deliver a specific, material, positive impact for its customers beyond the value normally provided from goods or services.

Customer Impact Business Model Introduction

Does your product/service address a social or economic problem for or through your customers?

Your answers determine which future questions in the assessment are applicable to your company.

- ☒ Yes
- ☐ No

Points Available: 0.00

Customer Focus of Product or Service

Is this social or economic problem addressed for your customers and/or their beneficiaries?

If you answer “No” here, be sure to revisit the Environment and/or Community sections to ensure your business model impact is appropriately captured.

- ☒ Yes
- ☐ No, customers support in our ability to produce the impact we described but the primary beneficiaries are other stakeholders (i.e. we donate to charities based on sales to customers, or we use sales to buy fair trade ingredients)

Points Available: 0.00

Positive Impact of Product/Service

How would you describe the positive outcome for customers created by your product/service?

How would you describe the positive outcome for customers created by your product/service? Offer digital products whi

Points Available: 0.00

Beneficial Product Type

Which of the following most closely matches the outcome and/or problem solved for your customers as defined above?

Only select the ONE most relevant option for each product line. This will guide you to a series of questions specific to the type of impact you indicate you are creating.

- ☐ Access to products/services that fulfill basic human needs for individuals without prior access (e.g. providers of electricity or clean drinking water to rural poor communities, affordable housing projects, waste and sanitation systems or disposal)
- ☐ Improved or maintained health and wellness (e.g. medical equipment, medical services and medicines, preventative health services or products, healthy living products, exercise and sporting products, prescription eyeglasses)
- ☐ Improved education or skills development (e.g. schools, textbooks, tutoring services, career leadership training, education tools, games and software)
- ☒ Increased economic opportunity for underserved groups (e.g. financial or insurance services or benefits consulting for the underserved, new mechanisms to connect products to market)
- ☒ Increased operational success or capital for purpose driven or underserved enterprises (e.g. impact investing or fundraising platforms, nonprofit accounting services)
- ☒ Increased social and/or environmental impact for businesses or other organizations (e.g. sustainability consulting)
- ☐ Increased access to arts, media, or culture (e.g. independent media, artisanal crafts, photography, information services)
- ☒ Improves market access through physical or technological infrastructure (e.g. mobile telecommunications, business technologies or software, roads, bridges, railways, ports, building and construction materials not previously available)
- ☐ None of the above

Points Available: 0.00

Economic Empowerment Product/Service Overview

Tell us more about how your product or service provides or improves economic opportunity and empowerment for individuals and/or communities.

Tell us more about how your product or service provides or improves economic opportunity and empowerment for individuals and/or communities. **Our digital product reach**

Points Available: 0.00

Verification of Economically Disadvantaged Beneficiaries

Can at least some of the beneficiaries of your product/service be verified to be economically disadvantaged?

Answering affirmatively will opt you into additional sections of the B Impact Assessment with more specific questions about this Impact Business Model.

- ☒ Yes
- ☐ No

Points Available: 0.00

Flow of Capital Overview

Please tell us more about how your product or service increases the flow of capital and/or provide capacity building to purpose driven enterprises.

Please tell us more about how your product or service increases the flow of capital and/or provide capacity building to purpose driven enterprises. **We make loans and also**

Points Available: 0.00

Direct Impact on Supporting Purpose Driven / Underserved Businesses

For your services that are focused on increasing the success of purpose driven or underserved enterprises, did you also select another specific outcome that is produced by your services?

Only one product or service type should be selected per product / service line. If you selected more than one, you may continue with the previous selected option or uncheck it and return to this question.

- ☐ Yes, I also selected a direct outcome that is produced through my service or the clients that I support
- ☒ No

Points Available: 0.00

Direct Focus on Improving Impact of Organizations

For your services that are focused on improving the impact of organizations, did you also select another specific outcome that is produced by your services?

Only one product or service type should be selected per product / service line. If you selected more than one, you may continue with the previous selected option or uncheck it and return to this question.

