



# Impact analysis

2022



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## Introduction

Compartamos Banco is a financial institution with more than three decades of experience that offers access to credit for working capital, savings, insurance, and transactional channels to microentrepreneurs and entrepreneurs in Mexico.

Compartamos Banco is part of Genera, a leading group of companies in financial inclusion that serves millions of people in Mexico, Peru and, until 2021, in Guatemala.

Our business model has a strong social impact on the quality of life of our clients and their families, on the local economy and, in addition, on that of the countries where we are present.

Throughout our history, we have developed an ecosystem of products focused on meeting the financial needs of our clients with a human touch, with the premise of generating economic value for their businesses, social value for their communities and human value for themselves and their families, seeking to create positive social impact.

In Compartamos Banco and in Genera we understand financial inclusion as the access and use of a range of financial products and services by the population, under an appropriate regulation that takes care of their interests and promotes their financial capabilities, always supported by components such as customer protection and financial education.

Compartamos is recognized as the first institution that financially included the popular segment, mainly women in Mexico, this has allowed them to have economic autonomy and contribute to household income.

We are convinced that it is part of our essence to contribute to generate positive impacts on the quality of life of the people and communities with whom we relate through the credits we grant.

This impact analysis aims to confirm the information we know about the positive impact that our products generate, as well as to identify those possible negative impacts of Compartamos Banco's products on the economy, the environment and the society, caused by the use our clients give to them, with the aim of defining mitigation initiatives.

# Context

## 2030 Agenda for Sustainable Development

The 2030 Agenda for Sustainable Development is the most ambitious global agreement in history for the construction of an inclusive, fair and balanced development model, which lays the foundations for a more prosperous future for people and the planet.

This Agenda, approved in 2015 by 193 Member States of the United Nations (UN), including Mexico, is made up of 17 Sustainable Development Goals (SDGs) that synthesize the path that governments, companies, and individuals must follow to achieve it.

At the end of 2021, Mexico registered a performance score of 69.1 in the fulfillment of the SDGs, below the global average of 77.2, which positions us in 80<sup>th</sup> place out of 165 countries whose progress was reported in the Sustainable Development Report 2021.

This means that, for our country, we still face great and significant challenges towards 2030, since in most of the SDGs we present stagnation or moderate progress.



Source: Sustainable Development Report 2021, <https://dashboards.sdgindex.org/profiles/mexico>

Visualizing the impact generated by Compartamos Banco products from the perspective of meeting the SDGs, allows us to identify our real contribution to the progress of the 2030 Agenda.

## Financial inclusion and health in Mexico

According to UNEP FI, **financial inclusion** is about democratizing financial services and leaving no one behind. This means that all people and all businesses, regardless of their size, can have the option to access banking products and services, through diversified and accessible channels that are affordable and effective<sup>1</sup>.

On the other hand, **financial health** is broader than financial inclusion, it is a state in which a person or organization can manage, without difficulty, their current financial obligations and have confidence in their financial future<sup>2</sup>.

An inclusive and healthy financial system benefits everyone involved: people have access to different financial service alternatives; entrepreneurship is encouraged; banks are trained to diversify their client portfolio and services or products, improve their corporate brand and reputation. On the other hand, good financial health contributes to improving the quality of life of people and their communities because they are able to comfortably cover daily expenses without worries, manage unexpected financial crises and be prepared for the future<sup>1</sup>.

Although Mexico is among the fifteen largest economies in the world and is the second largest in Latin America<sup>3</sup>, it still has gaps and challenges to achieve financial inclusion of the entire population. According to the National Survey of Business Financing of the National Institute of Statistics and Geography (INEGI, by its acronym in Spanish), during 2018, only 22% of companies in Mexico had access to some type of financing, from which only 15% were microenterprises<sup>4</sup>. It is important to note that microenterprises in Mexico represent 95% of all companies and generate 40%<sup>5</sup> of employment in the country.

This presents a huge breach when comparing Mexico with other middle- and high-income countries, since the value of credit to the private sector in relation to the Gross Domestic Product barely reaches 42%<sup>6</sup>.

Furthermore, in personal and consumer banking we are facing important challenges, since in 2018 only 37% of the adult population in Mexico had a bank account<sup>7</sup>, well below the world average of 69% in 2017. In addition, we observed a funding gap in rural areas, where only 7% of adults in rural

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<sup>1</sup> Setting goals for financial inclusion and health, UNEP FI. <https://www.unepfi.org/wordpress/wp-content/uploads/2022/02/PRB-Establecimiento-de-objetivos-para-la-Inclusion-y-Salud-Financiera-2.pdf>

<sup>2</sup> Definition of the office of the Special Adviser to the Secretary-General on Inclusion Finance for Development (UNSGSA), which recently launched a working group on Health Financial with the leaders of the financial and development sector.

<sup>3</sup> World Bank (2022). <https://www.bancomundial.org/es/country/mexico/overview#1>

<sup>4</sup> National Survey of Business Financing, INEGI (2018). <https://www.inegi.org.mx/programas/enafin/2018/>

<sup>5</sup> Economic Censuses, INEGI (2019). [https://www.inegi.org.mx/programas/ce/2019/#Informacion\\_general](https://www.inegi.org.mx/programas/ce/2019/#Informacion_general)

<sup>6</sup> Expanding Financial Access for Mexico's Poor and Supporting Economic Sustainability (2021). <https://www.worldbank.org/en/results/2021/04/09/expanding-financial-access-for-mexico-s-poor-and-supporting-economic-sustainability#:~:text=Mexico%20lags%20in%20terms%20of,in%20access%20has%20been%20measured>

<sup>7</sup> Center for Research in Public Policy, IMCO (2020). <https://imco.org.mx/el-rompecabezas-de-la-inclusion-financiera-en-mexico/>

areas accessed a loan from a financial institution in 2017, according to the World Bank's Global Findex Database<sup>1</sup>.

The data suggest that there are differences related to gender, status, economic wealth, location, and education. Women, the low-income population, people living in rural areas, as well as people with only primary education, tend to be excluded from access to financial products and services, such as savings and credit accounts, or places where they can carry out transactions, and, in general, tend to be in a less stable financial situation<sup>5</sup>.

These differences have been tried to be reduced through microfinance, which are financial services such as credit, savings accounts, insurance, and payment channels for microentrepreneurs and entrepreneurs whose needs and ways of doing business are constantly changing. According to ProDesarrollo, 80% of clients in the microfinance sector are women<sup>8</sup>.

Since 2018, Mexico has a National Financial Inclusion Policy (PNIF, by its acronym in Spanish), where six objectives were established for 2024 in order to increase the level of access to financial resources in the country. Among these, two objectives stand out; the first one is focused on access to financial products and services for people and micro, small and medium-sized enterprises (MSMEs), and the second one aims to favor the financial inclusion of people in vulnerable situations such as women, migrants, the elderly, indigenous people and the rural population.

In compliance with this policy, the National Commission for Banking (CNVB, by its acronym in Spanish) periodically conducts the Financial Inclusion Survey. In 2021, the results of the most recent edition were published, highlighting that there is an advance of 83.5% on the access and use of financial services, a decrease of 0.8 percentage points (pp.) on the gender gap of the number of credit cards, with a 2.0 pp. gap to fill over four years. Other important disparity in access to financial services between men and women are Level 1 accounts (42.5 pp.) and the amount of mortgage loans (24.6 pp.).

