

QUICK GUIDE

Sustainable Business Practices

The purpose of this quick reference guide is to help you:

- Understand what a responsible business is
- Determine the main guidelines and practices to implement in order to include social and environmental concerns in your activities
- Learn about the various resources and opportunities Desjardins has to offer



Background

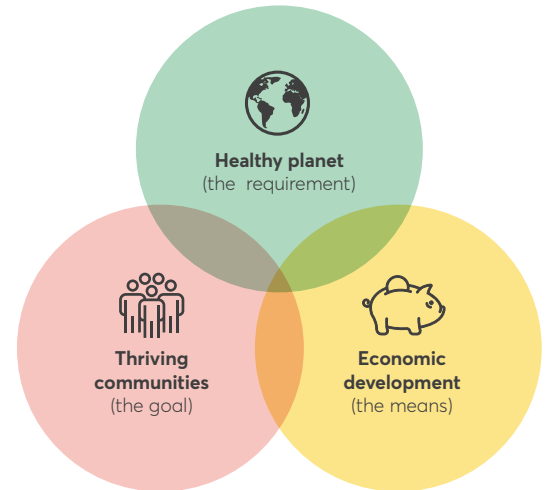
Climate change, inequality, new regulations—consumers are more aware and informed than ever, and they want to know that their purchases will benefit the environment and their communities.

With this shift in culture, sustainable development is emerging as a winning practice to meet consumer expectations and ensure the viability of local and international enterprises.

Businesses are being asked to be proactive and redefine what makes them successful (through their mission statements, strategies, products and services) and to build a more inclusive and sustainable economy creating a positive impact on the environment and communities.

> What will you do to stand out?

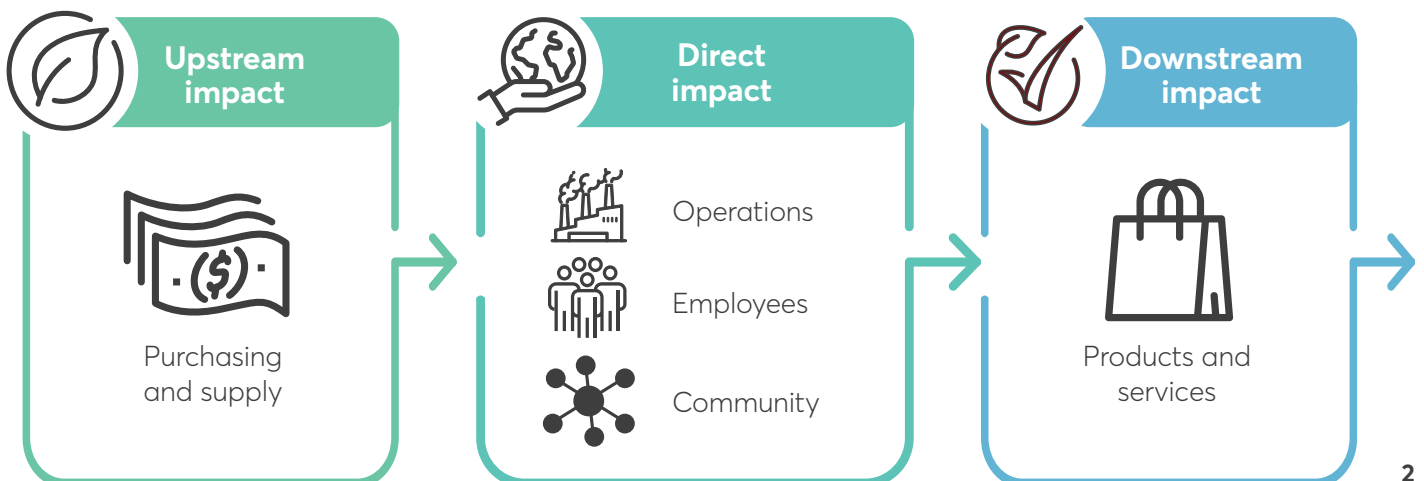
The three main pillars of sustainability



Sustainability helps businesses:

- Meet growing customer expectations
- Strengthen employee relations
- Attract and retain talent
- Improve profitability
- Promote innovation
- Get access to financing and capital
- Raise their profile

Responsible business means taking charge of your impact by integrating environmental, social and governance (ESG) criteria into your business model and decision-making.