- ☐ Yes, I also selected a direct outcome that is produced through my service or the clients that I support
- ☒ No

Points Available: 0.00

Access to Infrastructure

Are the basic infrastructure projects you support or develop provided specifically to areas that are verified to have not had previous access to such infrastructure?

Answering affirmatively will opt you into additional sections of the B Impact Assessment with more specific questions about this Impact Business Model.

- ☐ Yes
- ☒ No

Points Available: 0.00

Impact on Underserved Populations

Does your product or service benefit underserved populations, either directly or by supporting organizations that directly serve them?

Answering affirmatively will opt you into additional sections of the B Impact Assessment with more specific questions about this Impact Business Model.

- ☒ Our products or services directly support underserved populations
- ☐ Our products or services support organizations that directly support underserved populations
- ☐ Don't know
- ☐ None of the above

Points Available: 0.00

Total Customer Organizations

Total Number of Customers

Organizations:

Organizations:

☐ We do not track this

Points Available: 0.00

Total Customer Individuals

Total Number of Customers

Individuals:

Individuals:

☐ We do not track this

Points Available: 0.00

Customer Stewardship

OPERATIONS

1.4

Managing Customer Stewardship

Does your company do any of the following to manage the impact and value created for your customers or consumers?

- ☐ We offer product / service guarantees, warranties, or protection policies
- ☐ We have third party quality certifications or accreditations
- ☐ We have formal quality control mechanisms
- ☒ We have feedback / customer service feedback or complaint mechanisms
- ☐ We monitor customer or consumer satisfaction
- ☐ We assess the outcomes produced for our customers through the use of our product or service
- ☐ We have written policies in place for ethical marketing, advertisement, or customer engagement
- ☒ We manage the privacy and security of client / customer data
- ☐ None of the above

Points Earned: 0.19 of 0.56

Managing Product Impacts

Does the company do any of the following with regards to managing the potential impact their products have on customers / beneficiaries?

- ☐ Company regularly monitors customer outcomes and well-being
- ☒ Company has formal program to incorporate customer testing and feedback into product design
- ☐ Company has formal programs in place to continuously improve outcomes produced for customers (including reducing negative effects or increasing positive effects)
- ☒ Other
- ☐ None of the above

Points Earned: 0.30 of 0.56

Data Usage and Privacy

Does your company have any of the following to address data usage and privacy issues?

- ☒ Company has a formal publicly available data and privacy policy
- ☒ Company makes all users aware of information collected, length of time it is preserved, how it's used, and whether and how it is shared with other entities (public or private)
- ☒ All customers have option to decide how their data can be used
- ☐ Company's all email list building and email marketing strategies are GDPR compliant
- ☐ Other
- ☐ None of the above
- ☐ N/A - Company does not collect sensitive data

Points Earned: 0.42 of 0.56

Data Security Management

Does the company have any of the following practices to ensure security of private data?

- ☒ Data privacy is included in company wide risk management compliance processes
- ☒ All employees with access to data are trained on data privacy policies
- ☒ Company has a formal code of conduct that defines unauthorized uses of data
- ☒ Internal audits of data security
- ☒ External audits of data security
- ☒ Simulated hacks on data security
- ☐ Other
- ☐ None of the above
- ☐ N/A - Company does not collect sensitive data

Points Earned: 0.56 of 0.56

IMPACT BUSINESS MODELS

Targeted for Investment - Impact Business Model 0.0

Questions include loan size, interest rate, products / services, financing, and communication with clients.

Microfinance Savings Products Offered

Which of the following depository products that serve the underbanked does your company offer?

- ☐ Matched savings accounts, e.g. Individual Development Accounts (IDAs)
- ☐ Accounts with Matricula cards
- ☐ Special savings products
- ☐ Secured credit cards or prepaid checking
- ☐ Other
- ☒ None of the above
- ☐ N/A

Points Available: 2.00

Banking Loan Products With Benefit

Which of the following loan products that have a social benefit does your company offer?

