
BancoEstado Microempresas

1000+ Employees

2017-07-26

As a wholly-owned subsidiary of BancoEstado, BancoEstado Microempresas is required to make it's full B Impact Assessment transparent. This PDF contains a completed B Impact Assessment that has been reviewed by B Lab with BancoEstado Microempresas for its certification as a B Corporation. Answers to questions that would reveal sensitive information (e.g. that would advantage competitors or prejudice litigation) are covered out as such:

Full Impact Assessment

Governance

Mission & Engagement

Mission Statement Characteristics Points Earned: 0.4 of 0.4

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 commitment to serve a target in-need beneficiary group (e.g. low income customers, smallholder farmers)
- ☐ A commitment to general social and/or environmental responsibility and stewardship
- ☒ The expected social outcomes of offering the product/service
- ☐ A commitment to a specific positive environmental impact (e.g. reducing waste to landfill with upcycled products)

Mission Statement Points Earned: 0 of 0

Please type or paste your mission statement here.

El propósito de BEME es promover la inclusión y el desarrollo económico-social de las y los microempresarios del país, contribuyendo a su progreso y bienestar, a través de un banco ético, transparente, responsable y sostenible.

Social & Environmental Internal Engagement Points Earned: 0 of 0.4

Does your company have any of the following internal engagement practices that focus on the social or environmental mission of your company?

Check all that apply. If your company does not have a written social or environmental mission, select "No social or environmental mission."

- ☐ No social or environmental mission
- ☒ Company has a social or environmental mission, but there is no training of employees on that mission
- ☐ Only informal inclusion of the company's social and environmental goals in orientation, training or instruction, and/or performance evaluation
- ☐ All workers receive orientation, training, or instruction that explicitly covers the company's social and/or environmental mission and goals
- ☐ Managers' performance evaluation includes how the manager executed on the company's social or environmental mission and goals
- ☐ Non-managers' performance evaluation includes execution of company's social or environmental mission and goals

Stakeholder Engagement Points Earned: 0 of 0.9

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

Please check all that apply.

- ☒ No formal stakeholder engagement
- ☐ At least annual meetings or other engagement mechanisms with local community members
- ☐ At least annual 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)

Social/Environmental Key Performance Indicators Points Earned: 0.2 of 0.4

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 (e.g. 3rd-party studies, customer or household surveys, progress out of poverty index, etc.)

Type of Financial Institution Points Earned: 0 of 0

Type of Financial Institution

- ☐ Community Action Agency (CAA)
- ☐ Community Development Financial Institution (CDFI)
- ☐ Credit Union/Cooperative
- ☐ Loan Fund (including microenterprise fund or Multibank Community Development Corporation (CDC))
- ☐ Non-Banking Financial Institution/Non-Banking Financial Corporation (NBFI/NBFC)
- ☐ Non-Profit/Non-Governmental Organization, including CDCs
- ☐ Rural Bank
- ☐ Thrift, Bank, Bank Holding Company
- ☐ Venture Capital Fund
- ☒ Other (please describe)

Banca estatal

Board Review of Social/Environmental Performance Points Earned: 0.2 of 0.4

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

Mission-driven Executive Compensation Points Earned: 0 of 0.4

Is the compensation of your CEO and those who directly report to the CEO tied to achieving specific social and environmental metrics or objectives?

Please check all that apply.

- ☒ No
- ☐ Yes, CEO/President compensation
- ☐ Yes, other senior management team member(s) compensation

Corporate Accountability

Governance Structures Points Earned: 0.3 of 0.3

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

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

- ☐ Owner/Manager only
- ☐ Non-Fiduciary Advisory Board
- ☒ Board of Directors or Equivalent

Governing Body Characteristics

Points Earned: 0.7 of 0.7

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

Please check all that apply.

- ☒ Meets at least twice annually (2x per year)
- ☐ Has at least one independent member
- ☐ At least 50% independent members
- ☒ Oversees executive compensation
- ☒ Has an Asset Liability Management Committee
- ☐ Has an Audit Committee with at least one independent member
- ☒ Has a Compensation Committee with at least one independent member
- ☐ None of the above
- ☐ Company is a cooperative and elects Board from membership
- ☐ N/A - no Board of Directors or equivalent

Governing Body Characteristics

Points Earned: 0.4 of 0.7

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

- ☒ 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 0.3

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

- ☐ Executive employee representative
- ☐ Non-executive employee representative
- ☐ Community expertise (e.g. local universities)
- ☐ Environmental expertise (e.g. environmental nonprofits)
- ☐ Customers
- ☒ None of the above
- ☐ N/A - No Board of Directors or equivalent

Audit Committee Characteristics

Points Earned: 0 of 0.7

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

Growth Rate Practices Points Earned: 0.3 of 0.3

Does the institution have any of the following practices related to growth rate?

- ☒ The institution periodically assesses the evolution of market conditions in all branches and regions to ensure that the current growth is compatible with maintaining client well-being and institutional sustainability
- ☒ The institution has set sustainable growth rates by branch and region over a 3-5 year time horizon considering various internal factors (workload and skills of staff, financing sources and terms etc)
- ☒ The institution has set guidelines for sustainable growth targets
- ☐ If actual growth exceeds growth-related targets, the management takes corrective measures
- ☐ None of the above

Ethics

Financial Controls Points Earned: 0.8 of 0.8

Does the company maintain any of the following internal financial controls?

Please check all that apply.

- ☒ Fraud risk assessment is conducted at least annually and any internal control deficiencies identified are communicated to BoD and senior management.
- ☒ Formal internal audit department has direct access to the BoD 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.
- ☒ Documented financial control activities at the minimum cover controls around cash disbursement, accounts receivable, accounts payable, and inventory management.
- ☒ Majority of financial controls are automated
- ☐ None of the above

Code of Ethics Distribution Points Earned: 0.6 of 0.8

If your company has a Code of Ethics, which of the following groups receives and signs a copy?

If you answered "None" to the previous question, select None. Check all that apply.

- ☐ None
- ☐ Owners
- ☒ Managers
- ☒ Non-Managerial workers
- ☒ Board of Directors or other governing body

Code of Ethics Points Earned: 0.7 of 0.8

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
- ☐ The specific standards of professional conduct that are expected of all staff involved in collection (including third party staff)
- ☒ Other (please describe)

Relaciones con clientes, terceros e internas, responsabilidades individuales, conflicto de intereses, lavado de dinero

- ☐ None of the above

Breached Code of Ethics Breachment Policy Points Earned: 0.8 of 0.8

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
- ☐ None of the above
- ☐ N/A - No Business Code of Conduct

Anti-Corruption Practices Points Earned: 0.8 of 0.8

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

- ☒ An accessible written whistle-blowing policy that provides legal protection and strict confidentiality for employees
- ☒ Helpline or anonymous mechanism to report grievances/concerns
- ☒ Individual or department oversight with direct access to Board of Directors
- ☐ Other (please describe)
- ☐ None of the above

Transparency

Audited Financials Points Earned: 0.6 of 0.6

Does the company produce financials that are audited annually by an internationally accredited Certified Public Accountant (CPA)?