These data provide an overview of Mexico's current state of financial inclusion, from access to business financing and access to financial services for women and other lagging groups.

In this context, Compartamos Banco contributes positively to the financial inclusion of the lowest socioeconomic levels of the population in Mexico, since 77.7% of our clients have family incomes in a range of less than \$4,000 to \$14,000 pesos. In addition, 89% of our clients are women, of which 40% are between 36 and 52 years, 63% have only primary and secondary education, most are married or live in concubinage, and 70% have two or more children.

Most of Compartamos Banco's clients seek to be generating constant income and through various sources in order to meet their essential needs for food, clothing, and housing, which is where their expenses prevail.

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<sup>8</sup> Benchmarks of microfinance in Mexico 2020-2021, ProDesarrollo (2021). [http://prodesarrollo.org/wp-content/uploads/2021/10/BENCH20-21\\_compressed.pdf](http://prodesarrollo.org/wp-content/uploads/2021/10/BENCH20-21_compressed.pdf)

The following table shows the way in which our women clients relate to the financial products we offer at Compartamos Banco:

### Segmentation of Compartamos Banco female clients

Classification	Percentage of woman clients	Age (Median)	Income per household (Median)	Make transfers or electronic payments
Independent static	24%	40	\$6,600	6%
Independent	27%	42	\$7,590	10%
Independiente dynamic	27%	41	\$10,710	19%
Salaried non-regular	11%	38	\$8,965	12%
Regular employee	11%	35	\$11,235	33%

Note. Income is presented in Mexican pesos.

Based on this relevant information about our clients and the gender focus of Compartamos Banco through the offer of our credit products to women of various ages, we will be able to contribute to financial inclusion and gender equality to close the existing gaps at the national level<sup>9</sup>.

### Principles for Responsible Banking

In 2020, Compartamos Banco signed the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Responsible Banking (PRB)<sup>10</sup>, which aim to determine the role and responsibilities of the banking industry in creating a sustainable future based on six commitments:

1. **Alignment.** We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.
2. **Impact & target setting.** We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our

<sup>9</sup> To get to know more about Compartamos Banco and Gentera, consult our Annual and Sustainability Report. [https://www.gentera.com.mx/wcm/connect/91456910-df94-43ca-85fa-bb0a1fbf8b19/Annual+and+Sustainability+Report+2021+Gentera.pdf?MOD=AJPERES&CONVERT\\_TO=url&CACHEID=ROOTWORKSPACE-91456910-df94-43ca-85fa-bb0a1fbf8b19-o5EwOcn](https://www.gentera.com.mx/wcm/connect/91456910-df94-43ca-85fa-bb0a1fbf8b19/Annual+and+Sustainability+Report+2021+Gentera.pdf?MOD=AJPERES&CONVERT_TO=url&CACHEID=ROOTWORKSPACE-91456910-df94-43ca-85fa-bb0a1fbf8b19-o5EwOcn)

<sup>10</sup> UNEP FI is a partnership between the United Nations Environment Programme (UNEP) and the global financial sector, which aims to mobilize private sector financing for sustainable development. UNEP FI works with more than 350 members including banks, insurers and investors and more than 100 support institutions, with the purpose of helping to create a financial sector that serves people and the planet, while generating positive impacts. The purpose is to inspire, inform and allow financial institutions to improve people's quality of life, without compromising that of future generations.



activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

3. **Clients & customers.** We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.
4. **Stakeholders.** We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.
5. **Governance & culture.** We will implement our commitment to these Principles through effective governance and a culture of responsible banking.
6. **Transparency & accountability.** We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

Currently, as part of the fulfillment of the commitments established, we are in the phase of impact analysis and establishment of targets that correspond to the second PRB.

We recognize that the products and services we offer, in addition to promoting the financial inclusion of our clients, contribute to generating another set of impacts – direct, indirect, real, potential, positive and negative – in the communities where they are used and, to some extent, in the countries where we are present.

Identifying these impacts is not an easy task because multiple factors intervene and these vary not only by the particular use that our clients give to each credit, but also by their short life, the place where they are used, the related activities, among many other variables.

## Tool, scope and coverage

With the aim of identifying the positive, negative, actual and potential impacts of the products we offer at Compartamos Banco to our clients in Mexico, we analyzed the impact of the Bank's portfolio using the Portfolio Impact Analysis Tool developed by UNEP FI<sup>11</sup>.

This tool consists of a mapping of quantitative and qualitative data that helps to determine the most significant areas of impact of Compartamos Banco given the nature, content and geographical reach of the portfolio.

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<sup>11</sup> If you want to know more about the methodology used for this exercise, consult *Impact identification and assessment for bank portfolios*, available at: <https://www.unepfi.org/wordpress/wp-content/uploads/2020/10/Guide-to-Holistic-Impact-Analysis-Oct-20.pdf>

## Scope of the analysis

- Geography: our operations in Mexico.
- Period: from January 1<sup>st</sup> to December 31<sup>st</sup> of 2021.
- Business areas: consumer banking and savings.
- Lines of business: Women's Group Market, Mixed Group Market, Mixed Individual Market and Savings.
- Clients: women only.

## Coverage of the analysis

The data corresponds to the credits granted by Compartamos Banco and the savings accounts fed the UNEP FI Portfolio Impact Analysis Tool to be related to the 22 impact areas established in the UNEP FI Impact Radar, which are also aligned with the Sustainable Development Goals (SDGs).

For the definition of the scope of the impact analysis, the Bank's business activities and the proportion of the business that corresponds to each of them are entered into the tool, in this case they correspond entirely to Consumer Banking. Subsequently, the gross income of Compartamos Banco<sup>12</sup> during the reporting period was also released.

Below are the data used in the definition of Compartamos Banco cartography.

### Clients in Mexico

Concept	2021
Total clients	2,501,493
Female clients (%)	89.8%
Male clients (%)	10.2%

### Credit portfolio by type of market in Mexico

Type of market	Total (million pesos)	Percentage represented by the market
Women's Group Market	26,769	68.5%
Mixed Group Market		26.1%
Mixed Individual Market		5.4%

### Savings clients in Mexico

Product	Clients by product
Savings accounts	1,162,688

<sup>12</sup> According to what is published in the Audited Financial Statements of Compartamos Banco in: [https://www.compartamos.com.mx/wcm/connect/45062a35-517a-41b7-9f20-7d19c97ea3bd/2021+EEFF+Banco+Compartamos.pdf?MOD=AJPERES&CONVERT\\_TO=url&CACHEID=ROOTW ORKSPACE-45062a35-517a-41b7-9f20-7d19c97ea3bd-nYlgbLa](https://www.compartamos.com.mx/wcm/connect/45062a35-517a-41b7-9f20-7d19c97ea3bd/2021+EEFF+Banco+Compartamos.pdf?MOD=AJPERES&CONVERT_TO=url&CACHEID=ROOTW ORKSPACE-45062a35-517a-41b7-9f20-7d19c97ea3bd-nYlgbLa)

### Distribution of credit clients by industrial sector in Mexico

Industrial sector	%
Textiles	36.4%
Food	37.3%
Various	15.4%
Livestock, agriculture and fishing	5.4%
Services	4.9%
Industry	0.6%

## Methodology

All our products from the Women’s Group, Mixed Group and Mixed Individual markets (credit services) were considered, in addition to savings accounts (additional service delivered to our female clients). Our credit markets have a reach of 2,501,493 female clients, where 46% (1,162,688 female clients) have a savings account.