- ☐ Socially oriented mortgage loans (e.g. rescue mortgage, ITIN mortgage)
- ☐ Socially oriented credit enhancements
- ☐ Microloans for purpose-driven enterprises and SMEs (e.g. working capital needs, trade finance needs)
- ☐ Other
- ☒ None of the above

Points Available: 2.00

Banking Dedicated Deposit Product For Mission

Does your company offer depositors any dedicated saving products that can enhance your company's ability to deliver on its social or environmental mission?

Examples include impact-oriented CDs, money market accounts, investment funds.

- ☐ Yes
- ☒ No
- ☐ N/A

Points Available: 2.00

Leadership & Outreach - Impact Business Model IMPACT BUSINESS MODELS 1.5

Questions include performance in industry certifications and ratings (e.g. CDFI, CDE, CRA, CARS), and additional services provided to borrowers.

Banking External Recognition

Has your company received any external recognition for the excellence of its sustainable banking practices, e.g. member of the Global Alliance for Banking on Values (GABV)?

- ☐ Yes
- ☒ No

Points Available: 1.09

Banking Percent Of AUM Certified As CDFI Or CDE

What % of your company by assets under management (including subsidiaries) is certified as CDFI or CDE?

Select N/A if your company does not have operations in the U.S.

- ☒ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75-100%
- ☐ N/A

Points Available: 2.18

Banking Average Current CRA Rating

What is your company's average current CRA rating weighted by assets under management?

Select N/A if your company does not have operations in the U.S.

- ☐ Substantial Noncompliance
- ☐ Needs to improve
- ☒ Satisfactory
- ☐ Outstanding
- ☐ No CRA rating
- ☐ N/A

Points Earned: 0.73 of 1.09

Banking Weighted Avg Performance NCIF Metrics

If your company is a bank, in which quadrant is your company's average performance weighted by assets under management according to the NCIF social performance metrics?

- ☐ Quadrant 1
- ☒ Quadrant 2 or 3
- ☐ Quadrant 4
- ☐ N/A - Not a regulated bank
- ☐ N/A - No operations in the U.S.

Points Earned: 0.27 of 0.55

Banking Average Aeris Score

If your company or subsidiaries has been rated by Aeris (Formerly CARS Inc.) what is the average score by assets under management that your company achieved on the Aeris impact rating?

Select N/A if your company does not have operations in the U.S or if you are a bank and are not eligible for a Aeris Rating.

- ☐ AAA
- ☐ AA
- ☐ A
- ☐ B
- ☒ Not rated by Aeris
- ☐ N/A

Points Available: 0.55

Banking Technical Assistance To Borrowers

Does your company or affiliated nonprofit provide your borrowers and potential borrowers with technical assistance or information on any of the following topics?

- ☒ Financial literacy
- ☒ First time home purchase
- ☒ Foreclosure prevention
- ☒ Small Business TA
- ☐ Other
- ☐ None of the above

Investment Criteria - Impact Business Model

4.6

Questions include loan review process, social and environmental performance standards of loan portfolio, underwriting standards and credit scoring methodology.

Banking Underwriting Standards Review Loans

Does your company have a formal written process to review potential loans according to social and environmental impact criteria that is discussed in your loan underwriting policy or used in loan committee review?

- ☒ Yes
☐ No

Points Earned: 1.17 of 1.17

Banking Must Exceed Standard To Receive Loan

If your company is not a regulated bank, does this process set minimum standards for social and environmental performance that companies must exceed in order to receive a loan?

- ☐ Yes
☐ No
☒ N/A

Points Available: 1.17

Banking Percent Of Loan Portfolio With Loan Perform Standards

For what % of your company's loan portfolio by loan volume (commercial, personal, and residential) does the previous process apply?

- ☐ 0%
☐ 1-24%
☐ 25-49%
☐ 50-74%
☒ 75%+

Points Earned: 1.17 of 1.17

Banking Percent Borrowers In Person Pre Loan

What % of potential borrowers does your company's lenders meet with in person or through a video conference prior to issuing a loan?

