
Business Development Bank of Canada (BDC)

Service with Minor Environmental Footprint

1000+ Employees

2017-02-17

Full Impact Assessment

Governance

Mission & Engagement

Level of Impact Focus Points Earned: 0 of 0

Select the description that best describes your business.

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

- ☐ Positive social/environmental impact is desirable but not a particular focus for our business.
- ☐ Social and environmental impact is frequently considered but it isn't a high priority.
- ☐ We consider social and environmental impact in some aspects of our business but infrequently.
- ☐ 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/environmental impact as a primary measure of success for our business and prioritize it even in cases where it may not drive profitability.

Mission Statement Characteristics Points Earned: 0.3 of 0.3

Does your company have a corporate mission statement, and does it include any of the following?

Please check all that apply.

- ☐ No written statement
- ☐ A written corporate mission statement that does not include a social or environmental commitment
- ☐ A general commitment to social and/or environmental responsibility and stewardship
- ☒ 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 to landfill with upcycled products)
- ☒ A commitment to serve a target beneficiary group in need (e.g. low income customers, smallholder farmers)

Mission Statement Points Earned: 0 of 0

Please type or paste your mission statement here.

BDC is the only bank in Canada that is exclusively dedicated to real economy entrepreneurs.

Its societal purpose is to support entrepreneurship, with a special focus on small and medium-sized enterprises. From more than a hundred offices across Canada, it offers financing and advisory services to entrepreneurs.

Mission Training Points Earned: 0.5 of 0.5

Do your employee training programs include instruction on sustainability principles and practices?

Check all that apply.

- ☒ Yes, sustainability principles and practices are integrated into new employee and new manager training
- ☒ Yes, sustainability principles and practices are integrated into ongoing employee and management training
- ☒ Yes, majority of workplace teams articulate goals and achievements on sustainability metrics
- ☐ Yes, all supervisors and managers receive training on how to communicate sustainability issues to employees and implement accountability for results
- ☐ No, sustainability is seldom, if ever, used in training

Board Review of Social/Environmental Performance Points Earned: 0.5 of 0.5

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

- ☐ No
- ☐ Yes - The Board receives a general update on the company's social and/or environmental performance
- ☒ Yes - The Board reviews key performance indicators (KPIs) on the company's social and/or environmental performance
- ☐ N/A - No Board of Directors or equivalent governing body

Stakeholder Engagement Points Earned: 0.2 of 0.5

In the last year, how did the company solicit specific feedback from its external stakeholders (excluding employees and investors) regarding the company's social and environmental performance?

Please check all that apply.

- ☐ No formal stakeholder engagement
- ☐ Meetings or other engagement mechanisms with local community members
- ☐ Meetings or other engagement mechanisms with social or environmental advocacy groups
- ☐ Online stakeholder forum to provide/report social or environmental concerns or feedback
- ☐ Third party or anonymous surveys
- ☒ Other (please describe)

Shareholders approves the corporate plan which describes BDC's objectives to support sustainable ecosystems and the economy in general.

Mission-driven Executive Job Descriptions Points Earned: 0.5 of 0.5

Does the CEO and his/her direct reports have the following social or environmental mission-related responsibilities or expectations outlined in their job description?

- ☐ Human rights & labor performance (including supply chain)
- ☒ Community engagement (including volunteering/charitable giving)
- ☐ Serving consumers in need
- ☐ Environmental performance
- ☒ Other social or environmental innovation (please describe)

The CEO and his direct reports have in their job descriptions responsibilities that all flow from BDC's societal purpose: support for entrepreneurs.

- ☐ None of the above

Social/Environmental Key Performance Indicators Points Earned: 0.3 of 0.5

Are there key performance indicators (KPIs) or metrics that your company tracks at least annually to determine if you are meeting your social or environmental objectives?

- ☐ We don't track key social or environmental performance indicators
- ☒ We measure KPIs/metrics or outputs that we have identified and defined in order to determine if we are achieving our social and environmental objectives
- ☐ We measure social and environmental outcomes over time (examples: 3rd-party impact assessments, progress out of poverty indexing, beneficiary outcome surveys, etc.)

Mission-driven Executive Compensation Points Earned: 0 of 1.1

If the CEO and direct reports have mission-related responsibilities, what % of them have compensation tied to the social and environmental performance areas previously selected?

- ☒ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75-99%
- ☐ 100%
- ☐ N/A - No mission related responsibilities

Corporate Accountability

Governance Codes Points Earned: 0 of 0

Please specify any governance Codes by which the company abides or on which stock exchanges it is listed, if applicable.

Code of conduct, Ethics and Values; Board code of Conduct

Governing Body Composition Points Earned: 0.5 of 0.7

Which of the following apply to your company's Board of Directors or equivalent governing body?

Check all that apply.

- ☒ At least 50% of board members are independent
- ☐ All directors serve four or less other board mandates
- ☒ Requires separation of the board chair and chief executive positions
- ☐ Company is a cooperative and elects Board from membership
- ☐ None of the above
- ☐ N/A - No Board of Directors

Governing Body Characteristics Points Earned: 0.4 of 0.4

Which of the following apply to your company's Board of Directors or equivalent governing body?

Check all that apply.

- ☒ Meets at least quarterly
- ☒ Requires minimum attendance rate for each board member
- ☒ Has budgetary authority to hire independent third-party consultants without management approval
- ☒ Conducts regular self-assessment of board performance
- ☒ Conducts regular independent assessment of board performance
- ☐ None of the above
- ☐ N/A - No Board of Directors or Equivalent Governing Body

Governing Body Stakeholder Representation Points Earned: 0 of 0.2

Which of the following stakeholder groups or relevant independent experts have voting seats on the Board of Directors or equivalent governing body?

Select all that apply.

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

Audit Committee Characteristics Points Earned: 0.4 of 0.4

Which of the following apply to your company's Board of Directors or other governing body's Audit Committee?

Please check all that apply.

- ☒ Committee meets at least quarterly
- ☒ All Audit Committee members are independent
- ☒ Procedures are in place for internal auditors to report directly to the Audit Committee in the case of concerns regarding the accuracy and integrity of the financial reports
- ☒ All audit and non-audit fees of the independent auditor are disclosed
- ☐ None of the above
- ☐ N/A - No Audit Committee
- ☐ N/A - No Board of Directors

Shareholder Engagement Points Earned: 0.3 of 0.4

Which of the following apply to your shareholder engagement practices?

- ☐ Company permits proxy voting by means of paper ballot, electronic voting, proxy voting services or other remote mechanism
- ☐ Mechanisms are put in place for shareholders to cast confidential votes
- ☐ Company's ownership structure follows one-share, one-vote standard
- ☒ Shareholders have formal rights to vote on changes in corporate articles, by-laws, governance structures and change-in-control provisions
- ☒ Shareholders have the right to nominate Board members
- ☒ Shareholder communications include company's financial and ESG performance
- ☐ None of the above

Ethics

Financial Controls Points Earned: 0.4 of 0.4

Does the company maintain any of the following financial controls?

Please check all that apply.

- ☒ Fraud risk assessment is conducted at least annually and any internal control deficiencies identified are communicated to Board of Directors and senior management
- ☒ Formal internal audit department has direct access to the Board of Directors and Audit Committee
- ☒ Job descriptions for managers and employees clearly define lines of financial reporting and responsibilities and limits for authorization, approval and verification of disbursements
- ☒ Financial control activities are documented, and at a minimum, cover controls around cash disbursement, accounts receivable, accounts payable, and inventory management
- ☒ Majority of financial controls are automated
- ☐ None of the above

Anti-Corruption Practices Points Earned: 0.2 of 0.2

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

- ☒ Helpline or anonymous mechanism to report grievances/concerns
- ☒ Individual or department oversight with direct access to Board of Directors
- ☒ Written employee whistle-blowing policy with strict confidentiality policy
- ☒ Whistle-blowing policy easily accessible and circulated to all employees and business partners
- ☐ Other (please describe)
- ☐ None of the above

Code of Ethics Points Earned: 0.4 of 0.4

Which of the following aspects are covered in your Code of Ethics?

- ☒ Bribes in any form, including kickbacks or gifts, on any portion of contract payments or soft dollar practices are prohibited
- ☒ Formal oversight policy covering direct or indirect political contributions, charitable donations and sponsorships
- ☒ Financial and in-kind contributions to political parties, politicians, lobby groups, charitable organizations and advocacy groups are publicly disclosed
- ☒ Other (please describe)

Inside trading

- ☐ None of the above
- ☐ N/A - No Code of Ethics

Breached Code of Ethics Breachment Policy Points Earned: 0.4 of 0.4

In cases where there are material breaches to the company's Code of Ethics, does the company have formal written guidelines in place for taking the following actions?