To obtain the number of female clients with low-, middle- and high-income that we have in Compartamos Banco, we used the internal study of Customer Profiling 2019 where the distribution of clients by Level of Well-being (NB, by its acronym in Spanish) was obtained.

The NB is a variable created by Compartamos Banco as a measure that approximates the degree of prosperity of clients, and is composed by the following variables:

1. **Socioeconomical Level (NSE, by its acronym in Spanish) of the client.** Inferred from the socioeconomic level of the household where the meeting of the group to which the client belongs is held.
2. **Margination index.** A measure that accounts for the shortcomings of the population. The dimensions of marginalization are education, housing, income from work.
3. **Region where it lives.** Rural or urban.

We applied the NB relationship to all markets due to a lack of specific information about our clients' income level.

### Relationship of the level of well-being with the level of income of our clients

Level of Well-being (NB)	Income level	Percentage of clients	Number of credit clients	Number of savings clients
Low	Low-income	64.34%	1,609,461	748,073
Middle Low				
Middle	Average income	25.22%	630,877	293,230
Middle High				
High	High-income	10.44%	261,156	121,385

These results were applied to the credits granted and the savings accounts of Compartamos Banco, as shown in Figure 1 and 2 respectively.

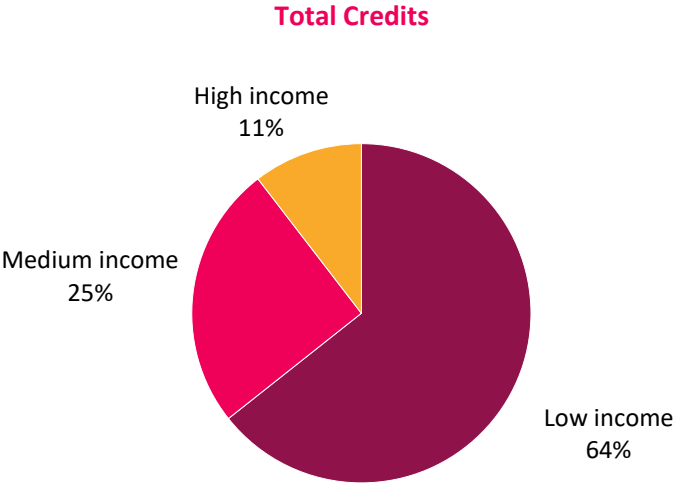


Figure 1. Percentage of clients for credits belonging to the low-, middle- and high-income levels.

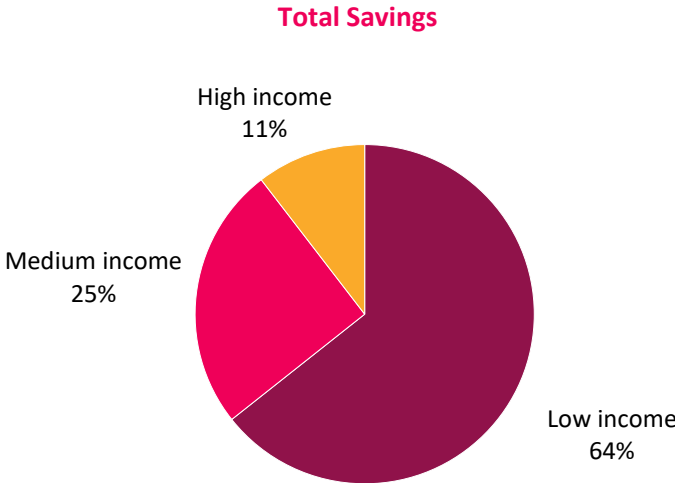


Figure 2. Percentage of clients for savings that belong to the low-, middle- and high-income levels.

To use the UNEP FI tool, information is required on the sectors and/or activities where the credits are used, as this represents a direct relationship with the potential impacts derived from the use of the products of the Bank. It was decided to use the nomenclature of the International Standard Industrial Classification of all economic activities (ISIC). Since initially there was information on the

economic activities categorized in a general way and the amount of the portfolio for each of them, the equivalences in the ISIC nomenclature were obtained, as can be seen in the following table:

**Relationship between the sectors of activity of Compartamos Banco and the sectors of the UNEP FI tool**

UNEP FI sector	Sector (activity) Compartamos Banco	Portfolio percentage
Retail sale of textiles, clothing and footwear at stalls and markets	Buying and selling clothes	35.36%
	Purchase and sale of footwear	
Retail sale of food and beverages at stalls and markets	Foodservice, lunch boxing, taqueria	15.68%
Retail sale of pharmaceutical and medical products, cosmetics, and toilet articles in specialized shops	Buying and selling perfumes	6.22%
Retail sale of other products in stalls and markets	Grocery and miscellaneous store	10.79%
	Buying and selling sweets	
	Buying and selling other jewelry	
	Buying and selling fruits	
Restaurant and other mobile meal service activities	Food preparation service, snack	2.50%
Hairdressing and other beauty treatments	Beauty salon	2.36%
Manufacture of other food n. c. p.	Manufacture of other food products	2.11%
Production of milling products	<i>Tortillería</i>	1.85%
Poultry farming	Breeding and exploitation of chickens	1.35%

As can be seen in the table above, there is information on the final use of credits for 78.22% of the credit portfolio. The rest were classified within category Other, since there is no information related to the use of this percentage of the portfolio, as can be seen in Figure 3.