- ☒ Yes
- ☐ No

Financial Transparency with Employees Points Earned: 0.6 of 1.2

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

- ☐ No
- ☐ Yes - the company shares financial information if employees ask for them
- ☒ Yes - The company discloses all financial information (except salary info) at least yearly
- ☐ Yes - The 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

Impact Reporting Points Earned: 1.2 of 1.2

Does your 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 your 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: 0 of 0.6

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

Complaints and Feedback Points Earned: 1.2 of 1.2

How has the institution incorporated complaints/feedback?

- ☒ The institution uses client feedback to inform product development and improve existing products
- ☒ Include feedback in staff training/evaluation
- ☒ Improved operations to meet client needs
- ☐ None of the above

Governance Metrics

Last Fiscal Year Points Earned: 0 of 0

On what date did your last fiscal year end?

2016-12-31

Reporting Currency Points Earned: 0 of 0

Reporting currency

Chilean Peso - CLP

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

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

0 EBIT (Earnings Before Interest & Taxes)
From the fiscal year before last

Net Income Last Year Points Earned: 0 of 0

0 Net Income
From the last fiscal year

Net Income Year Before Last Points Earned: 0 of 0

0 Net Income
From the fiscal year before last

Payments to Government Points Earned: 0 of 0

Payments to government in the last fiscal year.
Select N/A if company is pre-revenue.

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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
- ☐ 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.

1236

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.

1199

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.

0

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.

0

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.

60

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.

153

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.

316696

% Above the Minimum Wage Points Earned: 1.6 of 2.7

What % above the minimum wage did your lowest-paid worker receive during the last fiscal year?

Include full-time, part-time or temporary employees.

- ☐ <10%
- ☐ 10-29%
- ☐ 30-49%
- ☒ 50-69%
- ☐ 70-89%
- ☐ 90%+
- ☐ N/A

Paying Above the Minimum Wage Points Earned: 1.3 of 1.3

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

- ☒ Yes
- ☐ No

Inflation Rate Compensation Adjustments Points Earned: 1.3 of 1.3

During the last fiscal year, did all full-time and part-time workers receive an increase to their salary/wages (excluding bonuses) that at least meets the inflation rate in your country?

Do not include commissions paid to commission-based workers in this response.

- ☒ Yes
- ☐ No

% Increase in Wages Points Earned: 0.9 of 1.3

Subtracting for inflation increase, what was the average % increase in wage/salary paid to all full-time and part-time workers (excluding bonuses, commissions) in the last fiscal year?

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

- ☐ 0%
- ☐ 0.1-1.9%
- ☒ 2.0-4.9%
- ☐ 5%+

Bonus Plan Characteristics Points Earned: 1.3 of 1.3

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

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

Bonus Pool Distribution Points Earned: 0 of 0

Tell us how your bonus pool is distributed.

BancoEstado Microempresas cuenta con un modelo de incentivos de acuerdo al desempeño de cada trabajador y trabajadora, de acuerdo al cual se le entrega un bono monetario. BancoEstado Microempresas no repare utilidades.

Non-Cash Bonus Points Earned: 0 of 0

If you provide a non-cash bonus, describe what the bonus is and how you value it.

BancoEstado Microempresas ofrece diversos beneficios a sus colaboradores como por ejemplos, horas y/o días libres remunerados para realizar tranutesm oir estyduim dia de cumpleaños, enfermedad de un familiar, fallecimiento de un familiar, cambio de casa, nacimiento y matrimonio.

Employees Receiving a Bonus Points Earned: 1 of 1.3

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%

High to Low Pay Ratio Points Earned: 1.6 of 2.7

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 FY?

- ☐ >30x
- ☐ 21-30x
- ☐ 16-20x
- ☒ 11-15x
- ☐ 6-10x
- ☐ 1-5x

Pay Ratio Tracking Points Earned: 1.3 of 1.3

Does the institution calculate the difference between the average annual compensation of its top level executives and its field employees ?

Compensation in this question includes salary, benefits, bonuses, stock options, and cash value of perquisites.

- ☒ Yes
- ☐ No

Compensation & Wages (Salaried)

Bonus Plan Characteristics Points Earned: 1.5 of 1.5

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.

- ☐ 0%
- ☐ <1%
- ☐ 1-5%
- ☐ 6-15%
- ☒ >15%

Benefits

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)

Seguro hijo protegido, Pago licencias médicas, Seguro de estudios para hijos por fallecimiento del trabajador, Apoyo Soci

- ☐ 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: 0 of 0.9

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

Supplementary Benefits Points Earned: 1.9 of 1.9

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

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

- ☒ Free transportation or transit subsidy
- ☒ Free or subsidized meals
- ☒ Health benefits extend to immediate family (spouse and children)
- ☒ Child-care (On-site or subsidized)
- ☒ Access to local medical services/clinic (on-site or subsidized)
- ☐ Free or subsidized housing
- ☒ Other free or subsidized benefits (describe)

Bonos de escolaridad, Bono por fallecimiento de familiar, Bono por Nacimiento, Bono por matrimonio, Bono por vacaciones

- ☐ None

Workers Participating in Healthcare Plan Points Earned: 0.6 of 0.9

What % of hourly and salaried full-time workers are enrolled in the private healthcare plan offered by your company?

Please only include workers who do not have health insurance elsewhere. Select N/A if workers only receive health care through a national plan.

- ☐ <50%
- ☐ 50%-75%
- ☒ 76%-99%
- ☐ 100%
- ☐ N/A

Part Time Worker Participation in Healthcare Plan Points Earned: 0 of 1.9

What % of hourly and salaried part-time workers who work more than 20 hours a week are enrolled in the private health care plan offered by your company?

- ☐ No additional health insurance benefits provided by the company to part time workers
- ☐ 0%
- ☐ 1-39%
- ☐ 40-59%
- ☐ 60-79%
- ☐ 80%+
- ☒ N/A - No part-time workers
- ☐ N/A - Workers receive health under national plan

Worker Benefits (Salaried)

Number of Paid Days Off Points Earned: 0.9 of 1.2

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: 1.2 of 1.2

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: 0.4 of 0.7

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

Amount of Training for New Hires Points Earned: 0.4 of 0.4

During the last 12 months, what was the average amount of training that a newly hired worker received?