- ☒ Breaches, including case details, are reported to Board of Directors
- ☐ Breaches, including case details, are reported publicly
- ☒ Reported breaches are investigated promptly via independent party
- ☒ Severe breaches are reported to Board of Directors
- ☒ Employees are dismissed or disciplined if found in breach
- ☒ Contracts with business partners in breach are terminated
- ☒ Company makes improvements to anti-corruption program based on reported cases
- ☐ Other (please describe)
- ☐ None of the above
- ☐ N/A - No Business Code of Conduct

Code of Ethics Training Points Earned: 0.4 of 0.4

Which of the following stakeholder groups are required to participate in regular training on your company's Code of Ethics?

Please check all that apply.

- ☒ Board members
- ☒ Executives and senior managers
- ☒ All managers
- ☒ All employees
- ☐ Business partners, contractors and suppliers
- ☐ Subsidiaries
- ☐ Joint ventures
- ☐ None of the above

Transparency

Financial Transparency with Employees Points Earned: 1.6 of 1.6

Does the company have a formal process to share financial information (except salary info) with all full-time employees?

- ☐ No
- ☒ Yes - Company discloses all financial information (except salary info) at least quarterly
- ☐ Yes - The company has complete transparency of financial information and formally empowers all employees and departments to actively participate in financial planning (i.e. Open Book Management)
- ☐ Yes- In addition to sharing financials the company also has an intentional education program around shared financials
- ☒ N/A - Company is required to publicly report financial statements

Ownership Transparency with Employees Points Earned: 1.6 of 1.6

Do all full-time employees have access to written information that identifies all material owners and investors of the company?

- ☒ Yes
☐ No

Executive Compensation Disclosure Points Earned: 0 of 0.8

Does your company have a public statement or policy to provide disclosure of executive compensation?

- ☐ Yes
☒ No

Impact Reporting Points Earned: 1.6 of 1.6

Does the company produce a public-facing annual report detailing its mission-related/sustainability performance? If yes, does this report include the following?

- ☐ None - My company does not produce a public-facing mission-related annual report
☐ Input from relevant stakeholder groups to help determine what information to report
☒ Clear descriptions of your mission-related activities
☒ Quantifiable targets related to company's mission
☒ Quantifiable results from your mission (e.g., lbs of carbon offset)
☒ Consistent variables of measurement which allow comparisons to previous years
☐ Compliance with the Global Reporting Initiative (GRI) or equivalent disclosure level based on a third-party voluntary reporting standard
☒ Third-party validation/review
☒ Financial and sustainability information in an integrated report

Governing Body Transparency Points Earned: 1 of 1.6

Which of the following apply to transparency practices regarding the Board of Directors?

Please check all that apply.

- ☒ Company publicly reports members names, bios/CVs and relationship, including any conflict of interest with the company
☐ Company publicly reports attendance rate of board meetings
☒ Company publicly reports remuneration of board members and chief executive
☐ None of the above

Governance Metrics

Last Fiscal Year Points Earned: 0 of 0

On what date did your last fiscal year end?

2017-03-31

Reporting Currency Points Earned: 0 of 0

Reporting currency

Canadian Dollar - CAD

Revenue Last Year Points Earned: 0 of 0

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. The answer to this question affects questions you'll encounter further on in your assessment.

Revenue Year Before Last Points Earned: 0 of

0 Total Earned Revenue

From the fiscal year before last

Earnings Before Interest & Taxes Last Year Points Earned: 0 of

0 EBIT (Earnings Before Interest & Taxes)

From the last fiscal year

Earnings Before Interest & Taxes Year Before Last Points Earned: 0 of

0 EBIT (Earnings Before Interest & Taxes)

From the fiscal year before last

Net Income Last Year Points Earned: 0 of

0 Net Income

From the last fiscal year

Net Income Year Before Last Points Earned: 0 of

0 Net Income

From the fiscal year before last

Mission Locked**Mission Lock** Points Earned: 7.5 of 10

Separate from a mission statement, has your company done any of the following to legally ensure that its social or environmental mission will be maintained over time, regardless of company ownership?

- ☐ Signed a contract or board resolution to amend or adopt a legal form that requires consideration of employees, community and the environment (i.e. Signed B Corp Term sheet but have not yet adopted stakeholder consideration)
- ☐ Amended corporate governing documents to require the consideration of employees, community and the environment (e.g. Amended Articles of Incorporation)
- ☐ Has a specific legal entity/governance structure that preserves mission (i.e. cooperative)
- ☐ Legal entity/governance structure preserves mission and requires stakeholder consideration (i.e. Benefit Corp or cooperative that has amended governing documents to include stakeholder consideration)
- ☒ Other - Please describe

A confirmed and renewed Business Development Bank of Canada Act, the federal law that enshrines our mission. This enshrines our mission in a federal law.

- ☐ None of the above

Workers**Worker Metrics****Majority Hourly vs. Salaried Workers** Points Earned: 0 of 0

Are the majority of your employees paid on a fixed salary or a daily/hourly wage?

This is a REQUIRED question that determines the set of additional questions your company will respond to regarding your employee impact. The answer to this question affects questions you'll encounter further on in your assessment.

- ☒ Fixed Salary
- ☐ Daily/Hourly Wage

of Full Time Workers Points Earned: 0 of 0

Number of Total Full-Time Workers

Current Total Full-Time Workers

The answer to this question affects questions you'll encounter further on in your assessment.

2167

of Full Time Workers Last Year Points Earned: 0 of 0

Number of Total Full-Time Workers

Total Full-Time Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

2046

of Part Time Workers Points Earned: 0 of 0

Number of Total Part-Time Workers

Current Total Part-Time Workers

The answer to this question affects questions you'll encounter further on in your assessment.

33

of Part Time Workers Last Year Points Earned: 0 of 0

Number of Total Part-Time Workers

Total Part-Time Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

35

of Temporary Workers Points Earned: 0 of 0

Number of Total Temporary Workers

Current Total Temporary Workers

The answer to this question affects questions you'll encounter further on in your assessment.

117

of Temporary Workers Last Year Points Earned: 0 of 0

Number of Total Temporary Workers

Total Temporary Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

83

Compensation & Wages

Total Wages Points Earned: 0 of 0

Total Wages (including bonuses)

Lowest Paid Wage Points Earned: 0 of 0

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

Please exclude students and interns in this calculation.

21.92

Paying Above the Minimum Wage Points Earned: 0.6 of 0.6

Are all your full-time, part-time, temporary workers and independent contractors paid above minimum wage?



Yes



No



N/A - No minimum wage in my country and/or industry

% of Employees Paid Living Wage Points Earned: 1.7 of 2.3

What % of total full-time, part-time, and temporary workers (excluding interns) employed in company facilities are paid a living wage or above?

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

High to Low Pay Ratio Points Earned: 1.7 of 2.3

What multiple is the highest compensation (inclusive of bonus) as compared to the median compensation for full-time employees within the lowest decile (10%) salary bracket in the past fiscal year?

Average Compensation Increases Points Earned: 1.2 of 1.2

How did the the average percentage increase of executive compensation compare to that of non-executive compensation?

- ☐ Higher percentage increase
- ☐ Same percentage increase
- ☒ Lower percentage increase

Market Compensation Comparison Points Earned: 0.8 of 1.2

Based on a company referenced compensation study in the last two years, how does your company's compensation structure (excluding executive management) compare with the market?

- ☐ Don't Know: Have not referenced a compensation survey
- ☐ 1st quartile (0-24th percentile)
- ☐ 2nd quartile (25-49th percentile)
- ☒ 3rd quartile (50-74th percentile)
- ☐ 4th quartile (75-100th percentile)

Bonus Plan Characteristics Points Earned: 0.6 of 0.6

Which of the following are true about the company's bonus plan:

- ☐ Bonuses are given but there is no formal plan
- ☒ Formal guidelines on the structure of the bonus plan (e.g. eligibility, profit/revenue target tied to the bonus pool, allocatio criteria) are disseminated and accessible to all workers
- ☒ All full-time and part-time workers are eligible in the plan
- ☐ None of the above

Employees Receiving a Bonus Points Earned: 0.9 of 1.2

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

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

Initiatives To Increase Wages/Benefits Points Earned: 0 of 1.2

If it is not possible to verify a living wage in your country, has your company participated in any leadership initiatives to increase wages or benefits to workers provided in your country/industry?

Examples include commissioning a living wage calculation. Select N/A if living wage already exists.

- ☐ Yes
- ☐ No
- ☒ N/A - Living wage already exists

Compensation & Wages (Salaried)

Non-executive Wage Increases Points Earned: 0 of 2.2

Subtracting for inflation increase, what was the average % increase in wage/salary paid to non-executive workers in the last fiscal year?

Select 0% if average increase was at or below inflation rate.

- ☒ 0-2%
- ☐ 3-5%
- ☐ 6-15%
- ☐ >15%
- ☐ N/A - No workers last year

Bonus Plan Characteristics Points Earned: 2.2 of 2.2

In the last fiscal year, the company's bonus plan for non-executives represented what % of the company's salary base?