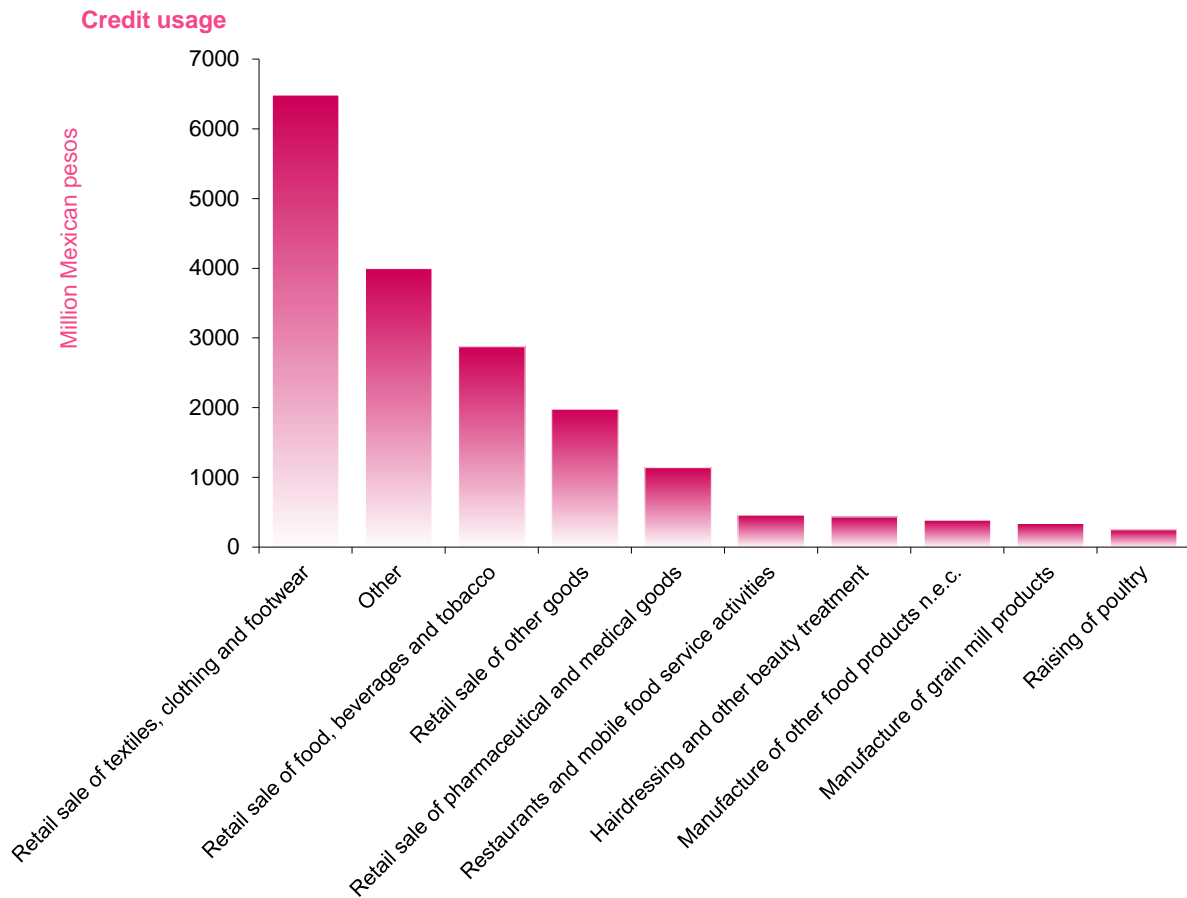


Figure 3. Use of credits according to the sectors described in the additional considerations.

### Areas of impact of the UNEP FI tool

Areas of Impact of the Tool	
1	Water availability
2	Food
3	Housing
4	Health and well-being
5	Education
6	Employment
7	Energy
8	Mobility
9	Information
10	Culture and heritage
11	Integrity and security
12	Justice
13	Peace and stability
14	Water quality
15	Air
16	Soil
17	Biodiversity
18	Resource efficiency
19	Climate
20	Waste
21	Inclusive and healthy economy
22	Economic convergence

Within the UNEP FI tool, the positive and negative impacts of each sector described above can be observed. Considerations on positive or negative impacts are catalogued according to other

international methodologies that are used as a reference, such as the Carbon Disclosure Project (CDP), Global Reporting Initiative (GRI), Sustainable Development Goals (SDGs), the European taxonomy on mitigation and adaptation, Task Force on Climate-Related Financial Disclosures (TCFD) and Sustainability Accounting Standards Board (SASB), among others.

The following tables show the range of potential impacts that resulted from the UNEP FI tool, mapped with the sectors where Compartamos Banco's clients use their credit, the amount of portfolio in Mexican pesos (MXN) and the percentage they represent in our portfolio. Additionally, the impacts presented were classified into three categories: direct, indirect or potential direct/indirect. Considering that a direct impact is that in which Compartamos Banco has direct action from the offer of its products and services (for example, access to financial products), indirect impacts are those that are generated from a third party given the final use of our products and services (for example, a client of Compartamos Banco generates jobs from the opening of a business), and the potential ones are those direct or indirect that could generate this impact, but currently the information is not available to measure them or they are not happening.

It is worth mentioning that Compartamos Banco provides credit services as working capital, entrepreneurship, or as a mean for business growth with a short life span (with an average of four weeks), therefore there are opportunity areas in the process of inquiry and tracing the end-use of the credits. In the same way, we track our female clients and their achievements, however, it is not always possible to find or measure a direct relationship with the impact generated, whether positive or negative.

**Table 1. Areas of impact of the sale of textiles, clothing and footwear category**

Area of impact	Positive	Negative	Direct, indirect, potential
Health and well-being	Physical protection of clothing and well-being		Indirect potential
Employment	Sustenance	Working conditions	Indirect potential
Waste		Trash dumping can be tricky	Indirect potential
Inclusive economy	Retail is an integral part of healthy economies		Indirect potential
<b>Amount in portfolio</b>	<b>\$ 6,483,903,391</b>		
<b>% of portfolio</b>	<b>35%</b>		

**Table 2. Areas of impact of the sale of food, beverages and tobacco category**

Area of impact	Positive	Negative	Direct, indirect, potential
Food	Access to food		Indirect potential
Health and well-being		Diseases related to alcohol, tobacco, or unhealthy foods	Indirect potential
Employment	Sustenance	Working conditions	Indirect potential

<b>Culture and heritage</b>	Local foods: home of heritage		Indirect potential
<b>Waste</b>		Trash dumping can be complex	Indirect potential
<b>Amount in portfolio</b>	<b>\$ 2,874,378,492</b>		
<b>% of portfolio</b>	<b>16%</b>		

**Table 3. Areas of impact of the sale of other goods category**

<b>Area of impact</b>	<b>Positive</b>	<b>Negative</b>	<b>Direct, indirect, potential</b>
<b>Employment</b>	Sustenance	Working conditions	Indirect potential
<b>Waste</b>		Trash dumping can be complex	Indirect potential
<b>Inclusive economy</b>	Retail is an integral part of healthy economies		Indirect potential
<b>Amount in portfolio</b>	<b>\$ 1,978,412,925</b>		
<b>% of portfolio</b>	<b>11%</b>		

**Table 4. Areas of impact of the sale of pharmaceutical and medical goods category**

<b>Area of impact</b>	<b>Positive</b>	<b>Negative</b>	<b>Direct, indirect, potential</b>
<b>Health and well-being</b>	Helps well-being and health		Indirect potential
<b>Employment</b>	Sustenance	Working conditions	Indirect potential
<b>Waste</b>		Trash dumping can be complex	Indirect potential
<b>Inclusive economy</b>	Retail is an integral part of healthy economies		Indirect potential
<b>Amount in portfolio</b>	<b>\$ 1,139,650,061</b>		
<b>% of portfolio</b>	<b>6%</b>		

**Table 5. Areas of impact of restaurants and other mobile food activities category**

<b>Area of impact</b>	<b>Positive</b>	<b>Negative</b>	<b>Direct, indirect, potential</b>
<b>Food</b>	Contributes to access to food		Indirect potential
<b>Health and well-being</b>	Welfare		Indirect potential
<b>Employment</b>	Sustenance	Working conditions	Indirect potential
<b>Culture and heritage</b>	Contributes to maintaining the gastronomic heritage		Indirect potential



<b>Waste</b>		Waste disposal	Indirect potential
<b>Amount in portfolio</b>	<b>\$ 459,185,116</b>		
<b>% of portfolio</b>	<b>3%</b>		

**Table 6. Areas of impact of hairdressing and other beauty treatments category**

<b>Area of impact</b>	<b>Positive</b>	<b>Negative</b>	<b>Direct, indirect, potential</b>
<b>Health and well-being</b>	Welfare		Indirect potential
<b>Employment</b>	Health and safety	Sustenance	Indirect potential
<b>Waste</b>		Activity-specific waste	Indirect potential
<b>Amount in portfolio</b>	<b>\$ 433,145,935</b>		
<b>% of portfolio</b>	<b>2%</b>		