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

- ☐ No training
 - ☐ On-the-job training (1-day to 1 week)
 - ☐ On-the job training (1 week to 1 month)
 - ☒ Apprenticeship/technical training (1 month+)
 - ☐ N/A - No new hires during the last 12 months
-

Training & Education (Salaried)

Skills-Based Training Participation Points Earned: 1.1 of 1.1

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: 0.5 of 1.1

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: 0.3 of 1.1

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: 0.5 of 2.2

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

Only include professional development paid for in advance, reimbursed or subsidized by the company.

- ☐ None
- ☒ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75%+

Worker Ownership

% Participation in Employee Ownership Points Earned: 0 of 4.5

What % of all full-time employees (including founders and executives) own stocks, stock equivalents and stock options, or participate 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-Executive Employees Points Earned: 0 of 4.5

What % of the company is owned by non-executive, non-founder, full-time workers?

Select 0% if none of the workers own the business. Select N/A if your company is a consumer/shared services cooperative, a producer cooperative or a nonprofit.

- ☒ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50%+
- ☐ N/A

Management & Worker Communication

Employee Review Process Points Earned: 0.4 of 0.6

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

Please 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
- ☐ Reviews ethical behavior, professional conduct and the quality of interaction with customers as part of staff performance evaluations
- ☐ None of the above

Worker Satisfaction Surveys Points Earned: 0.6 of 0.6

Does the company do any of the following regarding worker satisfaction / engagement?

- ☒ Company conducts anonymous surveys at least biannually
 - ☒ Company separates survey results by gender and/or by other underrepresented groups
 - ☒ Company shares results with employees
 - ☐ None of the above
-

Employee Satisfaction Points Earned: 0.5 of 0.6

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

Select N/A if satisfaction or engagement is not formally surveyed.

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

Termination Policy Points Earned: 0 of 0.6

Which of the following is included in your company's termination policy?

Exclude situations requiring immediate dismissal / with cause.

- ☐ No required written notice prior to termination
 - ☐ Written notice of worker performance only
 - ☐ Written notice of worker performance and a stated probationary period
 - ☒ N/A--no written termination policy
-

Worker / Management Conflict Mediation Points Earned: 0.5 of 0.6

Has the company identified one of the following designated agents to mediate complaints / issues between workers or workers and management?

- ☐ Informally-designated worker who passes information to other workers
 - ☐ Union representative
 - ☒ Human Resources-designated representative
 - ☐ Employee Representative mutually-designated by company management and employees
 - ☐ 3rd party Ombudsman
 - ☒ Other (describe)
CCP (consejo consultivo de personas)
 - ☐ None of the above
-

Human Rights & Labor Policy

Employee Handbook Information Points Earned: 0.2 of 0.3

Does your company have a written employee handbook that workers have access to and includes the following information?

- ☐ No written employee handbook
 - ☐ A non-discrimination statement
 - ☒ An anti-harassment policy
 - ☐ Statement on work hours
 - ☒ Pay and performance issues
 - ☒ Policies on benefits, training and leave
 - ☐ Grievance resolution
 - ☒ Disciplinary procedures and possible sanctions
 - ☐ Statement regarding workers' right to bargain collectively and freedom of association
 - ☐ Prohibition of child labor and forced/compulsory labor
-

Non-Discrimination Policy Points Earned: 0 of 0.3

If you have a written non-discrimination policy, which of the following are covered in hiring and in the workplace?

Please check all that apply.

- ☒ No written policy
 - ☐ Gender
 - ☐ Race
 - ☐ Color
 - ☐ Disability
 - ☐ Political opinion
 - ☐ Sexual orientation
 - ☐ Age
 - ☐ Religion
 - ☐ HIV status
-

Human Rights Reviews/Certifications Points Earned: 0 of 0.6

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 stakeholder (workers, suppliers, NGOs, government)
-

Occupational Health & Safety

Worker Safety Practices Points Earned: 0.2 of 0.6

Which of the following are true of your occupational health and safety policies?

- ☐ There are written policies and practices to minimize on-the-job employee accidents and injuries
 - ☐ Injury/accident/lost /absentee days are measured and transparent
 - ☒ A worker health and safety committee helps monitor and advise on health and safety programs.
 - ☐ None of the above
-

Health and Safety Program Points Earned: 0.4 of 1.2

Does your company have a formal safety and health program to engage with workers that includes the following:

- ☐ None - no formal safety and health program
- ☒ Annual safety and health training for all workers, including at least one emergency drill per year
- ☐ Injury/accident/illness/lost days data is recorded and made transparent for all workers
- ☐ Formal safety reporting system for employees to submit their safety concerns
- ☐ A safety position, safety committee or safety program representative reporting to senior level position (Vice-President or higher)

Evaluating Health and Safety Risk Points Earned: 0.4 of 1.2

Which of the following describe your company's practices to evaluate and mitigate occupational health and safety risks?

- ☐ None - No measures to evaluate and mitigate workplace risks
- ☒ Has a documented standard procedure for investigating the root causes of accidents and major incidents
- ☐ Has implemented corrective actions after an incident is investigated
- ☐ Conducts an annual evaluation of the safety and health system and includes senior management in the evaluation

Employee Days Lost to Accidents Points Earned: 0 of 0

What is the number of employee days lost to occupational accidents in the last year?

228

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 net 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:

27

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

Number of net 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:

33

Job Growth Rate Points Earned: 1.1 of 3.2

What % of full-time and part-time jobs were newly created at your company during the last 12 months?

This does not include existing positions that were filled due to vacancy.

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

Promoting Employees Points Earned: 1.1 of 3.2

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

Exclude material owners in your calculation.

- ☐ 0%
- ☒ 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 Points Earned: 1.1 of 3.2

What % of full-time and part-time workers have left the company during the last 12 months?

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

Monitoring Staff Retention Points Earned: 0 of 3.2

Do you monitor staff retention?

Check all that apply.

- ☐ Yes, we monitor retention rate at least annually
- ☐ Yes, we monitor retention rate and trend at different positions annually
- ☐ Yes, we monitor retention rate and trend by gender annually
- ☒ No, we do not monitor staff retention rate

Managing Employee Retention and Satisfaction Points Earned: 0 of 0

What corrective actions has the institution taken based on the analysis of employee satisfaction survey results, the employee turnover rate, and reasons for employee exit?