Please select 0% if your company did not have bonuses issued.

- ☐ No bonus payout, or no bonus plan
- ☐ <1%
- ☐ 1-5%
- ☐ 6-15%
- ☒ >15%

Benefits

Government Provision Of Healthcare Points Earned: 0 of 0

Which of the following best describes the provision of healthcare in the country where the majority of employees reside?

- ☐ Universal Provision of Basic Healthcare Services (e.g. United Kingdom)
- ☒ Government Mandated or Provided Health Insurance Programs (e.g. Switzerland)
- ☐ None of the Above

Healthcare Coverage Points Earned: 3.9 of 3.9

What % of employees are eligible for health care benefits either through company or government plan?

- ☐ <75%
- ☐ 75-84%
- ☐ 85-94%
- ☒ 95%+

Additional Supplementary Benefits Points Earned: 1.9 of 1.9

Are any of the following benefits provided to employees to supplement government programs?

- ☒ Disability coverage/ accident insurance
- ☒ Life insurance
- ☒ Financial services (credit or savings programs)
- ☒ Private dental insurance
- ☒ Private supplemental health insurance
- ☒ Other (describe)

Private supplemental vision insurance, critical illness insurance, employee and family assistance program (EFAP)

- ☐ None of the above

Paid Secondary Caregiver Leave Points Earned: 1.9 of 1.9

What is the minimum number of weeks tenured workers are offered paid secondary caregiver leave, either through the company or a government plan?

- ☐ None
- ☐ Up to 2 weeks
- ☐ 2 to 5 weeks
- ☒ Greater than 5 weeks

Healthcare Eligibility for Part Time Workers Points Earned: 1 of 1

How many hours per week must a part-time employee work in order to qualify for the previously-selected benefits?

- ☐ No benefits beyond what is provided under national law
- ☐ 30+ hours per week
- ☐ 25-30 hours per week
- ☐ 20-24 hours per week
- ☒ <20 hours per week
- ☐ N/A - No part-time workers

Retirement Programs Points Earned: 1.9 of 1.9

Do employees have access to any of the following savings programs for retirement?

- ☒ Government-sponsored pension plans
- ☒ Private Pension or Provident Funds
- ☒ Plan specifically includes Socially-Responsible Investing option
- ☐ None of the above

Worker Benefits (Salaried)

Number of Paid Days Off Points Earned: 1.9 of 2.1

How many paid days off (including holidays) do full-time employees receive annually?

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

Paid Primary Caregiver Leave for Salary Workers Points Earned: 2.1 of 2.1

What is the minimum number of weeks salaried workers receive paid primary caregiver leave, either through the company or the government?

- ☐ 0-5 weeks
- ☐ 6-11 weeks
- ☐ 12-17 weeks
- ☐ 18-23 weeks
- ☒ 24+ weeks

Training & Education

Intern Hiring Practices Points Earned: 0.3 of 0.3

Which of the following is true of intern hiring practices?

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."

- ☒ There is a formalized policy/program outlining the objectives of internships or internship programs for participants
- ☒ Company partners with education institutions to provide internship opportunities
- ☒ Interns are paid a living wage
- ☒ Interns receive formal performance reviews
- ☒ Interns have a formal opportunity to provide feedback on experience
- ☒ Interns have been hired on as full time permanent employees in the past two years
- ☐ Intern tenures are restricted to not exceed 1 year if interns are not currently enrolled in school
- ☐ None of the above apply to my intern programs
- ☐ N/A - Company does not employ interns

Internal Promotions Points Earned: 0.1 of 0.3

What % of positions above entry level have been filled with internal candidates in the last 12 months?

Exclude material owners in your calculation.

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

Internal Promotions Points Earned: 0.2 of 0.3

What % of employees have been internally promoted within the last 12 months?

Exclude material owners in your calculation.

- ☐ 0%
- ☐ 1-5%
- ☒ 6-15%
- ☐ >15%

External Professional Development Participation Points Earned: 0.3 of 0.3

What % of full-time workers have participated in external professional development opportunities or lifelong learning opportunities to enhance performance skills in the past fiscal year?

Count only professional development that is paid for in advance, reimbursed or subsidized by the Company.

- ☐ 0%
- ☐ 1-5%
- ☐ 6-15%
- ☒ >15%

Paid Professional Development Days Points Earned: 0 of 0.3

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

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

Management Training Points Earned: 0.2 of 0.3

Do new and existing managers get regular training and coaching on the following?

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

Outplacement Services Points Earned: 0.1 of 0.1

For what % of terminated full-time employees are formal outplacement services provided?

Exclude employees terminated with cause.

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

Training & Education (Salaried)

Skills-Based Training Participation Points Earned: 0.1 of 0.2

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

Providing Cross-Job Skills Training Points Earned: 0.1 of 0.2

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 (i.e. training beyond regular job responsibilities, e.g. public speaking training or management training for non-managers)

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

Life Skill Training Participation Points Earned: 0 of 0.2

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

Training on life skills for personal development (i.e. literacy, personal financial planning, etc.)

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

External Professional Development Participation Points Earned: 0.2 of 0.5

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

Include only those that are paid for in advance, reimbursed or subsidized by the company.

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

Subsidized Educational Opportunities Points Earned: 0.5 of 0.5

What % 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%
-

Outplacement Services Points Earned: 0.2 of 0.2

For what % of terminated full-time employees are formal outplacement services provided?

Exclude employees terminated with cause.

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

Worker Ownership

% Participation in Employee Ownership Points Earned: 0 of 2.2

What % 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

% of Company Owned by Non-Management Employees Points Earned: 0 of 2.2

What % of your company is owned by non-executive, non-management level workers through an ownership vehicle paid for by the company, not requiring employee contributions?

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

- ☐ 0%
- ☐ 1-4%
- ☐ 5-24%
- ☐ 25-50%
- ☐ >50%
- ☒ N/A

% of Company Owned by Non-Executive Employees Points Earned: 0 of 4.5

What % of the company is owned by full-time workers who are non-executive employees and non-founders?

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

- ☐ 0%
- ☐ 1-4%
- ☐ 5-24%
- ☐ 25-49%
- ☐ 50%+
- ☒ N/A
- ☐ Don't Know

Management & Worker Communication

Employee Review Process Points Earned: 1.3 of 1.3

Is there a formal consistent process for providing performance feedback to all tenured employees which includes any of the following?

Check all that apply.

- ☒ Is conducted on at least an annual basis
- ☐ Includes peer and subordinate input
- ☒ Provides written guidance for career development
- ☐ Includes social and environmental goals
- ☒ Clearly identifies achievable goals
- ☐ Follows a 360-degree feedback process
- ☐ None of the above

Employee Satisfaction Points Earned: 0.9 of 1.3

What percent of your employees are 'Satisfied' or 'Engaged'?

Select N/A if your company has not conducted an employee engagement survey in the past 2 years.

- ☐ N/A
- ☐ <65%
- ☐ 65-80%
- ☒ 81-90%
- ☐ >90%

Management & Worker Communication (Salaried)

Average Tenure Points Earned: 0.6 of 0.6

What is the average tenure of your current workforce?

- ☐ <12 months
- ☐ 1-3 years
- ☐ 3-5 years
- ☒ >5 years

Job Flexibility/Corporate Culture

Health and Wellness Initiatives Points Earned: 1.1 of 1.1

Do company policies support any of the following health and wellness initiatives above insurer-provided programs?

Check all that apply.

- ☐ Company does not offer any formal health and wellness initiatives
- ☒ Company sponsors and encourages workers to participate in health and wellness activities during the workweek (i.e. walking or steps programs)
- ☒ Company offers 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, etc.)
- ☒ Over 25% of workers have completed a health risk assessment in the last 12 months
- ☒ Employees have access to behavioral health counseling services, web resources or Employee Assistance Programs
- ☒ Spouses, partners, or children of employees provided access to behavioral health counseling services, web resources or Employee Assistance Programs
- ☐ Company has policies and programs in place to prevent ergonomic-related injuries in the workspace
- ☒ Management receives reports on aggregate participation in worker wellness programs
- ☒ Other (please describe)

Annual National Wellness day the last Wednesday of April, Annual Flu vaccination campaign

Job Flexibility/Corporate Culture (Salaried)

Workplace Flexibility in Practice Points Earned: 0 of 0.6

Which of the following flexible workplace practices occurred 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

Supplementary Benefits Points Earned: 0.6 of 1.2

Which of the following supplementary benefits are offered to employees?

Please check all that apply.

- ☐ Onsite childcare
- ☐ Offsite subsidized child care
- ☒ Counseling services
- ☐ Free or subsidized meal
- ☐ Policy to support breastfeeding mothers
- ☐ Other (please describe)
- ☐ None

Career Development Policies Points Earned: 0.3 of 0.3

Which of the following are true of career development and promotion policies and practices?