**Table 7. Areas of impact of the grain milling products manufacturing category**

<b>Area of impact</b>	<b>Positive</b>	<b>Negative</b>	<b>Direct, indirect, potential</b>
<b>Food</b>	Access to food	May be linked to unhealthy diets	Indirect potential
<b>Health and well-being</b>	Part of healthy diets		Indirect potential
<b>Employment</b>	Sustenance	Working conditions	Indirect potential
<b>Culture and heritage</b>	It can contribute to maintaining the gastronomic heritage		Indirect potential
<b>Water quality</b>		May contribute to pollution	Indirect potential
<b>Resource efficiency</b>		Low energy/water efficiency	Indirect potential
<b>Climate</b>		GHG emissions	Indirect potential
<b>Waste</b>		Waste from food processing and old machinery	Indirect potential
<b>Inclusive economy</b>	Manufacturing is part of healthy economies		Indirect potential
<b>Amount in portfolio</b>	<b>\$ 338,738,556</b>		
<b>% of portfolio</b>	<b>2%</b>		

**Table 8. Areas of impact of the manufacturing of other food products category**

Area of impact	Positive	Negative	Direct, indirect, potential
<b>Food</b>	Food access		Indirect potential
<b>Health and well-being</b>		May be linked to unhealthy diets	Indirect potential
<b>Employment</b>	Sustenance	Working conditions	Indirect potential
<b>Culture and heritage</b>	It can contribute to maintaining the gastronomic heritage		Indirect potential
<b>Water quality</b>		May contribute to pollution	Indirect potential
<b>Resource efficiency</b>		Low energy/water efficiency	Indirect potential
<b>Climate</b>		GHG emissions	Indirect potential
<b>Waste</b>		Waste from food processing and old machinery	Indirect potential
<b>Inclusive economy</b>	Manufacturing is part of healthy economies		Indirect potential
<b>Amount in portfolio</b>	<b>\$ 386,314,701</b>		
<b>% of portfolio</b>	<b>2%</b>		

**Table 9. Areas of impact of the raising of poultry category**

Area of impact	Positive	Negative	Direct, indirect, potential
<b>Water availability</b>		May contribute to freshwater scarcity or contamination	Indirect potential
<b>Food</b>	Access to food		Indirect potential
<b>Health and sanitation</b>	Quality food contributes to good health	The use of medications and hormones can affect health	Indirect potential
<b>Employment</b>	Sustenance	Potentially low and irregular income, unhealthy working conditions, or unfair working conditions	Indirect potential
<b>Water quality</b>	May contribute to scarcity or pollution		Indirect potential
<b>Air</b>	Emissions from birds are the main source of air pollution		Indirect potential

<b>Soil</b>	Contamination from animal waste or from growth of animal feed		Indirect potential
<b>Biodiversity</b>		Agriculture attempts, genetically modified organisms (GMO), protected areas.	Indirect potential
<b>Resource efficiency</b>		Low water, energy, or soil efficiency	Indirect potential
<b>Climate</b>		GHG emissions	Indirect potential
<b>Waste</b>		Animal waste, old machinery	Indirect potential
<b>Inclusive economy</b>	Vital for some value chains		Indirect potential
<b>Economic convergence</b>	It may be the only means to sustenance		Indirect potential
<b>Other</b>		Animal cruelty	Indirect potential
<b>Amount in portfolio</b>	<b>\$ 247,892,020</b>		
<b>% of portfolio</b>	<b>1%</b>		

Additionally, when presenting our female clients by income category, we identify the following positive and negative impacts:

**Table 10. Areas of impact for middle- and high-income levels**

Middle-income			High-income		
Area	Positive	Negative	Area	Positive	Negative
<b>Inclusive economy</b>	Access to individual finance is key to a healthy economy	Risk of debt overdraft	<b>Justice and equality</b>		Risk of contributing to tax evasion, money laundering, etc.
<b>Economic convergence</b>	Financial inclusion leads to economic convergence		<b>Inclusive economy</b>	Access to individual finance is key to a healthy economy	Risk of debt overdraft

**Table 11. Areas of impact for low-income level**

Low-income		
Area	Positive	Negative
Justice and equality	Financial inclusion leads to equality	
Inclusive economy	Access to individual finance is key to a healthy economy	Risk of debt overdraft
Economic convergence	Financial inclusion leads to economic convergence	

With the impact areas shown in Tables 2 to 10, an analysis of alignment to the SDGs was carried out, based on the indicators of the **IRIS+ tool** for each impact area and the description of each sector in which Compartamos Banco has potential direct or indirect impacts.

In case the impact category did not have an IRIS+ indicator, the SDGs available in the UNEP FI tool were considered. This results in the following IRIS+ indicators with which the SDGs with the greatest impact were selected:

**IRIS+ indicators attached to the services provided by Compartamos Banco**

IRIS+ indicator	Name of indicator	Possible SDGs
PI9465	Job placements	10
PI3527	Job placement rate	4.4, 4.5, 8.5, 8.6, 10.1, 10.2, 10.3
PD5677	Product targeted to women	5.5, 10.2
PI1533	Disease/condition addressed	1.4, 2. 1, 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.7, 3.8, 3.9, 5.6
OI7365	Water quality practices	1.5, 6.3, 6.4, 8.4, 9.4, 11.6, 12.2, 12.4, 12.6, 13.1
OI0263	Water withdrawn	6.3, 6.4, 8.4, 9.4, 11.6, 12.2, 12.4, 12.6
OI1479	Greenhouse Gas Emissions: Total	13
PI1489	Area of land deforested	6.6, 15.1, 15.2, 15.3, 15.4
OI6192	Waste disposed: Total	6.3, 8.4, 9.4, 11.6, 12.3, 12.4, 12.5, 12.6, 14
OI1346	Waste produced: Hazardous waste	2, 4, 5, 6.3, 7, 8.4, 9.4, 10, 11.6, 12.4, 12.5, 12.6
OI8843	Waste disposed: Other	6.3, 8.4, 9.4, 11.6, 12.3, 12.4, 12.5, 12.6
OI4194	Traceability system (raw materials)	9.1, 9.4, 11.3, 11.5, 11.6, 12.3, 12.4, 12.6

Note: The detailed description of the SDGs and IRIS+ indicators can be found [here](#).

Subsequently, the impact sectors of Compartamos Banco were aligned, and a mapping was carried out towards the SDGs according to the IRIS+ indicators and the description of the sector, either positive or negative. Finally, these SDGs were aligned to the agenda with the priority SDGs corresponding to the country analyzed, that is, to the agenda of the priority SDGs of Mexico.

# Results

Due to the nature of the credits, we offer at Compartamos Banco, most of our female clients use them in small businesses buying and selling clothes, shoes and cosmetics, selling food and services, as well as in small-scale food production.

From the credits we grant for the popular segment, we promote the sale of healthy foods that generate positive impacts on health, sanitation, and on the diet of those who consume them as well. Also, by the type of clothing, footwear and other local products that our female clients sell, we contribute to the generation of positive impacts for the preservation of the culture and heritage of their communities. Finally, since the credits we grant are used for productive activities, we promote the generation of employment.