N/A

Diversity & Inclusion

Female Employees Points Earned: 0 of 0

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

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

732

Non-managerial Worker Diversity Points Earned: 1.4 of 1.4

What % of non-managerial full-time and part-time employees are women or from chronically-underemployed communities?
Women

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

Non-managerial Worker Diversity Points Earned: 0 of 1.4

What % of non-managerial full-time and part-time employees are women or from chronically-underemployed communities?
Chronically-underemployed

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

Female Management Points Earned: 1.4 of 1.4

What % of the managers (excluding executives) is from any of the following populations?
Women

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

Management from Underemployed Groups Points Earned: 0 of 1.4

What % of the managers (excluding executives) is from any of the following populations?
Chronically underemployed

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

Executive Diversity Statistics Points Earned: 1 of 1.4

What % of Executives are women or individuals from chronically underemployed communities?

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

Female Executives Points Earned: 0 of 0

Optional unweighted metrics: Approximately what % of executives are from the following groups?

Women

0.4

Minority/Previously Excluded Executives Points Earned: 0 of 0

Optional unweighted metrics: Approximately what % of executives are from the following groups?

Chronically underemployed

Board of Directors Diversity Points Earned: 1.4 of 1.4

What % of the members of your Board of Directors (or equivalent) are women or individuals from chronically underemployed communities?

Select N/A only if your company is governed by an owner/manager structure and does not have a Board of Directors or governing body.

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-39%
- ☒ 40-49%
- ☐ 50%+
- ☐ N/A - No board of directors or equivalent
- ☐ Don't know

Supplier Ownership Diversity Points Earned: 0 of 1.4

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

Managing Gender Pay Equity Executives Points Earned: 0.5 of 0.5

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.

- ☒ Yes
- ☐ No
- ☐ N/A - Only one gender represented
- ☐ Don't know

Managing Gender Pay Equity Managers Points Earned: 0.5 of 0.5

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

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

- ☒ Yes
 - ☐ No
 - ☐ N/A - Only one gender represented
 - ☐ Don't know
-

Manging Gender Pay Equity Non-Managers Points Earned: 0.5 of 0.5

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

- ☒ Yes
 - ☐ No
 - ☐ N/A - Only one gender represented
 - ☐ Don't know
-

Diversity and Inclusion Training Points Earned: 0.5 of 1.4

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)
 - ☐ None of the Above
-

Civic Engagement & Giving

Corporate Citizenship Program Points Earned: 1.2 of 1.2

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 of 1.2

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: 0.3 of 1.2

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.

698

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: 1 of 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

Advocacy for Social and Environmental Standards Points Earned: 0.6 of 0.6

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?

Check all that apply.

- ☐ 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)

Red de microfinanzas, trabajo con instituciones de gobierno

- ☐ 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.

BancoEstado Microempresas cuenta con sucursales en todo Chile, con 265 sucursales. El 36% de los colaboradores está ubicado en RM, en esta región se encuentran además de las sucursales de atención a clientes, las Áreas de Desarrollo de la empresa.

Local Purchasing and Hiring Policies Points Earned: 0 of 1.6

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

- ☒ No written local purchasing strategy 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 with equitable compensation
- ☐ Preference for hiring and recruiting local staff (management and non-management) with training for employees
- ☐ Incentives for staff to live within 40 km of local company facility
- ☐ Other (please describe)

Spending on Local Suppliers Points Earned: 0 of 1.6

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

Purchases from In Country Suppliers Points Earned: 1.6 of 1.6

What % of your company's purchases (excluding labor expenses) was spent with Significant Suppliers within the borders of the country where the company's headquarters (or largest facility) is located in the last FY?

- ☐ 0%
- ☐ 1-4%
- ☐ 5-9%
- ☐ 15-19%
- ☒ 20%+

In Country Management Points Earned: 1.6 of 1.6

What % of senior management is native to the country of operations?

Native individuals are born and/or raised in the country.

- ☐ <49%
- ☐ 50-74%
- ☐ 75-94%
- ☒ 95%+

Local Impact Assessments Points Earned: 0 of 1.6

Has your company done any of the following local community impact assessment activities to identify and measure your impacts on communities in which you do business?

- ☐ Conducted a study or assessment of local community social and environmental impacts
- ☐ Engaged broad range of stakeholders in study or assessment, including consultation with any individuals from underserved populations
- ☐ Identified negative and positive impacts (actual or potential)
- ☐ Publicly disclosed assessment results including potential and actual impacts
- ☐ Implemented action plan to prevent or mitigate negative impacts
- ☒ No assessment undertaken

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

Supplier Screen Topics Points Earned: 2.7 of 2.7

What is the social and environmental screen that is used for a majority of your company's Significant Suppliers:

- ☐ No formal screening process in place
- ☒ Screened for negative practices or regulatory non-compliance (e.g. no child labor)
- ☒ Screened for positive practices (e.g. environmentally-friendly manufacturing process; excellent labor practices, etc)

Supplier Evaluation Practices Points Earned: 2.1 of 2.7

When monitoring and evaluating the on-going social and environmental performance of the majority of Significant Suppliers, which of the following apply?

- ☐ No formal supplier monitoring and evaluation process
- ☒ Significant Suppliers are evaluated based on company's own criteria
- ☐ Significant Suppliers are evaluated based on specific social and environmental performance standards that are best-in-class for your industry (ISO, SA8000, etc)
- ☒ Company visits a majority of Significant Suppliers on-site

Independent Contractor Practices Points Earned: 0.7 of 2.7

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 2.7

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)
- ☐ Our company was created as a result of a government privatization scheme (within the past 5 years) or to produce a product in and for the local economy that previously had only been available through import (import substitution model)
- ☒ None of the above

Environment

Land, Office, Plant

Facility Environmental Efficiency Points Earned: 0.5 of 2.3

Which best describes a majority of the company's offices and plant facilities' environmental efficiency?

- ☐ Buildings employ energy saving strategies (e.g. energy use monitoring, efficient appliances and lighting, renewable energy use)
- ☐ Buildings use systems for increasing water efficiency (e.g. water efficient appliances, fixtures, and landscaping)
- ☒ Buildings use systems to monitor and improve air quality (e.g. increased ventilation)
- ☐ Building construction and/or operations make use of sustainable materials (e.g. reclaimed products)
- ☐ New building sites are chosen based on sustainability considerations (e.g. minimizing impact on ecosystems and waterways)
- ☐ Buildings are LEED certified or LEED equivalent certified
- ☐ Other (describe)
- ☐ None

Recycling Programs Points Earned: 0 of 2.3

Does the majority 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.

- ☐ Yes
- ☒ No

Environmentally Efficient Equipment Points Earned: 1.1 of 1.1

What % of new equipment purchased (by total cost) during the last 24 months was energy efficient or otherwise environmentally-preferred?

Select N/A if no capital expenditures were made during the last 24 months.

- ☐ 0% (no equipment)
- ☐ <50% (some equipment)
- ☐ 50%+ (majority of equipment)
- ☒ 100% (all equipment)
- ☐ N/A - No new equipment purchased

Environmental Management Systems Points Earned: 0 of 2.3

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

Please check all that apply.