- ☒ Employees who seek to take a short-term leave/sabbatical will have his/her job guaranteed upon return
- ☒ Efforts will be made to find a place for employees who seek to take a long-term leave/sabbatical upon return
- ☒ Employees are able to make lateral moves or change career direction or pace when possible
- ☐ None of the above

Human Rights & Labor Policy

Human Rights Reviews/Certifications Points Earned: 0 of 0.3

Have your company's human rights and labor practices been certified or reviewed by an independent third party during the last 12 months?

- ☐ No
- ☐ Yes, 50%+ of company's operations have been reviewed or certified
- ☐ Yes, company conducted human rights reviews beyond what is required by law
- ☐ Yes, compliance reports are shared with stakeholders (workers, suppliers, NGOs, government)
- ☒ N/A - Company only has operations in developed markets

Human Rights Training Points Earned: 0.7 of 0.7

What % of employees have received specialized training on policies and procedures concerning aspects of labor/human rights that are relevant to the company's operations?

- ☐ None
- ☐ 0-24%
- ☐ 25-49%
- ☐ 50-74%
- ☒ 75%+

Worker Business Models Introduction

Impact Business Model: Worker Ownership Points Earned: 0 of 0

Is your company structured to benefit its employees in the following way?

The answer to this question affects questions you'll encounter further on in your assessment.

- ☐ Ownership structures that provide significant equity (>40%) and empowerment to all employees (i.e. employee-owned companies/cooperative)
- ☒ No

Community

Job Creation

New Jobs Added Last Year Points Earned: 0 of 0

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 12 months:

119

New Jobs Added Year Before Last Points Earned: 0 of 0

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.

Prior 12 months:

109

Job Growth Rate Points Earned: 1.2 of 3.7

By what % has your worker base grown over the last 12 months?

- ☐ 0% (Has not grown on a net basis)
- ☒ 1-5%
- ☐ 6-15%
- ☐ >15%

Departed Employees Points Earned: 0 of 0

Number of full-time and part-time workers that departed/left the company during the last 12 months.

Enter 0 if None. Select N/A only if there are no workers.

Attrition Rate for Salaried Workers Points Earned: 0.6 of 1.8

What was the attrition rate for tenured full and part-time salaried and hourly workers (excluding workers terminated with cause) for the last 12 months?

Salaried workers

Attrition Rate for Hourly Workers Points Earned: 1.8 of 1.8

What was the attrition rate for tenured full and part-time salaried and hourly workers (excluding workers terminated with cause) for the last 12 months?

Hourly workers

Facilities in Low-Income Communities Points Earned: 0 of 1.8

What % of your workers are employed in company facilities located in low-income communities?

- ☒ <10%
- ☐ 10-19%
- ☐ 20-29%
- ☐ 30%+
- ☐ Don't Know

Living Wages for Workers from Low-Income Communities Points Earned: 0 of 1.8

What % of workers reside in low-income communities AND are paid a living wage by the company?

Include full-time and part-time workers.

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

Diversity & Inclusion

Female Employees Points Earned: 0 of 0

Number of total full-time and part-time female employees.

Enter 0 if None.

1085

Managing Gender Pay Equity Executives Points Earned: 0.4 of 0.4

Is average compensation for men and women equal in comparable executive, managerial, and non-managerial roles?
Executives

Allow a 5% margin of error while calculating. For more information on calculating, see Explain.

Manager Women to Men Salary Ratio Points Earned: 0.4 of 0.4

Is average compensation for men and women equal in comparable executive, managerial, and non-managerial roles?
Managers

Manging Gender Pay Equity Non-Managers Points Earned: 0.4 of 0.4

Is average compensation for men and women equal in comparable executive, managerial, and non-managerial roles?
Non-managerial full-time workers

Allow a 5% margin of error while calculating. For more information on calculating, see Explain.

Board of Directors Diversity Points Earned: 1.3 of 1.3

What % of the members of your Board of Directors (or equivalent) are women or individuals from other underrepresented populations?

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-49%
- ☒ 50%+
- ☐ Don't know
- ☐ N/A - No board of directors or equivalent

Female Directors Points Earned: 0 of 0

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Women

38

Directors from Low-income Communities Points Earned: 0 of 0

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Low income communities

0

Minority Directors Points Earned: 0 of 0

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Minority/previously excluded populations

3.6

Directors from Underrepresented Populations Points Earned: 0 of 0

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Other underrepresented populations (e.g. minorities, LGBT community, individuals with disabilities, etc.)

15

Ethnic Diversity Compared to Area Points Earned: 0 of 1.3

Does the % of ethnic minorities employed at your company equal or exceed the % of ethnic minorities in your metro area?

Percentage should be based on census or other government demographic data.

Supplier Ownership Diversity Points Earned: 0 of 1.3

What % of your Significant Suppliers are majority owned by women or individuals from underrepresented populations?

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

Supplier Diversity Policy Points Earned: 0 of 0.6

Does the company have a written policy giving preference to suppliers owned by women or individuals from underrepresented populations?

- ☐ Yes
- ☒ No
- ☐ N/A: Such policies are illegal in my country of operations

Executive Diversity Statistics Points Earned: 1.3 of 1.3

What % of the following employment categories are women or individuals from minority or underrepresented populations?
Executives

Manager Diversity Statistics Points Earned: 1.3 of 1.3

What % of the following employment categories are women or individuals from minority or underrepresented populations?
Managers

Full-Time Workers from Underrepresented Groups Points Earned: 0.6 of 0.6

What % of the following employment categories are women or individuals from minority or underrepresented populations?
Non-managerial full-time workers

Part-time Workers from Underrepresented Populations Points Earned: 0.6 of 0.6

What % of the following employment categories are women or individuals from minority or underrepresented populations?
Non-managerial part-time workers

Female Executives Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Executives that are from the following groups.
Women

Minority/Previously Excluded Executives Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Executives that are from the following groups. Minority/
previously excluded populations

Executives from Underrepresented Populations Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Executives that are from the following groups.
Other underrepresented populations (e.g. individuals in LGBT community; individuals with disabilities; and those from low-income communities)

Female Management Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Managers that are from the following
groups. Women

Minority Managers Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Managers that are from the following
groups. Minority/previously excluded populations

Managers from Underrepresented Groups Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Managers that are from the following groups.
Other underrepresented populations (e.g. individuals in LGBT community; individuals with disabilities; and those from low-income communities)

Female Full-Time Workers Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Non-Managerial Full-Time Workers are from the following
groups. Women

Minority Full-Time Workers Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Non-Managerial Full-Time Workers are from the following
groups. Minority/previously excluded populations

Full-Time Workers from Underrepresented Groups Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of Non-Managerial Full-Time Workers are from the following groups.
Other underrepresented populations (e.g. individuals in LGBT community; individuals with disabilities; and those from low-income communities)

Female Part-time Workers Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of non-managerial part-time workers are from the following
groups. Women

Minority Part-time Workers Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of non-managerial part-time workers are from the following groups.
Minority/previously excluded populations

Part-time Workers from Underrepresented Groups Points Earned: 0 of 0

Optional unweighted metrics: Please provide approximate % of non-managerial part-time workers are from the following groups.
Other underrepresented populations (e.g. individuals in LGBT community; individuals with disabilities; and those from low-income communities)

Diversity and Inclusion Training Points Earned: 1.3 of 1.3

Does the company provide specific content in worker training on inclusion and diversity issues related to any of the following specific underrepresented groups?

Check all that apply.

- ☒ Gender inclusiveness
- ☒ Minorities
- ☒ LGBT community
- ☒ Individuals with disabilities
- ☒ Other underrepresented groups (please describe)
Indigenous, Immigrant, French community outside Quebec
- ☐ None of the Above

Civic Engagement & Giving

Corporate Citizenship Program Points Earned: 1.1 of 1.1

Does your company have a formal corporate citizenship program in place that includes the following:

A corporate citizenship program should include allocated resources and oversight.

- ☐ Statement on the intended social or environmental impact of company's charitable contributions
- ☒ Donations (excluding for political causes) and in-kind contributions
- ☐ Formal written donations commitment (including commitments with third-party certification, like 1% for the planet)
- ☒ Volunteering during paid working hours
- ☐ Pro bono service (e.g. consulting projects, management overhead)
- ☒ Community development programs
- ☒ Community-based investments
- ☐ Matching individual workers' charitable donations as an effort to encourage charitable giving
- ☒ Allowing workers and/or customers to select charities to receive company's donations
- ☐ Other (please describe)
- ☐ None of the above

Volunteer Service Policies Points Earned: 0.8 of 1.1

Are full-time employees granted in writing any of the following options for volunteer service?