However, the use given to our credits could also contribute to generate negative impacts on the environment by the generation and disposal of food and packaging waste that result from the sale of food from our clients, and to a lesser extent on the soil, ecosystems, and biodiversity. Similarly, the use of the credits we grant could contribute to the generation of negative impacts on the health and sanitation of communities due to the sale of unhealthy or harmful products, and on the economy due to the creation of informal jobs and possible poor working conditions.

The analysis presented below shows the main areas where our banking activities generate impacts at the level of the client portfolio, giving a perspective of positive and negative impacts.

## Impacts associated with consumer banking

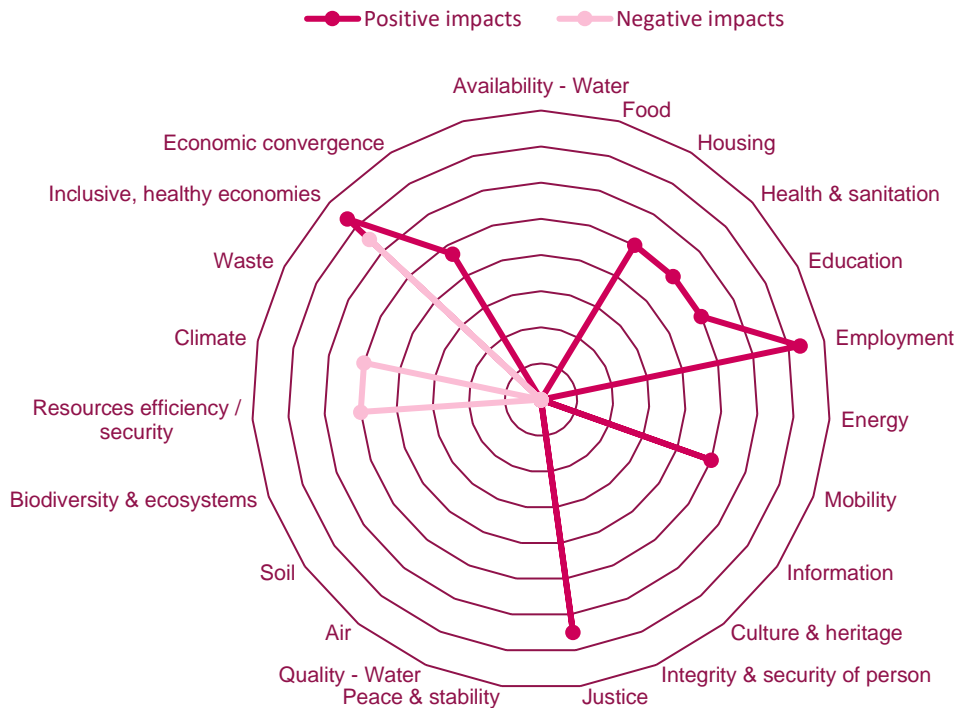


Figure 4. Positive and negative impacts related to consumer banking.

Through the products we offer at Compartamos Banco within consumer banking, we observe in Figure 3 that the most significant impacts lie in the areas of employment, inclusive economies, and justice and equality, followed by accommodation, health and sanitation, mobility, education, and economic convergence. The significant impacts are mainly due to the access to financing that we grant thanks to our credits in the Women’s Group, Mixed Group and Mixed Individual markets. Additionally, the use of credits in the different sectors generates mobility and employment, and, therefore, accommodation and economic convergence.

Among the significant negative impacts, we find yet again the area of inclusive economies, followed by issues with climate and resource efficiency, associated mainly with the fact that credit services carry a risk of over debt. Sometimes our female clients are in possession of more than one credit and with different financial institutions in order to give their business more versatility, however this does not limit their payment capacity.

Additionally, the use of our services within the poultry breeding sector could be a risk factor, generating negative effects around the climate and in the efficiency of the resources used.

**Impacts associated with granted credits by Compartamos Banco**

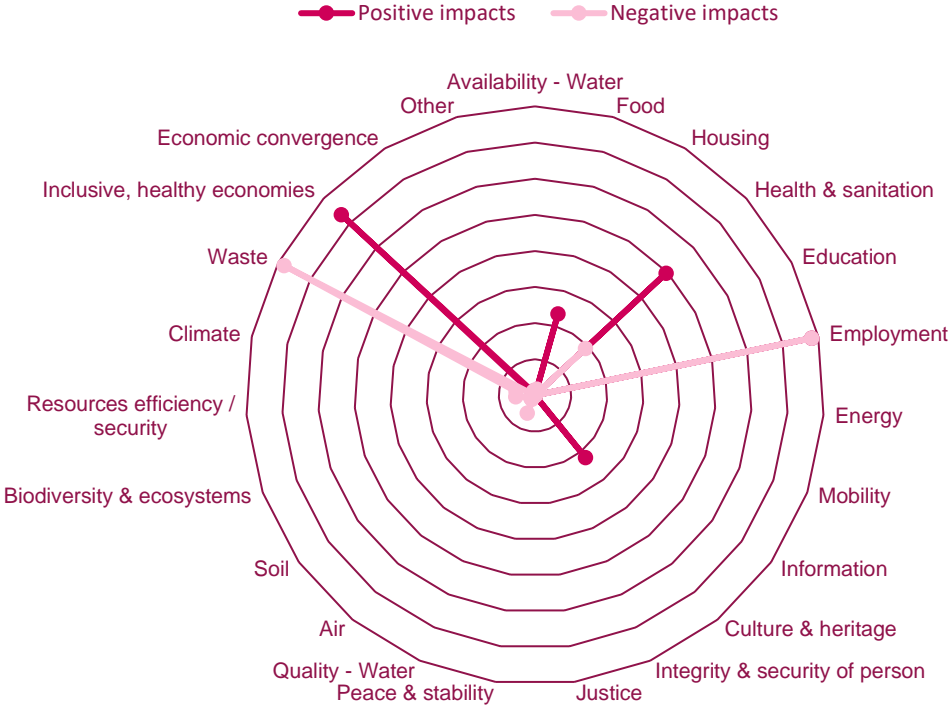


Figure 5. Positive and negative impacts associated with the credits granted by Compartamos Banco.

In relation to the credits granted by Compartamos Banco, the most significant positive impact focuses on the issue of inclusive economies and health and well-being, followed by positive aspects in culture and food, as observed in Figure 4. Mainly because, within our credit services, we have female clients who maintain the culture through the small-scale production of food and sale of these, in addition to generating supply in clothing and textiles along with cosmetics and other health products.

In turn, certain sectors such as the retail sale via stalls and markets of textiles, clothing and footwear category present negative results in the categories of employment due to potential occupational risks, in addition to the fact that the sectors of food and clothing sales comes with a high production of waste in some special cases. Furthermore, the conditions of local regulations where these activities lie makes the perfect ground to present difficulties to dispose the waste properly. To a lesser extent, the issues of use and quality of natural resources are observed.

## Positive impacts

The result of the relationship between the potentially positive impacts and the SDGs given by the IRIS+ indicators show us that the greatest number of impacts are found in SDGs 2, 8 and 10, followed by SDGs 3, 5 and 11, as shown in Figure 5.

In Compartamos Banco, we are promoting through our services and activities the progress of objectives 2, 8 and 10 due to the positive impacts we generate, contributing to the access to food and nutrition, generating jobs with the credits granted, and reducing inequalities by generating new businesses to achieve healthier economies.