- ☐ Environmental policy statement documenting the organization's commitment to the environment
- ☐ Completed assessment of the environmental aspects and impacts of the organization's business activities, including upstream and downstream emissions
- ☐ Stated objectives and reduction targets for key environmental aspects of the organization's operations
- ☐ Monitoring and reporting of progress on key aspects' reduction targets
- ☐ Programming designed, with allocated resources, to achieve these targets
- ☐ 3rd party auditing and certification of EMS
- ☒ No environmental management system

Inputs

Monitoring Energy Use Relative to Revenue Points Earned: 0 of 2

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

- ☒ 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

Monitoring Water Use Relative to Revenue Points Earned: 0 of 2

Does your company monitor, record and report its energy and water usage, 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

Low Impact Renewable Energy Use Points Earned: 1 of 2

During the last fiscal year, what % of energy used by your company came from low-impact renewable sources?
Include on-site renewable generation. If none, or if you don't know, enter 0.

- ☐ 0%
- ☐ 1-9%
- ☒ 10-24%
- ☐ 25-49%
- ☐ 50%+

Outputs

Hazardous Waste Disposal Points Earned: 2.4 of 2.4

During the last fiscal year, what % of non-reusable hazardous waste was disposed of responsibly, with a documented 3rd party?
Hazardous waste includes batteries, paint, electronic equipment, etc. Select N/A if your company does not generate any hazardous waste.

- ☐ <90%
- ☐ 90-99%
- ☒ 100%
- ☐ N/A
- ☐ Don't know

Hazardous Materials On-Site Points Earned: 0 of 2.4

If your company uses any hazardous materials on site, check all of the procedures that your company follows.
Hazardous materials include chemicals, pesticides, and fertilizer. Select N/A if you use no hazardous materials and chemicals.

- ☐ Written procedures for safe storage, use and disposal of each hazardous material available in the national language(s) of work
- ☐ All hazardous materials are kept in sealed containers in a locked storeroom located in a separate area from regular business activities
- ☐ All containers with hazardous materials are labeled, with instructions for proper storage, use and disposal
- ☐ None of these procedures
- ☒ N/A

Total Scope 1 GHGs Points Earned: 0 of 0

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

614

Total Scope 2 GHGs Points Earned: 0 of 0

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

1755

Total Scope 3 GHGs Points Earned: 0 of 0

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

902

Types of Carbon Credits Purchased Points Earned: 0 of 1.2

Has your company purchased any of the following types of carbon credits during the last fiscal year?

- ☐ Voluntary Carbon Credits
- ☐ Certified Carbon Credits
- ☒ None

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?

BEME nace en 1996 como filial, con el mandato de brindar acceso a productos y servicios financieros a un segmento que hasta

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)
- ☐ Improves market access through physical or technological infrastructure (e.g. mobile telecommunications, business technologies or software, roads, bridges, railways, ports, building and construction materials not previously available)
- ☐ None of the above

Total Customer Individuals Points Earned: 0 of 0

Total Number of Customers
Individuals:

677867

Total Customer Organizations Points Earned: 0 of 0

Total Number of Customers
Organizations:

92088

Targeted for Investment

Microfinance Total Loan Portfolio Points Earned: 0 of 0

What is the total loan portfolio of the MFI?

212859

Microfinance Average Loan Size Points Earned: 0 of 0

What was the average loan size for the last fiscal year? Please report in the same currency you selected in the "Reporting Currency" question.

3016917

Microfinance 30 Day PAR Points Earned: 0 of 0

What is the MFIs 30-Day PAR ratio?

4.64

Microfinance Effective Interest Rate Points Earned: 0 of 0

Effective Interest Rate (EIR) for most representative loan product last fiscal year

21.84

Microfinance APR On Main Products Minus Cost Points Earned: 0 of 0

What is the difference between the institution's Annual Percentage Rate (APR) on its main product(s) and the cost of funds?

0.97

Microfinance Considers Social Objectives Points Earned: 0 of 0

Does the MFI consider its social objectives when setting client interest rates?

If so, please describe the process.

La política de precios de la filial Microempresas establece estar dentro de los mas bajos del mercado y en segmentos rurales c

Microfinance Indicators To Account For Financial Social Goals Points Earned: 0.4 of 0.8

Has the company identified targets for the following indicators taking into account the institutions financial and social goals?

- ☒ Risk adjusted ROA
- ☐ Risk adjusted ROE
- ☐ Margin caps
- ☐ The reinvestment of profits
- ☐ None of the above

Microfinance Financial Services Offered Points Earned: 0 of 0

Does the institution offer any of the following financial services to its clients?

- ☒ Loan products
- ☒ Saving services
- ☒ Insurance services
- ☒ Other financial services

Cta Cte, Tarjeta Crédito, Línea Crédito, Chequera Electrónica, Cuenta Emprendedor, Cuenta Comercio, Cuenta Rut

Microfinance Financial Services Offered Points Earned: 1.6 of 1.6

Which of the following savings products does your company offer?

- ☐ N/A - Not permitted to offer savings products by local law
- ☐ N/A - Company only collects savings as cash collateral
- ☒ Checking accounts
- ☒ Voluntary savings
- ☒ Fixed term deposits
- ☐ Special purpose savings accounts
- ☒ Other (please specify)

Fondos Mutuos - APV (ahorro previsional voluntario)

Microfinance Insurance Products Required Points Earned: 1.6 of 1.6

Which of the following insurance products does your company require or offer?

- ☐ Compulsory credit life insurance
- ☒ Voluntary credit life insurance
- ☒ Agriculture insurance
- ☒ Health insurance
- ☒ House insurance
- ☒ Workplace insurance
- ☒ Other (please specify)

Seguro Desgravamen Doble Protección, Seguro Educación Asegurada, Seguro Fraude, Seguro Accidentes Personales para

☐ None

Microfinance Other Financial Services Points Earned: 0.4 of 0.4

Which of the following other financial services does your company offer?

- ☒ Debit/credit card
- ☒ Savings facilitation
- ☒ Mobile banking services
- ☒ Remittances services
- ☐ Pension services
- ☐ Micro-leasing/leasing
- ☒ Other (please specify)

Boletas de Garantía

☐ None

Microfinance Loan Products Offered Points Earned: 1.6 of 1.6

Does your company offer any of the following loan products to existing and potential clients?

- ☒ Loan products for unbanked/ previously excluded groups
- ☒ Loans for start up/established businesses (working capital or investment)
- ☒ Loans for life events such as weddings/funerals
- ☒ Home improvement loans or housing loans
- ☐ Education loans
- ☒ Emergency loans
- ☒ Health loans
- ☒ Agriculture loans
- ☐ Other (please describe)
- ☐ None of the above

Microfinance Pc Loans To Unbanked Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?