- ☐ Non-paid time off
- ☒ Paid time off
- ☐ 20 hours or more a year of paid time off
- ☐ Workers offered incentives for volunteerism (office parties, competitions with prizes, etc.)
- ☐ Do not offer paid or unpaid time off

% of Employees Volunteer Service Points Earned: 0 of 1.1

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

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

Tracking Volunteer Service Points Earned: 0 of 0.6

Does your company monitor and record volunteer hours of company workers?

- ☒ We do not currently monitor and record our hours contributed
- ☐ Our company monitors and records hours contributed (no increase targets)
- ☐ Our company monitors hours contributed and has specific increase targets
- ☐ Our company monitors hours contributed and has met specific increase targets during the reporting period

Total Amount of Volunteer Service Hours Points Earned: 0 of 0

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.

Volunteer Service Per Capita Points Earned: 0 of 2.3

What was the % of per capita worker volunteer, community service, or pro bono time donated 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 / not monitored

Total Amount of Charitable Donations Points Earned: 0 of 0

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.

% of Revenue Donated Points Earned: 0 of 4.5

What was the equivalent % 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 FY
- ☐ 0.1-0.4% of revenues
- ☐ 0.5-1% of revenues
- ☐ 1.1-2.4% of revenues
- ☐ 2.5-5% of revenues
- ☐ 5%+ of revenues
- ☒ Don't know

Community Service and Charitable Practices Points Earned: 1.1 of 1.1

Which of the following volunteer and charitable giving practices did your company employ in the last fiscal year?

Check all that apply.

- ☐ Company contributed the majority of its cash, service and in-kind donations to local markets it sourced from or operates in
- ☒ Company has public facing partnership with a service/charitable organizations
- ☒ Company provided facilities for community events or trainings
- ☒ Other innovative engagement practices (please describe)

Rise Asset Development, United Way, Fonds Inclusion, Prince's Operational entrepreneurship

- ☐ None of the above

Advocacy for Social and Environmental Standards Points Earned: 1.1 of 1.1

Has your company worked with policymakers and/or stakeholders (including competitors) to develop or advocate for increased adoption of social and environmental standards or voluntary practices in your industry in the past two years?

- ☐ Yes, company has offered support in name and/or signed petitions
- ☒ Yes, company has provided active staff time or financial support
- ☒ Yes, company has directly introduced, testified, made recommendations or provided expertise to advance standards
- ☐ Yes, company has worked with other industry players on a cooperative initiative
- ☐ Yes, and efforts resulted in a specific institutional, industry or regulatory reform
- ☐ Other (please describe)
- ☐ None of the above

Local Involvement

Geographic Structure and Scope Points Earned: 0 of 0

We realize for large companies that have numerous facilities and multinational operations, the definition of local is potentially complex. Please briefly describe the structure of your company geographically, including the location and number of employees located at your headquarters and largest facilities. Also state the total number of facilities managed by your company.

The head office is in Montréal. We have 38 in the West, 34 Ontario, 31 Québec and 14 Atlantic = 117 business centres across Canada We have: - 13 business centre in Alberta ; 3 in Saskatchewan; 16 in BC ; 5 in Manitoba ; 1 in Nunavut/Northern Territories/ Yukon - 1 in PEI, 5 in New Brunswick; 5 in Nova Scotia; 3 Newfoundland & Labrador - 34 in Ontario; - 31 in Quebec

Local Purchasing and Hiring Policies Points Earned: 0 of 4

Does the company have the following written local purchasing or hiring policies in place?

- ☒ No written local purchasing or hiring policy in place
- ☐ Written preference at each facility to purchase from local suppliers
- ☐ Ready-to-use lists of preferred local suppliers/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)

Spending on Local Suppliers Points Earned: 0 of 4

What % of your company's expenses (excluding labor) was spent with independent suppliers local to the company's headquarters or relevant production facilities?

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

Local Employee Statistics Points Earned: 1.3 of 1.3

What % of the following worker groups were hired from communities within 500 miles of company facilities?

Executives

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-49%
- ☐ 50-74%
- ☒ 75%+
- ☐ Don't know

% of Managers Hired Locally Points Earned: 1.3 of 1.3

What % of the following worker groups were hired from communities within 500 miles of company facilities?

Managers

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-49%
- ☐ 50-74%
- ☒ 75%+
- ☐ Don't know

% of Non-Managers Hired Locally Points Earned: 1.3 of 1.3

What % of the following worker groups were hired from communities within 500 miles of company facilities?

Non-managerial full-time workers

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-49%
- ☐ 50-74%
- ☒ 75%+
- ☐ Don't know

Suppliers, Distributors & Product

Significant Supplier Descriptions Points Earned: 0 of 0

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/Advertising
- ☒ Office Supplies
- ☒ Benefits Providers
- ☒ Technology
- ☐ Raw materials
- ☐ Farms
- ☐ Other

Social or Environmental Screening of Suppliers Points Earned: 0 of 0

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

This question determines the set of supplier-focused questions your company will respond to. The answer to this question affects questions you'll encounter further on in your assessment.

- ☐ Yes
- ☒ No

Number of Tier 1 Significant Suppliers Points Earned: 0 of 0

Number of Significant Suppliers
Tier 1

Number of Tier 2 Significant Suppliers Points Earned: 0 of 0

Number of Significant Suppliers
Tier 2

Purchases from Tier 1 Significant Suppliers Points Earned: 0 of 0

Value of purchases from Significant Suppliers
Tier 1

Purchases from Tier 2 Significant Suppliers Points Earned: 0 of 0

Value of purchases from Significant Suppliers
Tier 2

Purchases from Local Suppliers Points Earned: 0 of 0

Value of purchases from Supplier Organizations: Local (within 500 miles/ 805km)

Independent Contractor Practices Points Earned: 2 of 2

Which of the following describe your relationships with all your company's independent contractors?

- ☒ Formal routine process for independent contractors to receive post-project/contract performance feedback
- ☒ Formal routine process for independent contractors to communicate post-project or post-contract feedback to the company
- ☐ Independent contractors are verified to either work on a time-bound basis, or else split their time with work for other clients. Contractors not meeting either criteria have been offered employment.
- ☒ Independent contractors are paid a living wage (when calculated as hourly wage when living wage data is available)
- ☐ We have independent contractors, but have not engaged in any of these practices
- ☐ N/A - We haven't used independent contractors in the last year

Revenue from Certified Products Points Earned: 0 of 2

What % your services have been reviewed and certified by an accreditation body? Select N/A if industry or service relevant accreditation does not exist.

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-74%
- ☐ 75-99%
- ☐ 100%
- ☐ Don't know
- ☒ N/A

Community Business Models Introduction

Community Oriented Business Models Points Earned: 0 of 0

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

The answer to this question affects questions you'll encounter further on in your assessment.

- ☐ A producer-owned cooperative structure in which suppliers share control and benefits of company operations (e.g. farmer cooperative, artisanal cooperative)
- ☐ Purchasing fair/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/ownership to charitable causes (>2% sales, >20% profits/ownership)
- ☐ Providing high quality jobs and/or professional development for individuals with chronic barriers to employment (workforce development programs)
- ☐ A community-focused business model that supports and builds the economic vitality of local communities
- ☒ None of the above

Environment

Land, Office, Plant

Facilities Size Points Earned: 0 of 0

Total square footage of all company facilities

679016

Green Building Standards Points Earned: 0 of 2.2

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

- ☒ <20%
- ☐ 20-49%
- ☐ 50-79%
- ☐ 80%+
- ☐ N/A - Company has virtual office

Recycling Programs Points Earned: 0.5 of 2.2

What % of your facilities on a square foot basis have a facility-wide recycling program that has ongoing collection of at least all standard materials in your area?

See Explain This for definition.

- ☐ <20%
- ☒ 21-40%
- ☐ 41-60%
- ☐ 61-80%
- ☐ >80%

Environmental Management Systems Points Earned: 0.9 of 4.4

Does your company have an environmental management system that includes any of the following?

Please check all that apply.

- ☒ Policy statement documenting the organization's commitment to the environment
- ☐ Assessment undertaken of the environmental impact of the organization's business activities
- ☐ Stated objectives and targets for environmental aspects of the organization's operations
- ☐ Programming designed, with allocated resources, to achieve these targets
- ☐ Periodic compliance and auditing to evaluate programs conducted
- ☐ 3rd party auditing & certification of EMS
- ☐ Do not have any of the above

Facility Improvement with Landlord Points Earned: 0 of 2.2

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

Select N/A if you do not lease your building.

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

Inputs

Monitoring Energy Use Relative to Revenue Points Earned: 0.3 of 1.1

Does your company monitor, record and/or report its usage of energy and water, relative to company revenues?

Energy:

- ☐ We do not currently monitor and record our usage
- ☒ We monitor and record usage (no reduction targets)
- ☐ We monitor and report usage, and have specific reduction targets
- ☐ We monitor and record, set reduction targets and report progress on targets annually to a voluntary public reporting program
- ☐ We have met or exceeded those targets in the last FY

Monitoring Water Use Relative to Revenue Points Earned: 0 of 1.1

Does your company monitor, record and/or report its usage of energy and water, relative to company revenues?