For objectives 3, 5 and 11 we remain in a trend of generating an improvement in health and well-being with points of sale of food, clothing and footwear; gender equality with our credits designed for women and the generation of manufacturing jobs, in addition to creating sustainable communities with food sales and production that contributes to maintaining the gastronomic heritage.

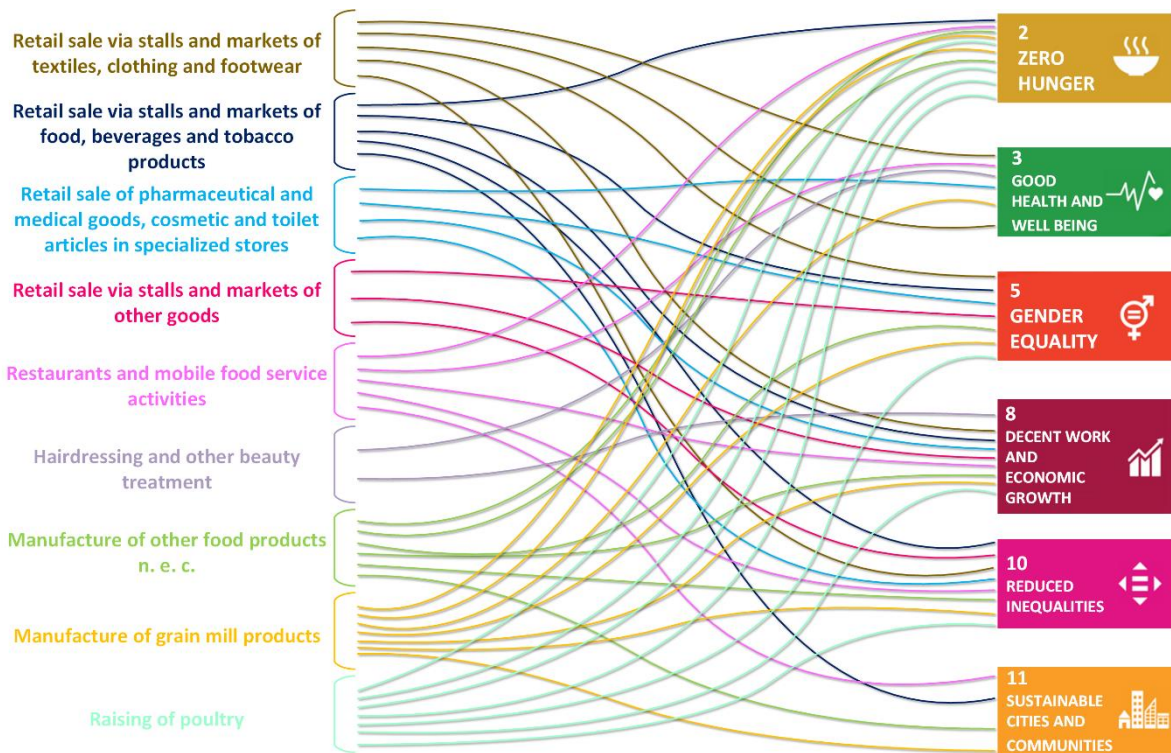


Figure 6. Relationship between the impact sectors of Compartamos Banco and the positive impacts towards the SDGs.

## Negative impacts

In the negative impacts, it is observed that there is a greater focus on objective 12, followed by 8, 11, 6 and 3 respectively.

Where the least impact is found is on objectives 13, 15 and 10 in descending order. In every sector where Compartamos Banco has activity information, it is observed that clients could have a complicated disposal of waste, a considerable production of packaging for the offered products and therefore waste, generation of specialized waste<sup>13</sup> and that from animal origin. In addition of having a high land, water and energy use for the generation of goods and services.

<sup>13</sup> This kind of waste is generated in extraction, benefit, transformation, manufacture or usage of materials activity for the production of goods and services and does not comply with neither household nor dangerous waste characteristics as stated by NOM-052-SEMARNAT-2005. Some examples of this waste are used vegetal oil, polyethylene packaging, aluminum, paper, cardboard, and glass. DOF. (2013). NOM-161-SEMARNAT-2011.

[https://www.dof.gob.mx/nota\\_detalle.php?codigo=5286505&fecha=01/02/2013&print=true](https://www.dof.gob.mx/nota_detalle.php?codigo=5286505&fecha=01/02/2013&print=true)



Regarding labor, the number of negative impacts is attributed to either the fact that there may be unfavorable working conditions or with potentially low or irregular incomes. Water impacts fall under the contamination derived from waste (for example, packaging from plastics and other polymers), and from scarcity and contamination of water from food production or animal raising.

About health impacts, we found that within the production and sale of food, unhealthy foods and diets could be found, additionally, during animal raising there may be the use of medicines and hormones that affect health, along with the production of contaminants in aerosols that impact human health.

Within three sectors we observe that they could contribute to additional emission of greenhouse gases, among which is methane. Additionally, within the poultry breeding sector can be found intensive breeding, genetically modified organisms, use of protected areas, and contamination by animal waste.



Figure 7. Relationship between the impact sectors of Compartamos Banco and the negative impacts towards the SDGs.

## Targets

In 2021, we worked to develop our sustainability strategy where we defined five strategic axes, each with different areas, targets and goals, which addresses the issues in which we aim to generate a greater positive impact or to reduce the negative impact caused by our business.

In compliance with PRB 2, we defined two specific, measurable, achievable, relevant, and temporally reasonable (SMART) targets that are in line with our sustainability strategy:

**Table with the SMART targets of Compartamos Banco**

SMART target	Examples of Key Performance Indicators (KPIs)	Problematic to be addressed	UNEP FI Impact area	Related SDGs
By 2025, to include / empower financially to five million women through access to convenient and simple financial opportunities.	<p>Number of accounts provided to unbanked, underbanked<sup>14</sup> or underserved clients. (FN-CB-240a.3, SASB)</p> <p><b>PD5677</b> Product targeted to women. (IRIS+)</p> <p>Percentage of female clients who use the digital application to make transactions.</p> <p>Number of transactions made by female clients through banking correspondents.</p>	To increase the volume of banked population, especially women, at the base of the pyramid in Mexico.	Justice	5.5, 10.2
By 2025, to disburse ten million credits of less than 500 USD, reinforcing the penetration of credit to the lowest segment of the population.	<p>Number and value of personal loans. (FN-CB-000.B, SASB)</p>	To increase access to credit alternatives in the lowest segment of the population in Mexico.	Inclusive economies	1.4, 8.3, 9.3

Note: For both targets, base year is 2020.

<sup>14</sup> Underbanked means those homes that have a savings or checking account, but regularly use other alternative financial services, as defined by the U.S. Federal Deposit Insurance Corporation ([FDIC](#)).

## Next steps

This analysis of positive and negative impacts on Compartamos Banco's credit and savings account activities enables us to identify more accurately opportunities to increase positive impacts in the areas of economic inclusion and employment, while reducing negative impacts in areas of employment risks and waste management.

This makes possible for us to generate two targets that are specific, measurable, achievable, relevant, and reasonably temporary (SMART) to adapt our strategy in reducing the most significant negative impacts. This will be achieved by regular monitoring and measuring the progress of SMART targets.

Finally, transparency is a fundamental step in our management of negative impacts, the final step being the annual progress report on the SMART targets, together with the significant positive or negative impacts found, in social and environmental matters.