- ☐ 0%
☐ 1-24%
☐ 25-49%
☐ 50-74%
☒ 75%+

Points Earned: 1.17 of 1.17

Banking Underwriting Standards Provide Lower Interest Rates

Do your company's underwriting standards go beyond conventional credit ratios to provide loans or lower interest rates to borrowers based on the environmental performance of their home or business?

- ☐ Yes
☒ No

Points Available: 1.17

Banking Underwriting Measure Willingness To Pay

For a credit impaired individual, does your company consider factors beyond conventional credit scoring to assess a borrower's willingness to repay?

- ☒ Yes
☐ No
☐ N/A

Points Earned: 1.17 of 1.17

Portfolio Management - Impact Business Model

IMPACT BUSINESS MODELS
6.3

Questions include measurement process for social and environmental performance and loan origination.

Banking 3 Year ROA

Please report your company's three-year average Return to Assets ratio:

Please report your company's three-year average Return to Assets ratio:

☐ We do not track this

Points Available: 0.00

Banking EOA Ratio

Please indicate your company's Equity to Assets ratio:

Please indicate your company's Equity to Assets ratio:

☐ We do not track this

Points Available: 0.00

Banking Pc Impaired Assets

Please indicate the asset quality of your company in terms of percentage of impaired assets and loans past due for 90+ days.

Please indicate the asset quality of your company in terms of percentage of impaired assets and loans past due for 90+ days.

☐ We do not track this

Points Available: 0.00

Banking Annual Loan Review

Does your company use the same formal process for measuring the social and environmental performance of its commercial loans on at least an annual basis as it does for underwriting a loan in the first place?

Select N/A only if your company does not make commercial loans.

- ☐ Yes
☒ No
☐ N/A

Points Available: 1.33

Banking Pc Assets Committed To Real Economy

What % of your company's assets are committed to supporting the real economy? That is, what percentage of loans, share, bonds and other assets are devoted to activities that generate goods and services as opposed to financial market activities.

- ☐ 0%
☐ 1-29%
☐ 30-49%
☐ 50-69%
☒ 70%+
☐ Don't Know

Points Earned: 1.33 of 1.33

Banking Pc Revenues Derived From Real Economy

What % of your revenues are derived from the real economy?

- ☐ 0%
☐ 1-29%
☐ 30-49%
☐ 50-69%
☒ 70%+
☐ Don't know

Points Earned: 1.33 of 1.33

Banking Pc Deposits To Assets

What is the percentage of total client deposits to the company's assets?

- ☐ 0%
☐ 1-29%
☐ 30-49%
☐ 50-69%
☒ 70%+
☐ Don't know

Points Earned: 1.33 of 1.33

Banking Percent Loan Originations Serviced

What % of your company's loan originations does your company service?

- ☐ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☒ 75%+

Points Earned: 1.33 of 1.33

Banking Pc Clients Sourced Serviced

What percentage of your company's clients are directly sourced and serviced by your company?

See explain this for definition.

- ☐ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☒ 75-94%
- ☐ 95%+
- ☐ Don't know

Points Earned: 1.07 of 1.33

Portfolio Reporting - Impact Business Model

IMPACT BUSINESS MODELS
0.0

Questions on loan portfolio reporting requirements, key social and environmental performance indicators tracked, and your annual impact reporting practice.

Banking Borrower Surveys Required

Does your company require its borrowers or loans officers to fill out any of the following surveys regarding the social or environmental performance of the companies in your company's loan portfolio?

- ☐ External Survey
- ☐ Internal Survey
- ☒ Do not survey

Points Available: 3.00

Serving in Need Populations - Impact Business Model

IMPACT BUSINESS MODELS
5.3

Recognizes social product models that are targeted to or benefits traditionally in need and underserved populations

Banking Serves Individuals Or Businesses

Does the financial institution target any of the following underserved clients/customers?