Improving your upstream impact:



INTEGRATE SUSTAINABILITY INTO YOUR BUSINESS MODEL AND STRATEGY

- Embody the principles of sustainable development through your vision, mission and values.
- Establish responsible governance and operate with transparency, integrity and respect for society.
- Take charge of your impact by integrating environmental, social and governance (ESG) criteria into your business model and decision-making.

For more information on the various normative frameworks and guidelines : [BCorp](#), [ISO 26000](#), [BNQ 21000](#), [GRI](#), [ISO 14000](#)

ESTABLISH A RESPONSIBLE SUPPLY CHAIN

- Contribute to the development of a responsible economy by making informed choices about goods, products, services and suppliers in your supply chain (for example, responsible purchasing policy, supplier code of conduct, supplier performance evaluations, local purchasing).
- Consider the following throughout the procurement process:
 - **Environmental, social and governance (ESG) criteria:** ecodesign (for example, products made from recycled and recyclable materials, that can be repaired), fair trade approach, organic products/production, carbon neutrality, respect for human rights, social economy enterprises, etc.
 - **Total cost of ownership:** initial purchase price, operating costs (energy, labour, maintenance, parts and consumables, transportation, etc.) and end-of-life disposal costs
 - **Proximity:** to promote the local economy and reduce the distance between place of manufacture and place of delivery

For more information on responsible sourcing : [ECPAR](#) (French only), [Sustainability Advantage](#), [Ecovadis](#)





Improving your direct impact:



TAKE INTO ACCOUNT THE ENVIRONMENTAL IMPACTS OF YOUR ACTIVITIES

Carbon footprint

- Measure your **carbon footprint**, that is, your greenhouse gas (GHG) emissions.
 - Example: [FAQDD calculator](#) (French only)
- Take steps to reduce GHG emissions and offset those that can't be avoided:
 - Many organizations sell carbon credits to offset GHG emissions: [Planetair](#), [Carbone boréal](#), [Carbone Scol'ERE](#), [Ecoterra](#), [Solutions Will](#), [coop Arbre-Évolution](#), etc.
- Make your processes and facilities more **energy efficient**:
 - [LEED](#) certification, [BOMA BEST](#) certification;
 - Quebec Energy Transition [programs](#) for the business sector
 - Hydro-Québec's [Efficient Solutions Program](#)
- Promote **sustainable mobility** by:
 - Reducing vehicle use (trips and distances): telework, conference calls and video conferences, flexible schedules avoiding peak hours and traffic, travel optimization, service and delivery routes
 - Encouraging the use of more energy-efficient modes of transportation: cycling, public transit, carpooling
 - Improving vehicle fuel efficiency: eco-driving, [electric vehicles](#), [charging stations](#), [fuel-efficient vehicles](#), regular vehicle maintenance, etc.

Waste

- Implement a waste management system: Recyc-Québec's [ICI on recycle +](#) program, [Ça va où?](#) search tool.
- Apply **circular economy principles**:
 - Analyze your needs with a view to reducing resource use. Source reduction is effective and economical: less waste means less treatment!
 - Give new life to resources and products. One business's waste could be used as input by another.
 - Extend the life of products and materials.
 - Reuse products regularly and avoid single-use items.
 - For more information on the circular economy: [Québec Circulaire platform](#) from CERIEC, [Synergie Québec](#).

Clean technologies

- Opt for ecologically efficient, cost-effective and socially responsible technology solutions specific to your sector: water, ecomobility, energy efficiency, waste management, clean energy, green chemistry, air, soil.