## Areas for improvement

At Genera and Compartamos Banco, we are convinced that this analysis is only a first step towards a better understanding of the impacts that our products generate on our clients, their families, communities, the environment and the sustainable development.

Among the areas of opportunity in the process of collecting information for the use of the UNEP FI Bank portfolio analysis tool, we identified gaps in the income level data of our clients and in the mapping of the activities or sectors in which the credits are used in a disaggregated manner for each of our credit products.

Towards the future, we will seek to collect more specific information through follow-up surveys, using international nomenclatures<sup>15,16,17,18</sup> to facilitate the use and application of the information to obtain a more specific vision in the monitoring of the potential impacts identified. We need to collect data on the **quantity of products granted to women and the amount in credit, jobs that have been generated from our credits, the amount of waste generated in the sectors of greatest activity, as well as its quality and classification into hazardous or non-hazardous waste, type and amount of food both produced and sold, quantity of water used and if possible, the quality of water that is generated and discharged.**

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<sup>15</sup> International Standard Industrial Classification of all economic activities. [ISIC](#).

<sup>16</sup> North American Industrial Classification System. [NAICS](#).

<sup>17</sup> [BORN](#).

<sup>18</sup> [Australian and New Zealand Standard Industrial Classification](#).

This information can be obtained by means of monitoring the credits granted, carrying out an annual follow-up to the creditors of the credits to obtain data such as **job positioning or the jobs that have been generated, in the case of food, the type of food that is produced or sold, the amount of water consumed, in addition to visualizing the improvement of life in people with credits.**

Additionally, we will seek **to obtain information about the 21.78% of the portfolio that was not included in this first impact analysis**, gathering more information about the use given to these credits of which we do not have visibility on their final use.

## References

IRIS+ framework: [IRIS+ and the SDGs](#)

Mexico's National Development Plan 2019-2024: [Agenda 2030 | Mexico](#)

Principles for Responsible Banking: [Principles for Responsible Banking – United Nations Environment Programme \(UNEP\)](#)

UNEP Finance Initiative: [United Nations Environment Programme – Finance Initiative \(UNEP-FI\)](#)

## SDGs glossary

*Includes the SDGs that are mentioned in this document. The full list of the Sustainable Development Goals is public at [this link](#).*

**1.4** By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.

**1.5** By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social, and environmental shocks and disasters.

**2.** End hunger, achieve food security and improved nutrition and promote sustainable agriculture.

**2.1** By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious, and sufficient food all year round.

**3.1** By 2030, reduce the global maternal mortality ratio to less than 70 per 100,000 live births.

**3.2** By 2030, end preventable deaths of newborns and children under 5 years old, with all countries aiming to reduce neonatal mortality to at least as low as 12 per 1,000 live births and under-5 mortality to at least as low as 25 per 1,000 live births.

**3.3** By 2030, end the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases, and other communicable diseases.

**3.4** By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.

**3.5** Strengthen the prevention and treatment of substance abuse, including narcotic drug abuse and harmful use of alcohol.

**3.6** By 2020, halve the number of global deaths and injuries from road traffic accidents.

**3.7** By 2030, ensure universal access to sexual and reproductive health-care services, including for family planning, information and education, and the integration of reproductive health into national strategies and programmes.

**3.8** Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality, and affordable essential medicines and vaccines for all.

**3.9** By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination.

**4.** Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

**4.4** By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs, and entrepreneurship.

**4.5** By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples, and children in vulnerable situations.

**5.** Achieve gender equality and empower all women and girls.

**5.5** Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life.

**5.6** Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences.

**6.3** By 2030, improve water quality by reducing pollution, eliminating dumping, and minimizing release of hazardous chemicals and materials, halving the proportion of untreated wastewater, and substantially increasing recycling and safe reuse globally.

**6.4** By 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity and substantially reduce the number of people suffering from water scarcity.

**6.6** By 2020, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers, and lakes.

**7.** Ensure access to affordable, reliable, sustainable, and modern energy for all.

**8.4** Improve progressively, through 2030, global resource efficiency in consumption and production and endeavor to decouple economic growth from environmental degradation, in accordance with the 10-Year Framework of Programmes on Sustainable Consumption and Production, with developed countries taking the lead.

**8.5** By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.

**8.6** By 2020, substantially reduce the proportion of youth not in employment, education, or training.

**9.1** Develop quality, reliable, sustainable, and resilient infrastructure, including regional and trans-border infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all.

**9.4** By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries acting in accordance with their respective capabilities.

**10.** Reduce inequality within and between countries.

**10.1** By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average.

**10.2** By 2030, empower and promote the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.

**10.3** Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies, and action in this regard.

**11.3** By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated, and sustainable human settlement planning and management in all countries.

**11.5** By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations.

**11.6** By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management.

**12.2** By 2030, achieve the sustainable management and efficient use of natural resources.

**12.3** By 2030, halve per capita global food waste at the retail and consumer levels and reduce food losses along production and supply chains, including post-harvest losses.

**12.4** By 2020, achieve the environmentally sound management of chemicals and all wastes throughout their life cycle, in accordance with agreed international frameworks, and significantly reduce their release to air, water and soil in order to minimize their adverse impacts on human health and the environment.

**12.5** By 2030, substantially reduce waste generation through prevention, reduction, recycling, and reuse.

**12.6** Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.

**13.** Take urgent action to combat climate change and its impacts.

**13.1** Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.

**14.** Conserve and sustainably use the oceans, seas, and marine resources for sustainable development.

**15.1** By 2020, ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains, and drylands, in line with obligations under international agreements.



**15.2** By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally.

**15.3** By 2030, combat desertification, restore degraded land and soil, including land affected by desertification, drought, and floods, and strive to achieve a land degradation-neutral world.

**15.4** By 2030, ensure the conservation of mountain ecosystems, including their biodiversity, in order to enhance their capacity to provide benefits that are essential for sustainable development.

## IRIS+ indicators glossary

### IRIS+ indicators with detailed description

IRIS+ indicator	Number of indicator	Description
PI9465	Job placements	Number of the organization's clients who were placed in part-time, full-time, temporary, or permanent jobs during the reporting period.
PI3527	Job placement rate	Percentage of the organization's clients who were placed in part-time, full-time, temporary, or permanent jobs during the reporting period.
PD5677	Product targeted to women	Indicates whether the organization offers a product or service that disproportionately benefits women.
PI1533	Disease/condition addressed	Describes the diseases/conditions addressed by the organization's products or services provided during the reporting period. The list of possible diseases can be found <a href="#">here</a> .
OI7365	Water quality practices	Indicates whether the organization employs management practices for water quality protection.
OI0263	Water withdrawn	Volume of all water drawn from surface water, groundwater, seawater, or a third party for any use by the organization during the reporting period.
OI1479	Greenhouse Gas Emissions: Total	Amount of greenhouse gases (GHG) emitted through the organization's operations during the reporting period.
PI1489	Area of land deforested	Area of land that has been deforested by the organization during the reporting period.
OI6192	Waste disposed: Total	Amount of waste disposed by the organization during the reporting period.
OI1346	Waste produced: Hazardous waste	Amount of hazardous waste created by the organization's operations during the reporting period.
OI8843	Waste disposed: Other	Amount of waste disposed by the organization through other means during the reporting period.
OI4194	Traceability system (raw materials)	Indicates whether the organization implements a traceability system for its raw materials.