Water:

- ☒ We do not currently monitor and record usage
- ☐ We monitor and record usage (no reduction targets)
- ☐ We monitor and record usage, and have specific reduction targets
- ☐ We monitor and record, set reduction targets and report progress on targets annually to a voluntary public reporting program
- ☐ We have met or exceeded those targets in the last FY

Total Energy Use Points Earned: 0 of 0

Total energy used (Gigajoules) during the last 12 months:

57470

Total Renewable Energy Use Points Earned: 0 of 0

Total energy used from renewable resources (Gigajoules) during the last 12 months:

Total Water Use Points Earned: 0 of 0

Total water use (liters) during the last 12 months

Energy Use Reductions Points Earned: 0 of 2.2

Have conservation and efficiency improvements led to energy savings for your facilities? If so, by how much?

Please calculate based on changes from last year or annualized from a base year, referring to electricity use and other energy consumption from heating, hot water, etc.

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

Low Impact Renewable Energy Use Points Earned: 0 of 2.2

What % of energy use is produced from low-impact 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

Outputs

Monitoring and Reporting Greenhouse Gas Emissions Points Earned: 0 of 0.7

Does your company monitor, record and report the following outputs relative to company revenues?

Greenhouse gas emissions

- ☒ Company does not currently monitor and record emissions
- ☐ Company monitors and records emissions (no reduction targets)
- ☐ Company monitors and records emissions and has specific reduction targets
- ☐ Company monitors and records, sets reduction targets and reports progress publicly on an annual basis
- ☐ Company monitors emissions and has met or exceeded those targets in the last FY
- ☐ Eliminated emissions of this by-product entirely

Non-hazardous Waste Generated Points Earned: 0 of 0

Waste Produced: Non-Hazardous Waste (metric tonnes) during the last 12 months

Total Hazardous Waste Produced Points Earned: 0 of 0

Waste Produced: Hazardous Waste (metric tonnes) during the last 12 months

Total Waste Disposed Points Earned: 0 of 0

Waste Disposed (metric tonnes) during the last 12 months

Total Waste Recycled Points Earned: 0 of 0

Waste Disposed: Recycled/Reused (metric tonnes) during the last 12 months

Total Scope 1 GHGs Points Earned: 0 of 0

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:
Scope 1:

604

Total Scope 2 GHGs Points Earned: 0 of 0

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:
Scope 2:

2423

Total Scope 3 GHGs Points Earned: 0 of 0

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:
Scope 3:

2299

Carbon Intensity Points Earned: 0 of 0.7

What is your current Carbon Intensity for Scopes 1 and 2 (measured in metric tons of CO2/\$million of revenue), not including the use of carbon credits or offsets?

- ☐ >100
- ☐ 81-100
- ☐ 61-80
- ☐ 41-60
- ☐ 21-40
- ☐ 1-20
- ☐ 0
- ☒ Don't know

Carbon Intensity Points Earned: 0 of 0.7

What is your current Carbon Intensity for Scopes 1 and 2, measured in tons of CO2/\$million of revenue, including the use of carbon credits or offsets?

Use USD for to allow for standardized comparisons.

- ☐ >100
- ☐ 81-100
- ☐ 61-80
- ☐ 41-60
- ☐ 21-40
- ☐ 1-20
- ☐ 0
- ☒ Don't know

% GHG Emissions Offset Points Earned: 0.1 of 0.4

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

Environmental Models Introduction

Environmental Business Model Points Earned: 0 of 0

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

The answer to this question affects questions you'll encounter further on in your assessment.

- ☐ 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
-

Green Lending

Green Lending Products Offered To Organizations Points Earned: 0 of 0

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
-

Green Lending Products Offered To Individuals Points Earned: 0 of 0

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
-

Percent Of Loans In Green Lending Points Earned: 0 of 30

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

CO2 Saved Offset Points Earned: 0 of 0

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Metric tons of GHG/CO2 equivalent

kWh Saved Points Earned: 0 of 0

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

kWh saved/off-set

Waste Diverted From Landfill Points Earned: 0 of 0

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Metric tons of waste saved from landfill or incineration

Liters Of Water Offset Points Earned: 0 of 0

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Liters of water saved/off-set

Hectares Protected Points Earned: 0 of 0

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Number of hectares protected

Customers

Customer Models Introduction

Customer Impact Business Model Introduction Points Earned: 0 of 0

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

The answer to this question affects questions you'll encounter further on in your assessment.

- ☒ Yes
- ☐ No

Customer Products & Services Introduction

Positive Impact of Product/Service Points Earned: 0 of 0

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

For our general customers (real economy entrepreneurs) the positive outcome is money and advice for their companies. For customers in underserved parts of the population, e.g., Indigenous Canadians, the benefit is access that would otherwise have been more difficult.

Beneficial Product Type Points Earned: 0 of 0

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. The answer to this question affects questions you'll encounter further on in your assessment.

- ☐ Access to products/services that fulfill basic human needs for individuals without prior access (e.g. providers of electricity clean drinking water to rural poor communities, affordable housing projects, waste and sanitation systems or disposal)
- ☐ Improved or Maintained Health/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, educational 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, non-profit 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)
- ☐ None of the above

Total Customer Individuals Points Earned: 0 of 0

Total Number of Customers

Individuals:

0

Total Customer Organizations Points Earned: 0 of 0

Total Number of Customers

Organizations:

49000

Targeted for Investment

Microfinance Savings Products Offered Points Earned: 0 of 2

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
-

Banking Loan Products With Benefit Points Earned: 2 of 2

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
-

Banking Dedicated Deposit Product For Mission Points Earned: 0 of 2

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
-

Leadership & Outreach

Banking External Recognition Points Earned: 0 of 1.1

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
-

Banking Percent Of AUM Certified As CDFI Or CDE Points Earned: 0 of 2.2

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
-

Banking Average Current CRA Rating Points Earned: 0 of 1.1

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

Banking Weighted Avg Performance NCIF Metrics Points Earned: 0 of 0.5

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.

Banking Average CARS Score By AUM Points Earned: 0 of 0.5

If your company or subsidiaries has been rated by CARS, what is the average score by assets under management that your company achieved on the CARS 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 CARS Rating.

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

Banking Technical Assistance To Borrowers Points Earned: 0.5 of 0.5

Does your company or affiliated non-profit 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

Banking Underwriting Standards Review Loans Points Earned: 1.2 of 1.2

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

Banking Must Exceed Standard To Receive Loan Points Earned: 0 of 1.2

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

Banking Percent Of Loan Portfolio With Loan Perform Standards Points Earned: 0 of 1.2

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%+

Banking Percent Borrowers In Person Pre Loan Points Earned: 0.3 of 1.2

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%+

Banking Underwriting Standards Provide Lower Interest Rates Points Earned: 0 of 1.2

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

Banking Underwriting Measure Willingness To Pay Points Earned: 0 of 1.2

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

Factors may include: 1. Rental payment history 2. Marital, health, or employment history 3. Utility payment history. Select N/A only if your company does not make consumer loans.

- ☐ Yes
☐ No
☒ N/A

Portfolio Management

Banking 3 Year ROA Points Available: 0

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

Banking EOA Ratio Points Available: 0

Please indicate your company's Equity to Assets ratio:

Banking Pc Impaired Assets Points Available: 0

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

Banking Annual Loan Review Points Earned: 0 of 1.3

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
-

Banking Pc Assets Committed To Real Economy Points Earned: 1.3 of 1.3

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
-

Banking Pc Revenues Derived From Real Economy Points Earned: 1.3 of 1.3

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

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

Banking Pc Deposits To Assets Points Earned: 0 of 1.3

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

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

Banking Percent Loan Originations Serviced Points Earned: 1.3 of 1.3

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

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

Banking Pc Clients Sourced Serviced Points Earned: 1.1 of 1.3

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

Portfolio Reporting

Banking Borrower Surveys Required Points Earned: 0 of 3

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

Serving in Need Populations

Banking Serves Individuals Or Businesses Points Earned: 0 of 0

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

Banking Description Clients Beneficiaries Of Products Or Services Points Earned: 0 of 0

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

Indigenous Canadians: a historically disenfranchised population Entrepreneurs whose mental health issues or addiction recovery issues have made it hard to get financing Women entrepreneurs - we are working to improve our understanding and support of these entrepreneurs Immigrants to Canada - who face challenges in integrating into Canadian society Former soldiers and veterans who are creating businesses

Banking Underserved Populations Served Points Earned: 0 of 0

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

Please check all that apply. The answer to this question affects questions you'll encounter further on in your 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)

Banking Pc Loans To Underserved Points Available: 0

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

The answer to this question affects questions you'll encounter further on in your assessment.