Loan products for unbanked/ previously excluded groups

348

Microfinance Pc Loan to Startup Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?

Loans for start up/established businesses (working capital or investment)

0.55

Microfinance Pc Loan for Life Events Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?
Loans for life events such as weddings/funerals

Microfinance Pc Loan for Home Improvement Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?
Home improvement loans or housing loans

0.11

Microfinance Pc Loan for Education Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?
Education loans

Microfinance Pc Loan for Emergency Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?
Emergency loans

Microfinance Pc Loan for Health Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?
Health loans

Microfinance Pc Loan for Agriculture Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?
Agriculture loans

8.84

Microfinance Pc Loan for Other Purposes Points Earned: 0 of 0

If so, what percentage of your portfolio represent these loans?
Others (described previously)

0

Leadership & Outreach

Microfinance Training Provided Points Earned: 1.1 of 1.1

Does your company provide your borrowers and potential borrowers with any of the following services or training?

Check all that apply.

- ☒ Business development services
- ☒ Financial literacy or credit management training
- ☐ Health/nutrition education
- ☒ Children and youth education
- ☒ Occupational health and safety in the workplace training
- ☒ Women leadership training/ Women's rights education/Gender issues (training for men and women)
- ☐ Counseling for women victims of violence
- ☐ Basic medical services
- ☒ Other (please specify)

el taller de liderazgo es fortalecimiento gremial

☐ None of the above

Microfinance Offerings For Poor Points Earned: 0.7 of 1.1

Which of the following does your company offer to customers to facilitate access to the poor?

- ☐ Small loan amounts (less than or equal to 30% of GNI per capita)
- ☒ Small monthly loan repayment installments (less than or equal to 1% GNI per capita)
- ☒ Small minimum amounts to open savings accounts (less than or equal to 1% GNI per capita)
- ☐ None of the above

Microfinance Offerings For SMEs Points Earned: 1.1 of 1.1

Which of the following does your company offer to facilitate access to small and medium enterprises?

- ☒ Pre-harvest / pre-production finance
- ☒ Trade credit / export credit
- ☒ Long-term lending
- ☒ Other (please describe)

Créditos para Capital de Trabajo e Inversión (adquisición de mercaderías, materiales, insumos, compra de vehículo de tra

- ☐ None of the above

Microfinance Unsecure Loan Provision Points Earned: 1.1 of 1.1

Does your company provide unsecured loans for consumer and microenterprise loans?

- ☐ Yes, for <10% of active borrowers
- ☐ Yes, for 10-50% of active borrowers
- ☒ Yes, for >50% of active borrowers
- ☐ No

Microfinance Collateral Alternatives Points Earned: 1.1 of 1.1

Does your company provide loans with alternative forms of collateral in order to facilitate productive loans?

- ☒ Yes
- ☐ No

Microfinance Manage Social Performance Risks Points Earned: 1.1 of 1.1

Does the MFI's senior management assess and manage any of the following social performance related risks?

- ☒ Mission drift
- ☒ Reputational risk
- ☒ Incidents resulting in harm to clients
- ☒ Client exit
- ☒ Staff dissatisfaction and exit
- ☒ Incentives that can lead to negative staff behavior
- ☒ Lack of transparency
- ☐ None of the above

Microfinance Spends Profits To Increase Value To Clients Points Earned: 0.3 of 0.3

Does the institution spend a portion of its profits on any of the following programs or products that increase value to clients?

- ☒ Reduced interest rates on loans
- ☐ Increased interest rates on deposits
- ☒ Improve existing products or services
- ☒ Launch or pilot new products or services
- ☒ Provide educational opportunities to clients or their children
- ☐ Other (please specify)
- ☐ None of the above

Investment Criteria

Microfinance Repayment Capacity Analysis Points Earned: 2.3 of 2.3

Which of the following apply for repayment capacity analysis?

- ☒ Repayment capacity analysis is done for every loan/each loan cycle
- ☐ The institution has set a threshold for number of clients per loan officer to maintain accurate analysis of the client's repayment capacity
- ☐ For group loans, group formation and approval process ensure prudent self selection of members, with emphasis on solidarity payment
- ☒ Loan approval does not rely solely on guarantees (whether peer guarantees, co-signers or collateral) as a substitute for good capacity analysis
- ☒ For clients with informal revenues and/or non-consumption loans, the repayment capacity analysis is based on a client visit (performed by a loan officer or delegated to group/village members)
- ☒ Financial institution has a written repayment capacity policy that is distributed to staff
- ☐ None of the above

Microfinance Structures Prevent Over Indebtedness Points Earned: 2.3 of 2.3

Has the organization put in place any structures to prevent risk of client over-indebtedness?

- ☒ Set a maximum permissible debt service ratio or maximum debt limit for borrowers
- ☐ Literacy education for clients to understand risks of overindebtedness
- ☒ We review client data from the Credit Bureau to assess client repayment capacity prior to loan disbursement at each loan cycle
- ☐ We have established formal policies and guidelines on consultation and sharing of client data with competitors consistent with legal limitations
- ☐ The institution systematically reports client data to the credit bureau
- ☐ Groups access up-to-date data from the credit bureau regarding borrower credit history: group members are provided with the credit bureau credit checks done on other members
- ☐ We informally consult with and report client data to competitors (informal data exchanges consistent with legal limitation)
- ☐ None of the above

Microfinance Reviews Loans For Impact Criteria Points Earned: 0 of 2.3

Does your company review potential loans according to social and environmental impact criteria as part of the credit review/approval process?

Criteria can include demographic information or poverty level of borrower, loan use purposes or socially or environmentally responsible business practices.

- ☐ Yes, written criteria formally evaluated by credit officer or committee in review/approval
- ☐ Yes, considered as part of normal credit review/approval process (less formal)
- ☒ No

Portfolio Management

Microfinance Client Retention Rate Points Earned: 0.8 of 1.6

What was the client retention rate for the last fiscal year?

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

Microfinance Consistent Formula For Retention Points Earned: 0 of 0.8

Which of the following practices does the institution have in place:

- ☐ Sets client retention rate that is considered acceptable/unacceptable and communicates this to all workers
- ☐ Analyzes and monitors client drop out trends overtime across client segments, branches and products
- ☐ Formally conducts client exit interviews to understand causes of exit
- ☒ None of the above

Client Protection Points Earned: 0.9 of 1.6

Which of the following policies and/or practices are provided to protect clients?

Check all that apply.