- ☒ Microenterprise, SME or other commercial borrowers that have been historically under-banked
- ☐ Individual borrowers who have been historically under-banked
- ☐ None of the above

Points Available: 0.00

Banking Description Clients Beneficiaries Of Products Or Services

Describe the beneficiaries or end-users of your products or services and how you characterize them as underserved.

Describe the beneficiaries or end-users of your products or services and how you characterize them as underserved.

Low to moderate income

Points Available: 0.00

Banking Underserved Populations Served

Which of the following client groups does the financial institution target?

Your answer to this unscored question is combined with other answers to automatically calculate your score in this section of the assessment.

- ☒ Low-income, poor or very poor (including low-income minorities and other underserved populations)
- ☐ Minority, disabled, and other underserved (but not low-income)
- ☐ Individuals living in rural communities
- ☐ Purpose-driven enterprises (e.g. microfinance institutions, fair trade retailers, affordable housing developers, community development nonprofits)

Points Available: 0.00

Banking Pc Loans To Underserved

What % of the total portfolio represents loans made to the previously selected underserved individuals?

Your answer to this unscored question is combined with other answers to automatically calculate your score in this section of the assessment.

What % of the total portfolio represents loans made to the previously selected underserved individuals? 9

- ☐ We do not track this

Points Available: 0.00

In-Need Communities Served

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable

Communities

Communities

☒ We do not track this

Points Available: 0.00

Underserved Government Entities

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable

Governments

Governments

☒ We do not track this

Points Available: 0.00

In-Need Individuals Served

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable

Individuals

Individuals

☒ We do not track this

Points Available: 0.00

In-need Organizations Served

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable

Businesses/Non-Profits

Businesses/Non-Profits

☒ We do not track this

Points Available: 0.00

Underserved Households

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable

Households

Households

☒ We do not track this

Points Available: 0.00

Disclosure Questionnaire

Disclosure Industries

Disclosure questions on specific production and trade.

Disclosure Alcohol

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Alcohol

Please also select "Yes" if your company serves clients in this industry

☐ Yes
☒ No

Points Available: 0.00

Disclosure Tobacco

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Tobacco

Please also select "Yes" if your company serves clients in this industry

☐ Yes
☒ No

Points Available: 0.00

Disclosure Gambling

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Gambling

Please also select "Yes" if your company serves clients in this industry

☐ Yes
☒ No

Points Available: 0.00

Disclosure Firearms Weapons

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Firearms, weapons or munitions

Please also select "Yes" if your company serves clients in this industry

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Pornography

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Pornography

Please also select "Yes" if your company serves clients in this industry

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Payday, Short Term, or High Interest Lending

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Payday, short-term, or high-interest lending

Please also select "Yes" if your company serves clients in this industry

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Fossil Fuels

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Fossil-fuel-based oil, natural gas, or coal extraction, distribution, sale, etc.

Please also select "Yes" if your company serves clients in this industry

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Mining

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Mining

Please also select "Yes" if your company serves clients in this industry

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Nuclear Power or Hazardous Materials

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Nuclear power, radioactive materials or hazardous waste

Please also select "Yes" if your company serves clients in this industry

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Prisons

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Prisons

Please also select "Yes" if your company serves clients in this industry

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Whole Life Insurance

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Whole life insurance products

Select "Yes" only if the company earns 80%+ of its revenue from whole life insurance products.

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Volunteer Placement to Orphanages

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Organizing volunteer programs to orphanages or child care organizations

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Tax Advisory Services

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Tax advisory services

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Animal Products or Services

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Animal-based products or services (including seafood)

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Genetically Modified Organisms

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Genetically modified organisms

Please also select "Yes" if your company serves clients in this industry

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Illegal Products or Subject to Phase Out

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Products or activities that are illegal under country laws or regulations where they have operated, banned in international conventions or agreements, or subject to international phase-out or regulation

- ☐ Yes
☒ No

Points Available: 0.00

Disclosure Industries at Risk of Human Rights Violations

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Industries reliant upon materials at high risk of human rights infringements (e.g. conflict minerals)

- ☐ Yes
☒ No

Points Available: 0.00

Other Disclosure Industries

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Other industries that may cause social or environmental harm or are subject to stakeholder criticism or concern

- ☐ Yes
☒ No

Points Available: 0.00

Company Explanation Of Disclosure Item Flags

If you selected "Yes" to any of the "Disclosure Industries" listed above, please provide a detailed explanation of the company's involvement for each affirmative response:

If this does not apply to you, please enter "Does not apply" in the text area below.