For more information and resources on clean technology: [Écotech Québec](#)

Water management

- Reduce water consumption:
 - Exemples : [WaterSense-certified appliances](#), grey water recycling systems, rainwater harvesting systems
- Effectively control wastewater discharge and runoff:
 - Exemples : eliminate sources of contamination, set up a treatment system

For more information : [A guide to water management with a view to sustainability by Ministère de l'Économie et de l'Innovation du Québec](#) (French only)

Biodiversity and ecosystems

- Refer to industry best practice guides and certifications to support your approach and implement responsible natural resource management.
 - Exemples : [Forest Stewardship Council](#) (FSC) certification for the forestry sector, [Marine Stewardship Council](#) (MSC) certification for the seafood sector, VeriFlora certification for responsible peatland management

For more resources: [A guide to biodiversity in business](#) by [CPEQ](#) (French only)

With \$2.1 million in funding over 5 years, Desjardins is a key partner of the ecosystem of circular economy acceleration laboratories (ELEC) launched in April 2021 by École de technologie supérieure's Center for Intersectoral Studies and Research into the Circular Economy (CERIEC).



PROVIDE GOOD WORKING CONDITIONS AND PROMOTE DIVERSITY AND INCLUSION

- Focus on prevention, reduce risks and create safe working conditions by implementing an occupational health and safety management system:
 - Examples : [ISO 45001](#), CSA Z1000.
- Establish a wellness program encouraging employees and their families to adopt and maintain healthy lifestyles:
 - Examples : Examples: group insurance and pension plans, [Healthy Enterprise – BNQ](#)
- Introduce work–family balance measures:
 - Examples: Work–Family Balance – BNQ 9700-820, [Conciliavi](#) (French only).
- Promote diversity and inclusion:
 - Examples: promoting cultural and intergenerational diversity, [Remarkable Employer – BNQ](#), employing people with functional limitations, implementing pay equity and equal opportunity policies
- Implement activities and tools to foster dialogue with employees, involve them in decision-making, promote their development and recognize their contributions.





Improving your downstream impact:



OFFER ENVIRONMENTALLY RESPONSIBLE PRODUCTS AND SERVICES

- Design products and services that are environmentally and community friendly, allowing users to reduce their own impact.
 - Business model using circular economy principles: maintenance, repair, donation, resale and refurbishment of goods; providing services associated with an item rather than selling the item itself; etc.
- Collaborative economy solution to increase frequency of use (example : more than [200 collaborative economy websites](#))
- Rentals (for example, tool rentals—did you know the average time a drill is used over its lifetime is 12 minutes?)
- Implement responsible, transparent and ethical marketing practices to avoid [greenwashing](#):
 - Examples: use of recognized labels and certifications, communication of the environmental performance of products.
- Design quality products and services based on sustainable development principles for their entire life cycle.
 - Examples: ecodesign of products, packaging and services; return or exchange policies on product packaging; collection and recycling systems for products at the end of their useful lives

To learn more about life cycle assessment: [International Reference Center for Life Cycle of Products, Services and Systems](#) (CIRAIG)

For ecodesign resources : [Éco Entreprises Québec's Ecodesign and Circular Economy service](#)

BE INVOLVED IN AND RESPONSIVE TO YOUR COMMUNITY

- Communicate your sustainable development commitments, initiatives, achievements and challenges.
- Invest or get involved in sustainable development and community projects.
 - Examples: volunteer work, fundraising campaigns
- Participate in international projects with economic, social and environmental benefits.
 - Example : [Développement international Desjardins's Impact International](#) program

NEED A HAND?

- Financial support for the adoption of environmentally responsible practices or clean technology
 - [Fonds Écoleader](#), offering a grant program, a network of agents and a large resource directory
 - [Desjardins's Momentum Fund](#), funding to support business growth
 - [Desjardins's solidarity-based finance](#) program
- Guides et références
 - [BNQ 21000](#)
 - [Implementing a sustainable development approach: Positioning yourself for the future by CPEQ](#) (French only)
 - [Enviro Compétences' guide to managing and implementing a sustainability policy](#) (French only)



You have implemented different initiatives? Share them!

Share your progress and your challenges to improve your environmental and social impact. Do not hesitate to communicate content that presents your actions and your sustainability goals. In addition to communicating your efforts to your customers and partners, this could allow you to closely follow the evolution of your approach. Guides and reference framework can support the implementation of credible sustainability reporting.