- ☐ The institution documents and communicates to clients about loan policies and procedures for rescheduling credit.
- ☒ The institution's pre-payment penalties, account closure fees, transaction fees or other penalties are not excessive.
- ☒ Institution fully discloses to clients all prices, installments, terms, and conditions of financial products and this is communicated through channels that address clients' limitation.
- ☐ For group loans, each client receives a contract and/or an individual passbook or payment book with contract terms and signature (even if the contract is between the group and the financial institution).
- ☒ Clients are made aware of how to submit complaints
- ☐ Other (please describe)
- ☐ None of the above

Microfinance Social Responsibility Practices Points Earned: 0.9 of 1.6

Which of the following internal policies or practices related to social responsibility does the institution have?

Check all that apply.

- ☒ The organization's corporate culture values and rewards high standards of ethical behavior and customer service.
- ☐ Internal audits check household debt exposure, lending practices that violate procedures including unauthorized re-financing, multiple borrowers or co-signers per household, and other practices that could increase indebtedness.
- ☐ Productivity targets and incentive systems value portfolio quality at least as highly as other factors, such as disbursements or customer growth. Growth is rewarded only if portfolio quality is high.
- ☒ The institution's collection practices are covered during the initial training of all staff involved in collections (loan officers, collections staff, and branch managers). In particular, collections staff receives training in acceptable debt collections practices and loan recovery procedures
- ☐ Policies are in place to ensure that both in-house and third party collections staff are expected to follow same practices as institution's staff
- ☒ Institution's staff are trained on proper ways to handle complaints
- ☐ In selection and treatment of clients, the institution has a non-discrimination policy against certain categories of clients
- ☐ Other (please specify)
- ☐ None of the above

Microfinance Use Of Client Data Points Earned: 1.6 of 1.6

Which of the following practices apply on use of client data:

- ☒ The institution has a written privacy policy communicated to all staff that governs the gathering, processing, use, distribution, and storage of client information.
- ☒ The institution's privacy clause is in plain language and not hidden in legalese or in small print
- ☐ Prior to loan disbursement, the institution's staff reads the privacy portion of the contract to the client
- ☒ The institution's contracts include a data privacy clause, describing how and when data can be shared (in addition to credit bureau information)
- ☐ The institution trains group leaders to safeguard group member information, particularly saving account balances, dates of loan disbursement, and information on repayment problems
- ☐ None of the above

Portfolio Reporting

Microfinance Client Feedback Studies Points Earned: 0.2 of 0.5

Does the company employ client satisfaction and feedback studies?

- ☐ Yes, At least annually
- ☐ Yes, Bi-annually
- ☐ Yes, Occasionally
- ☒ Yes, and client satisfaction is analyzed by client characteristic
- ☐ No, Have not conducted

Microfinance Topic Focus For Client Feedback Points Earned: 0.3 of 0.3

Are there specific areas the institution focuses on when collecting client feedback/satisfaction?

- ☒ Relationship of clients with the loan officers
- ☐ Suggestion for product improvement
- ☒ Satisfaction with amount, cost and schedule of financial products offered
- ☒ Satisfaction with delivery of services (timeliness, convenience, proximity of access points to clients etc)
- ☒ Collecting data on actual users of products offered
- ☒ General feedback on satisfaction with the organization
- ☐ N/A - company did not conduct a satisfaction survey

Microfinance Social Rating Points Earned: 0 of 0.5

Has your company used any of the following tools to measure its social performance?

- ☐ Received a social rating from a microfinance rating agency (e.g. Microrate, M-CRIL, Planet, Microfinanza, Moody's)
- ☐ Uses SPI Tool to audit internal processes
- ☐ None of the above
- ☒ N/A - Company only engages in commercial/SME lending and not in microfinance

Microfinance Firm Publishes Performance Data Publicly Points Earned: 0 of 0.5

Does the institution disclose its social performance data on any of the following sites and is this information updated at least annually?

- ☐ The MIX
- ☐ The National/regional network
- ☐ Global network
- ☐ The institution's annual report
- ☐ The national regulator
- ☐ Other - please specify
- ☒ None of the above

Microfinance Firm Measures Income Levels Points Earned: 0 of 0.5

Does the institution measure and monitor the poverty status of its clients?

- ☒ N/A - MFI does not have a poverty reduction goal
- ☐ Yes, we periodically track client poverty progress over time
- ☐ Yes, only in relation to the national/regional poverty line
- ☐ Yes, we measure specifically for incoming clients
- ☐ Yes, using an internally developed methodology
- ☐ Yes, using an external poverty assessment tool
- ☐ None of the above

Microfinance Systematically Collect Analyze Data Points Earned: 0.3 of 0.3

Does the institution systematically collect and analyze data on any of the following characteristics of its clients?

- ☒ Gender: women vs men
- ☒ Urban vs. rural
- ☐ Client household income level, i.e. poverty level
- ☒ Activities to be financed, including sector and size of business activities
- ☐ Member of a marginalized group (e.g. indigenous, disabled)
- ☒ Demographic characteristics, such as age
- ☐ None of the above

Microfinance Data Quality Assurance Points Earned: 0.1 of 0.3

Which of the following practices does the institution use to ensure the quality of data collected?

- ☒ Training is provided to relevant employees on proper data collection and entry
- ☐ Data is validated by a third party
- ☐ Other (please describe)
- ☐ None of the above

Serving in Need Populations

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

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

Se caracteriza por nivel de venta (emergente), no por vulnerabilidad

Microfinance Underserved Populations Served Points Earned: 0 of 0

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

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

- ☒ Women
- ☐ Urban poor
- ☐ Rural poor
- ☐ Marginalized group (e.g. indigenous, disabled, minority)

Microfinance Pc Loans To Underserved Points Earned: 0 of 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.

0.38

Social Product Pc Clients Women Points Earned: 0 of 0

Optional: If you can easily report, please provide the approximate % of total clients coming from the following groups during the last 12 months.

Women

- ☐ 0%
 - ☐ 1-9%
 - ☐ 10-19%
 - ☐ 20-29%
 - ☒ 30-39%
 - ☐ 40-49%
 - ☐ 50%+
 - ☐ Don't know
-

Social Product Pc Clients Urban Poor Points Earned: 0 of 0

Optional: If you can easily report, please provide the approximate % of total clients coming from the following groups during the last 12 months.

Urban poor

- ☐ 0%
 - ☐ 1-9%
 - ☐ 10-19%
 - ☐ 20-29%
 - ☐ 30-39%
 - ☐ 40-49%
 - ☐ 50%+
 - ☒ Don't know
-

Social Product Pc Clients Rural Poor Points Earned: 0 of 0

Optional: If you can easily report, please provide the approximate % of total clients coming from the following groups during the last 12 months.