If you selected "Yes" to any of the "Disclosure Industries" listed above, please provide a detailed explanation of the company's involvement for each affirmative response:

Points Available: 0.00

Disclosure Practices

Disclosure questions on sensitive practices.

No formal Registration Under Domestic Regulations

Please indicate if your company engages in any of the following practices:

Company is not formally registered in accordance with all relevant regulations and requirements

If your company is a formally registered business, select "No."

- ☐ Yes
☒ No

Points Available: 0.00

Tax Reduction Through Corporate Shells

Please indicate if your company engages in any of the following practices:

Company uses corporate shells or other structural means, such as establishing multiple corporate entities, to minimize tax payments

- ☐ Yes
☒ No

Points Available: 0.00

Operates in conflict zones

Please indicate if your company engages in any of the following practices:

Company operates in conflict zones

- ☐ Yes
☒ No

Points Available: 0.00

Sale of Data

Please indicate if your company engages in any of the following practices:

Company sells or provides access to consumer or user data

- ☐ Yes
☒ No

Points Available: 0.00

Facilities located in sensitive ecosystems

Please indicate if your company engages in any of the following practices:

Company facilities are located adjacent to or in sensitive ecosystems

- ☐ Yes
☒ No

Points Available: 0.00

Marketing of Breastmilk Substitutes

Please indicate if your company engages in any of the following practices:

Marketing of breastmilk substitutes

☐ Yes

☒ No

Points Available: 0.00

Company prohibits freedom of association/collective bargaining

Please indicate if your company engages in any of the following practices:

Company prohibits workers from freely associating and bargaining collectively for the terms of one's employment

☐ Yes

☒ No

Points Available: 0.00

Employs Individuals on Zero-Hour Contracts

Please indicate if your company engages in any of the following practices:

Company employs individuals on zero-hour contracts

☐ Yes

☒ No

Points Available: 0.00

Company workers are prisoners

Please indicate if your company engages in any of the following practices:

Company uses workers who are prisoners

☐ Yes

☒ No

Points Available: 0.00

Company Employs Workers Under Age 15 (Or Other ILO Minimum Age)

Please indicate if your company engages in any of the following practices:

Company employs workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138) and/or company does not keep personnel records that include evidence of the date of birth of each

☐ Yes

☒ No

Points Available: 0.00

Overtime For Hourly Workers Is Compulsory

Please indicate if your company engages in any of the following practices:

Overtime work is compulsory and exceeds 48 hours in a week

- ☐ Yes
☒ No

Points Available: 0.00

Other Disclosure Practices

Please indicate if your company engages in any of the following practices:

Other sensitive practices that may cause social or environmental harm, or are subject to stakeholder concern

- ☐ Yes
☒ No

Points Available: 0.00

Company Explanation Of Disclosure Item Flags

If you selected "Yes" to any of the "Disclosure Practices" listed above, please provide a detailed explanation of the company's engagement in each practice marked in the affirmative:

If this does not apply to you, please enter "Does not apply" in the text area below.

If you selected "Yes" to any of the "Disclosure Practices" listed above, please provide a detailed explanation of the company's engagement in each practice marked in the affirmative:

Points Available: 0.00

Disclosure Outcomes & Penalties

Disclosure questions concerning litigation, relocation of communities, accidents, and on-the-job fatality.