In-Need Individuals Served Points Earned: 0 of 0

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

0

Underserved Households Points Earned: 0 of 0

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

0

In-Need Communities Served Points Earned: 0 of 0

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

0

In-need Organizations Served Points Earned: 0 of 0

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

25

Underserved Government Entities Points Earned: 0 of 0

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

0

Disclosure Questionnaire

Disclosure Industries

Illegal Product/Activity Points Earned: 0 of 0

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Any product or activity deemed illegal under host country laws or regulations or international conventions and agreements

☐ Yes

☒ No

Gambling Points Earned: 0 of 0

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.

Gambling

☐ Yes

☒ No

Internationally Banned Pharmaceuticals Points Earned: 0 of 0

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.

Pharmaceuticals subject to international phase-outs or bans

☐ Yes

☒ No

Involved In Payday Lending Points Earned: 0 of 0

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.
Payday lending

- ☐ Yes
☒ No

Disclosure Pornography Points Earned: 0 of 0

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.
Pornography

- ☐ Yes
☒ No

Disclosure Wildlife Regulated Under CITES Points Earned: 0 of 0

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.
Wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)

- ☐ Yes
☒ No

Company Explanation Of Disclosure Item Flags Points Earned: 0 of 0

If you selected "Yes" previously, please provide a detailed explanation of the company's involvement here.

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

does not apply

Disclosure Practices

No formal Registration Under Domestic Regulations Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices.
Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company is not formally registered in accordance with domestic regulations

- ☐ Yes
☒ No

Tax Reduction Through Corporate Shells Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices.
Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company has reduced or minimized taxes through the use of corporate shells or structural means

- ☐ Yes
☒ No

Facilities located in sensitive ecosystems Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices.
Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company facilities are located adjacent to or in sensitive ecosystems

- ☐ Yes
☒ No

Company/Suppliers Employ Under Age 15 (Or Other ILO Minimum Age) Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

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

Overtime For Hourly Workers Is Compulsory Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Overtime work for hourly workers is compulsory

- ☐ Yes
☒ No

Company workers are prisoners Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company uses workers who are prisoners

- ☐ Yes
☒ No

Company prohibits freedom of association/collective bargaining Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

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

- ☐ Yes
☒ No

Conduct Business in Conflict Zones Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company exploitatively operates in conflict zones

- ☐ Yes
☒ No

Employs Individuals on Zero-Hour Contracts Points Earned: 0 of 0

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company employs individuals on zero-hour contracts

- ☐ Yes
☒ No

Company Explanation Of Disclosure Item Flags Points Earned: 0 of 0

If you selected "Yes" previously, please provide a detailed explanation of the company's engagement in these practices here.

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

We are created in law (BDC Act of Canada), which is a higher order than regulation.

Disclosure Outcomes

On-Site Fatality Points Earned: 0 of 0

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".

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

- ☒ Yes
☐ No

Hazardous Discharges Into Air/Land/Water (Past 5 Yrs) Points Earned: 0 of 0

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".

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

- ☐ Yes
☒ No

Forced Relocation Of People Due To Company Operations Points Earned: 0 of 0

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".

Construction or operation of company facilities resulted in physical resettlement or economic displacement involving 5,000 or more people near your facility

- ☐ Yes
☒ No

Material Litigation Points Earned: 0 of 0

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".

Material litigation or arbitration against company

- ☐ Yes
☒ No

Company has filed for bankruptcy Points Earned: 0 of 0

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".

Company has filed for bankruptcy

- ☐ Yes
☒ No

Material Breaches of Confidential Information Points Earned: 0 of 0

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".

Company has had material breaches of individual's confidential information

- ☐ Yes
☒ No

Company Explanation Of Disclosure Item Flags Points Earned: 0 of 0

If you selected "Yes" previously, please provide a detailed explanation of the company's experience related to the previous statement here.

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

While fulfilling his duties for BDC, a colleague in northern Quebec died in a car accident during a snow storm

Disclosure Penalties

Penalties Assessed Regarding Diversity/Equal Opportunity Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Diversity and equal opportunity

- ☐ Yes
☒ No

Penalties Assessed Regarding Company's Employee Safety Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Employee safety or workplace conditions

- ☐ Yes
☒ No

Penalties Assessed For Environmental Issues Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Environmental issues

- ☐ Yes
☒ No

Penalties Assessed Regarding Financial Reporting Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Financial reporting

- ☐ Yes
☒ No

International Affairs Penalties Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Geographic operations or international affairs

- ☐ Yes
☒ No

Penalties Assessed Regarding Investments Or Loans Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Investments or Loans

- ☐ Yes
☒ No

Penalties Regarding Labor Issues (Including Supply Chain) Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Labor issues (internal and supply chain)

- ☐ Yes
☒ No

Penalties Assessed Regarding Company's Marketing Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Marketing

- ☐ Yes
☒ No

Penalties Assessed Regarding Political Contributions Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Political contributions

- ☐ Yes
☒ No

Penalties Assessed Pertaining To Company Taxes Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Taxes

- ☐ Yes
☒ No

Bribery, Fraud Or Corruption Penalties Assessed Points Earned: 0 of 0

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Bribery, fraud or corruption

- ☐ Yes
☒ No

Company Explanation Of Disclosure Item Flags Points Earned: 0 of 0

If you selected "Yes" previously, please provide a detailed explanation of the complaint/fine/sanction here.

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

Does not apply

Supplier Disclosure

Workers Under the Age of 15 Points Earned: 0 of 0

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

Significant Suppliers employ workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138)

- ☐ Yes
☒ No
☐ Don't Know

Workers Who are Prisoners Points Earned: 0 of 0

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

Significant suppliers use any workers who are prisoners

- ☐ Yes
☐ No
☒ Don't Know

Operational Fatality Points Earned: 0 of 0

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Significant Suppliers have had an operational or on-the-job fatality

- ☐ Yes
☐ No
☒ Don't Know
-

Accidental Hazardous Substances Points Earned: 0 of 0

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Significant Suppliers' sites have experienced accidental discharges to air, land or water of hazardous substances

- ☐ Yes
☐ No
☒ Don't Know
-

Resettlement or Economic Displacement Points Earned: 0 of 0

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Construction or operation of Significant Suppliers' facilities resulted in physical resettlement or economic displacement involving 5,000 or more people near their facility

- ☐ Yes
☐ No
☒ Don't Know
-

Land Acquisition Points Earned: 0 of 0

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Construction or operation of Significant Suppliers involved large scale land acquisition

- ☐ Yes
☐ No
☒ Don't Know
-

Land Conversion or Degradation Points Earned: 0 of 0

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Construction or operation of Significant Suppliers involved large scale land conversion and/or degradation

- ☐ Yes
☐ No
☒ Don't Know
-

Construction or Refurbishment of Dams Points Earned: 0 of 0

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Construction or operation of Significant Suppliers involved the construction or refurbishment of dams

- ☐ Yes
☐ No
☒ Don't Know
-

Material Fines or Sanctions Points Earned: 0 of 0

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Significant Suppliers have had material fines or sanctions in the last five years regarding the issues indicated in the goal Disclosure Penalties.

- ☐ Yes
☐ No
☒ Don't Know
-

Business in Conflict Zones Points Earned: 0 of 0

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Significant Suppliers exploitatively operate in conflict zones

- ☐ True
- ☐ False
- ☒ Don't Know

Other Disclosures

Other Disclosures Points Earned: 0 of 0

Are there any other sensitive aspects of the business that are necessary to disclose?
If this does not apply to you, please type "does not apply" in the area below.

does not apply

Inclusive Economy Challenge

Inclusive Economy Challenge (Developed Markets)

Majority Hourly vs. Salaried Workers Points Earned: 0 of 0

Are the majority of your employees paid on a fixed salary or a daily/hourly wage?

This is a REQUIRED question that determines the set of additional questions your company will respond to regarding your employee impact. The answer to this question affects questions you'll encounter further on in your assessment.

- ☒ Fixed Salary
- ☐ Daily/Hourly Wage
-

% Above the Living Wage Points Available: 0

What % above living wage did your lowest-paid worker (excluding interns) receive during the last fiscal year?

- ☐ 0% or below
- ☐ 1-14%
- ☐ 15-24%
- ☐ 25%+
- ☐ N/A - No living wage data available for country of operations
-

Additional Supplementary Benefits Points Earned: 1.9 of 1.9

Are any of the following benefits provided to employees to supplement government programs?

- ☒ Disability coverage/ accident insurance
- ☒ Life insurance
- ☒ Financial services (credit or savings programs)
- ☒ Private dental insurance
- ☒ Private supplemental health insurance
- ☒ Other (describe)

Private supplemental vision insurance, critical illness insurance, employee and family assistance program (EFAP)

- ☐ None of the above
-

Financial Services for Employees Points Available: 0

Does the company provide any of the following financial products, programs, or services that help to meet financial health needs of employees?