Rural poor

- ☐ 0%
 - ☐ 1-9%
 - ☐ 10-19%
 - ☐ 20-29%
 - ☐ 30-39%
 - ☐ 40-49%
 - ☐ 50%+
 - ☒ Don't know
-

Social Product Pc Clients Marginalized Group Points Earned: 0 of 0

Optional: If you can easily report, please provide the approximate % of total clients coming from the following groups during the last 12 months.

Marginalized group (e.g. indigenous, disabled, minority)

- ☐ 0%
- ☐ 1-9%
- ☐ 10-19%
- ☐ 20-29%
- ☒ 30-39%
- ☐ 40-49%
- ☐ 50%+
- ☐ Don't know

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

0.38

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

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

Microfinance Percent No Other MFIs Points Earned: 0 of 1.8

What % of your company's regular client service points are located in areas where there are no other MFIs or bank branches?

Regular client service points include branches, mobile banking agencies or delivery services operating at least one day a week.

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

Percent of Beneficiaries Poor or Very Poor Points Earned: 0 of 14.4

What % of customers/beneficiaries qualify as poor or very poor, with incomes below \$2.00 per day?

Estimates within +/- 5% are acceptable. See currency converter in help text to get local currency terms.

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

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 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.

No aplica

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

Does not transparently report corporate financials to government 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 does not transparently report corporate financials to government

- ☐ 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

Workers not Provided Clean Drinking Water 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 does not provide clean drinking water to employees at all times

- ☐ Yes
☒ No

Workers paid below minimum wage 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."

A portion of workers, contractors, subcontractors or day-workers are paid below minimum wage

- ☐ Yes
☒ No

No signed employment contracts for all workers 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 does not have a signed contract of employment with each worker

- ☐ 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

Payslips not provided to show wage calculation and deductions 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 does not provide payslips or equivalent to all workers to show how wages are calculated and any deductions made

- ☐ 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

Workers cannot leave site during non-working hours 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 leaving the site during non-working hours or at the end of their shift

This includes workers who live on site.

- ☐ Yes
☒ No

Worker ID cards kept by company 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 keeps workers' original Id Cards/Passports

- ☐ 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.

No aplica

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.

No aplica

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.

las multas corresponden a pagos a Servicio de Impuestos Internos y otros organismos asociados a temas laborales. Cuando no.

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.

No aplica

B Corp Inclusion Challenge

B Corp Inclusion Challenge Introduction

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

B Corp Inclusion Challenge (Emerging Markets)

Employees Receiving a Bonus Points Earned: 1 of 1.3

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%

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

What % of the company is owned by non-executive, non-founder, full-time workers?

Select 0% if none of the workers own the business. Select N/A if your company is a consumer/shared services cooperative, a producer cooperative or a nonprofit.

- ☒ 0%
- ☐ 1-24%
- ☐ 25-49%
- ☐ 50%+
- ☐ N/A

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)

Seguro hijo protegido, Pago licencias médicas, Seguro de estudios para hijos por fallecimiento del trabajador, Apoyo Social

- ☐ None of the above

Human Rights Reviews/Certifications Points Earned: 0 of 0.6

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 stakeholder (workers, suppliers, NGOs, government)

External Professional Development Participation Points Earned: 0.5 of 2.2

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

Only include professional development paid for in advance, reimbursed or subsidized by the company.

- ☐ None
- ☒ 1-24%
- ☐ 25-49%
- ☐ 50-74%
- ☐ 75%+

Managing Gender Pay Equity Non-Managers Points Earned: 0.5 of 0.5

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

- ☒ Yes
- ☐ No
- ☐ N/A - Only one gender represented
- ☐ Don't know

Managing Gender Pay Equity Managers Points Earned: 0.5 of 0.5

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

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

- ☒ Yes
- ☐ No
- ☐ N/A - Only one gender represented
- ☐ Don't know

Executive Diversity Statistics Points Earned: 1 of 1.4

What % of Executives are women or individuals from chronically underemployed communities?

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

Board of Directors Diversity Points Earned: 1.4 of 1.4

What % of the members of your Board of Directors (or equivalent) are women or individuals from chronically underemployed communities?

Select N/A only if your company is governed by an owner/manager structure and does not have a Board of Directors or governing body.

- ☐ 0%
- ☐ 1-9%
- ☐ 10-24%
- ☐ 25-39%
- ☒ 40-49%
- ☐ 50%+
- ☐ N/A - No board of directors or equivalent
- ☐ Don't know

Diversity and Inclusion Training Points Earned: 0.5 of 1.4

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)
 - ☐ None of the Above
-

Non-Discrimination Policy Points Earned: 0 of 0.3

If you have a written non-discrimination policy, which of the following are covered in hiring and in the workplace?

Please check all that apply.

- ☒ No written policy
 - ☐ Gender
 - ☐ Race
 - ☐ Color
 - ☐ Disability
 - ☐ Political opinion
 - ☐ Sexual orientation
 - ☐ Age
 - ☐ Religion
 - ☐ HIV status
-

Supplier Screen Topics Points Earned: 2.7 of 2.7

What is the social and environmental screen that is used for a majority of your company's Significant Suppliers:

- ☐ No formal screening process in place
 - ☒ Screened for negative practices or regulatory non-compliance (e.g. no child labor)
 - ☒ Screened for positive practices (e.g. environmentally-friendly manufacturing process; excellent labor practices, etc)
-

Supplier Evaluation Practices Points Earned: 2.1 of 2.7

When monitoring and evaluating the on-going social and environmental performance of the majority of Significant Suppliers, which of the following apply?

- ☐ No formal supplier monitoring and evaluation process
 - ☒ Significant Suppliers are evaluated based on company's own criteria
 - ☐ Significant Suppliers are evaluated based on specific social and environmental performance standards that are best-in-class for your industry (ISO, SA8000, etc)
 - ☒ Company visits a majority of Significant Suppliers on-site
-

Percentage Inclusive Business Model Points Earned: 0 of 0

If you already have an inclusive business model identified above, what is the magnitude of that business model in relation to your overall business, i.e. what % of your revenues are from the product designed to provide basic services to those without access, or what % of your workers are from a chronically underemployed population?

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
- ☐ None of the above

Inclusive Business Model Points Earned: 0 of 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?

Desde que comenzó el Crece Mujer emprendedora, las mujeres son un foco, por otra parte desde el año pasado, se estaba vier

Participation in the Inclusion Challenge Points Earned: 0 of 0

The B Corp Inclusion Challenge is an optional call to action to set goals and improve on one or more of the following inclusion metrics by September 1, 2017. Is your company opting in to participate in the Inclusion Challenge?

To complete your sign up for the Inclusion Challenge, please indicate which metrics your company plans to improve upon by clicking the Mark for Improvement Star to the right of the question. Learn more at bcorporation.net/inclusion

- ☐ Yes
- ☒ No