On-Site Fatality

Please indicate if your company has experienced any of the following in the past 5 years:

Company has had an operational or on-the-job fatality

- ☐ Yes
☒ No

Points Available: 0.00

Litigation or Arbitration

Please indicate if your company has experienced any of the following in the past 5 years:

Litigation or arbitration against company either ongoing, settled, or found against the company

- ☐ Yes
☒ No

Points Available: 0.00

Company has filed for bankruptcy

Please indicate if your company has experienced any of the following in the past 5 years:

Company has filed for bankruptcy

- ☐ Yes
☒ No

Points Available: 0.00

Bribery, Fraud, or Corruption

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Bribery, fraud, or corruption

- ☐ Yes
☒ No

Points Available: 0.00

Anti-Competitive Behavior

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Anti-competitive behavior

- ☐ Yes
☒ No

Points Available: 0.00

Financial Reporting, Taxes, Investments, or Loans

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Financial reporting, tax payments, investments, or loans

- ☐ Yes
☒ No

Points Available: 0.00

Political Contributions or International Affairs

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Political contributions or international affairs

- ☐ Yes
☒ No

Points Available: 0.00

Labor Issues

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Labor issues (including safety and discrimination)

- ☐ Yes
☒ No

Points Available: 0.00

Breaches of Confidential Information

Please indicate if your company has experienced any of the following in the past 5 years:

Breaches of individual privacy and/or losses of individual confidential data

- ☐ Yes
☒ No

Points Available: 0.00

Significant Layoffs

Please indicate if your company has experienced any of the following in the past 5 years:

Company has had layoffs of more than 20% of the workforce

- ☐ Yes
☒ No

Points Available: 0.00

Hazardous Discharges Into Air/Land/Water (Past 5 Yrs)

Please indicate if your company has experienced any of the following in the past 5 years:

Company sites have experienced accidental discharges to air, land or water of hazardous substances

- ☐ Yes
☒ No

Points Available: 0.00

Large Scale Land Conversion, Acquisition, or Relocation

Please indicate if your company has experienced any of the following in the past 5 years:

Construction or operation of company involved large scale land acquisition, convergence, or degradation (including the construction or refurbishment of dams), or resulted in the resettlement or economic displacement of 5,000 or more people

- ☐ Yes
☒ No

Points Available: 0.00

Penalties Assessed For Environmental Issues

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Environmental management penalties, including animal welfare

- ☐ Yes
- ☒ No

Points Available: 0.00

Violation of Indigenous Peoples Rights

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Infringing on indigenous people's rights, for instance by utilizing lands owned or used by indigenous peoples without full documented consent of such peoples

- ☐ Yes
- ☒ No

Points Available: 0.00

Other Disclosure Outcomes & Penalties

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Other penalties, complaints, or grievances filed or levied against the company for negative impacts on local communities, human rights, or other stakeholder concerns

- ☐ Yes
- ☒ No

Points Available: 0.00

Company Explanation Of Disclosure Item Flags

If you selected "Yes" to any of the "Disclosure Outcomes & Penalties" listed above, please provide a detailed explanation of the company's experience related to each affirmative response:

If this does not apply to you, please enter "Does not apply" in the text area below.

If you selected "Yes" to any of the "Disclosure Outcomes & Penalties" listed above, please provide a detailed explanation of the company's experience related to each affirmative response:

Points Available: 0.00

Supply Chain Disclosure

Disclosure questions concerning the significant suppliers of the company

Suppliers in Conflict Zones

Please indicate if any of the following statements are true regarding your company's suppliers:

Operation in conflict zones

- ☐ Yes
☒ No
☐ Don't Know

Points Available: 0.00

Suppliers Negative Social Impact

Please indicate if any of the following statements are true regarding your company's suppliers:

Practices or outcomes that produced substantial negative impacts regarding human rights, labor conditions, or local communities

- ☐ Yes
☐ No
☒ Don't Know

Points Available: 0.00

Suppliers Negative Environmental Impact

Please indicate if any of the following statements are true regarding your company's suppliers:

Practices or outcomes that produced substantial negative environmental impact

- ☐ Yes
☐ No
☒ Don't Know

Points Available: 0.00