- ☐ Direct deposit
- ☐ Access to free or affordable banking services and/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
- ☐ Issue paychecks off schedule on a need basis
- ☐ Tax preparation services
- ☐ Other (please describe)
- ☐ None of the above
-

Initiatives To Increase Wages/Benefits Points Earned: 0 of 1.2

If it is not possible to verify a living wage in your country, has your company participated in any leadership initiatives to increase wages or benefits to workers provided in your country/industry?

Examples include commissioning a living wage calculation. Select N/A if living wage already exists.

- ☐ Yes
- ☐ No
- ☒ N/A - Living wage already exists

% of Company Owned by Non-Executive Employees Points Earned: 0 of 4.5

What % of the company is owned by full-time workers who are non-executive employees and non-founders?

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

- ☐ 0%
- ☐ 1-4%
- ☐ 5-24%
- ☐ 25-49%
- ☐ 50%+
- ☒ N/A
- ☐ Don't Know

Inclusive Hiring Practices Points Available: 0

Does your company do any of the following with regards to an inclusive recruiting and hiring process?

- ☐ Company includes statement in all job postings with a commitment to diversity, equity, and/or inclusion
- ☐ Company does not ask about incarceration history during application process
- ☐ Company conducts anonymous or "blind" reviews of applications and/or resumes without reviewing names or identifiable characteristics
- ☐ Company actively recruits through organizations or services that are designed for individuals from underrepresented populations
- ☐ Company conducts analysis of job description language and job requirements to confirm or improve diversity, equity and inclusion
- ☐ None of the above

Diversity & Inclusion Trainings Points Available: 0

Does the company provide specific content in worker training on diversity, equity, and inclusion that includes any of the following topics?

- ☐ Discrimination and harassment training
- ☐ Definitions of diversity, equity and inclusion, as well as other key concepts related to an inclusive workplace
- ☐ Unconscious bias training
- ☐ Structural /institutional inequalities training
- ☐ Cultural awareness, competency, and/or resolving inter-cultural conflict training
- ☐ Empathy and/or emotional intelligence training
- ☐ Management / leadership for diversity, equity and inclusion
- ☐ Other (please describe)
- ☐ None of the above

Management of Diversity, Equity, and Inclusion Points Available: 0

Does your company do any of the following to manage and improve the diversity, equity, and inclusion of your workplace?

- ☐ Company anonymously surveys employees on gender identity, race/ethnicity, disability status and/or other demographic factors to measure the diversity of its workforce
- ☐ Company has set specific, measurable diversity improvement goals that are reviewed by senior executives and/or a Board of Directors
- ☐ Company has conducted a pay equity analysis by gender, race/ethnicity, and/or other demographic factors and, if necessary, implemented equal compensation improvement plans or policies
- ☐ Company analyzes job satisfaction, promotion, retention rates, and/or benefits by different demographic groups
- ☐ Company analyzes diversity, equity and inclusion data to metrics for individuals who identify as part of multiple underrepresented groups in addition to a single group, i.e. intersectionality
- ☐ None of the above
- ☐ N/A - Company is not legally allowed to collect demographic data

Inclusive Work Environments Points Available: 0

Does your company do any of the following to create an equitable and inclusive workplace for employees?

- ☐ Company has designated an individual or group explicitly responsible for diversity, equity and inclusion (i.e. a Diversity Manager and/or Diversity Committee)
- ☐ Company has voluntary employee resource or affinity groups to provide employee support and promote inclusion
- ☐ Company facilities are designed to meet accessibility requirements for individuals with physical disabilities
- ☐ Facility restrooms are gender neutral or gender inclusive
- ☐ Company has programs in place to provide mentorship, apprenticeships, internships, etc. for individuals from underrepresented groups
- ☐ Company accommodates learning and/or emotional disabilities in work processes and workplace policies
- ☐ Other (please describe)
- ☐ None of the above

Board of Directors Diversity Points Earned: 1.3 of 1.3

What % of the members of your Board of Directors (or equivalent) are women or individuals from other underrepresented populations?

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-49%
- ☒ 50%+
- ☐ Don't know
- ☐ N/A - No board of directors or equivalent

Executive Diversity Statistics Points Earned: 1.3 of 1.3

What % of the following employment categories are women or individuals from minority or underrepresented populations?
Executives

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

Supplier Ownership Diversity Points Earned: 0 of 1.3

What % of your Significant Suppliers are majority owned by women or individuals from underrepresented populations?

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

Product and Marketing Inclusion and Accessibility Points Available: 0

Does your company do any of the following to make your products and/or marketing materials more inclusive or accessible?

- ☐ Company's public website meets accessibility standards for individuals with disabilities, such as the Web Content Accessibility Guidelines 2.0
- ☐ Company has a written marketing and communications policy addressing diversity, equity, and inclusion
- ☐ Company monitors language and images in its marketing and communications to avoid bias and reflect diversity, equity, and inclusion
- ☐ Company formally incorporated inclusion and accessibility into the design process for products/services themselves
- ☐ Company has external feedback mechanisms to improve inclusion and accessibility of marketing and communications
- ☐ Other (please describe)
- ☐ None of the above

Low Impact Renewable Energy Use Points Earned: 0 of 2.2

What % of energy use is produced from low-impact 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

GHG Inventory Points Available: 0

Have you conducted an inventory of GHG emissions for the following aspects of your company in order to identify the most intensive sources and set strategies for improvement?

- ☐ Yes, for Scope 1 (emissions from sources that are owned or controlled by the company)
- ☐ Yes, for Scope 2 (indirect emissions from the consumption of purchased electricity, heat or steam)
- ☐ Yes, for Scope 3 (Other indirect emissions)
- ☐ Yes, for entire product life cycle
- ☐ No
- ☐ Don't Know

GHG Targets and Improvement Points Available: 0

Which of the following describes the way the company manages its greenhouse gas emissions for at least Scope 1 and 2?

- ☐ 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. 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 address climate change
- ☐ We have met the specific reduction targets set during this reporting period

% GHG Emissions Offset Points Earned: 0.1 of 0.4

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

Mission Lock Points Earned: 7.5 of 10

Separate from a mission statement, has your company done any of the following to legally ensure that its social or environmental mission will be maintained over time, regardless of company ownership?

- ☐ Signed a contract or board resolution to amend or adopt a legal form that requires consideration of employees, community and the environment (i.e. Signed B Corp Term sheet but have not yet adopted stakeholder consideration)
- ☐ Amended corporate governing documents to require the consideration of employees, community and the environment (e.g. Amended Articles of Incorporation)
- ☐ Has a specific legal entity/governance structure that preserves mission (i.e. cooperative)
- ☐ Legal entity/governance structure preserves mission and requires stakeholder consideration (i.e. Benefit Corp or cooperative that has amended governing documents to include stakeholder consideration)
- ☒ Other - Please describe

A confirmed and renewed Business Development Bank of Canada Act, the federal law that enshrines our mission. This enshrines our mission in a federal law.

- ☐ None of the above

Inclusive Business Model Points Available: 0

Is your company's business model designed to create a more inclusive economy? If so, which of the following best describes your business model?

- ☐ Our product or service is designed to address a specific social problem for underserved individuals, such as access to basic services, health care, education, or economic opportunities
- ☐ Our company is at least 40% owned by all of our non-executive workers or suppliers
- ☐ Our company focuses on alleviating poverty through its supply chain or distribution networks (for instance through fair trade purchasing or micro-enterprise models)
- ☐ Our business model is designed to support and build the economic vitality of our local community through local sourcing, banking, service, ownership, etc.
- ☐ Our company has a formal program to hire and train people with chronic barriers to employment.
- ☐ Our company has a charitable giving business model focused on donating at least 2% of our revenues specifically to create economic opportunities for under-served groups
- ☐ Our product/service promotes climate justice by reducing greenhouse gas emissions
- ☐ None of the above

Other Inclusive Practices Points Earned: 0 of 0

Recognizing that any list of key metrics will always be incomplete, and the metrics from the BIA as a whole can always be improved, are there other key inclusive metrics that you would like to improve upon?

1. Creation of the Diversity & Inclusion Department 2. Inclusive hiring practices in Ontario (so far) that proactively seek a more diverse candidate pool 3. Diversity & Inclusion trainings across the country (Intro to D&I, LGBT & potential unconscious biases) 4. WE Accessibility Review 5. Creation of partnership with Women's Entrepreneurship Centers 6. Portfolio growth data on Indigenous Banking 7. BDC's reach (7,000 and counting) to raise awareness of B Corp movement, thereby helping to build a more inclusive economy.

Participation in the Inclusive Economy Challenge Points Earned: 0 of 0

Have you finished indicating the metrics your company will be focusing on for the Inclusive Economy Challenge?

Once you have used the Improvement star to mark the metrics your company is targeting, confirm them here to receive relevant improvement resources from B Lab.

- ☒ Yes, send us resources
- ☐ Not yet, we're still deciding