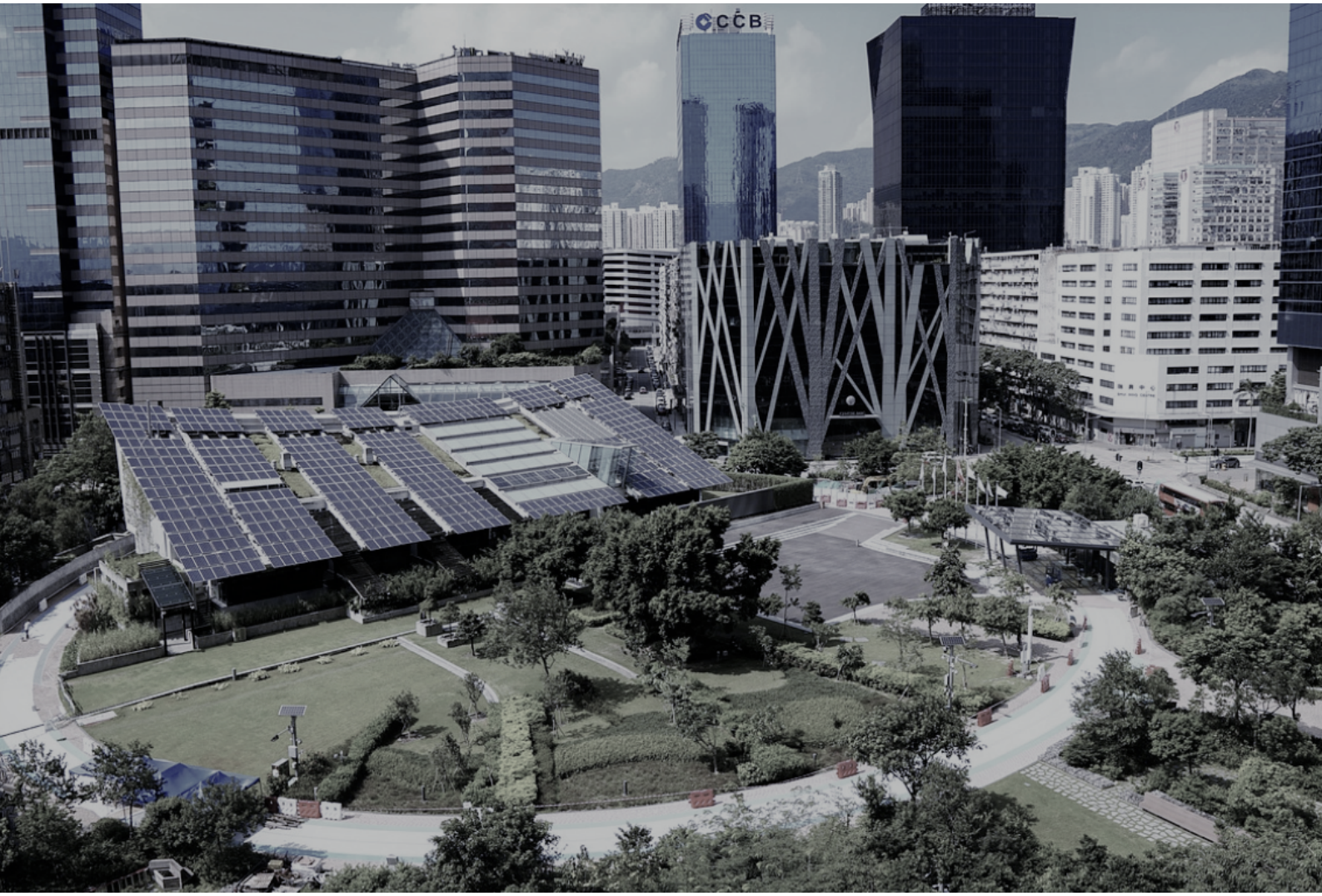
IMP³ROVE

Corporate Sustainability Navigator Benchmarking Report

Berger

26 May 2021



Management Summary

The Corporate Sustainability Navigator (CSN) is a structured and holistic assessment of your firm's current performance and ambition level in leveraging sustainability to ensure long-term competitiveness and allows you to benchmark yourself against firms across the world. The report highlights the level of performance in the field of corporate sustainability reached by benchmarks – in particular by leading firms (Sustainability Champions).

Your organisation's performance will be measured based upon your reference class and benchmarked with a selected benchmarking group as shown in the charts below. This overall performance gives you an indication of the competitive pressure for your company in succeeding with corporate sustainability.

More specifically, you receive an overview of your competitive performance across the following four dimensions:

- Profit - Economic sustainability
- People - Social sustainability
- Planet - Environmental sustainability
- Managing sustainable development

These four dimensions have been identified as key success factors to drive corporate sustainability as part of a successful business model. The CSN radar below details your firm's performance compared to the status quo of the Sustainability Champions and the average in your benchmarking class. The radar provides you with an overview of your firm's competitive strengths and weaknesses in each dimension.

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1. Introduction to the Corporate Sustainability Navigator

Your CSN is based on the competitive performance of your company across different yet intertwined categories of corporate sustainability. The following four key dimensions are evaluated:

Dimension 1: Profit - Economic sustainability

The dimension "Profit" analyses your firm's growth and innovation ambitions compared to peers. It provides you with insights into how other firms assess their growth ambition and the time horizon they focus on, as well as how structured and regularly they succeed with innovation.

Dimension 2: People - Social sustainability

The dimension "People" helps you to gain a deeper understanding of your firm's level of engagement with social sustainability – an often overlooked aspect of sustainability. You gain insights into how diverse and advanced your firm's commitment to a variety of social sustainability aspects are compared with the defined benchmark.

Dimension 3: Planet - Environmental sustainability

The dimension "Planet" allows you to evaluate the development of integrating environmental aspects into your business. This dimension focuses on how and which resources are used and how well the aspect of reducing waste and pollution are addressed in your organisation's business compared to your peers.

Dimension 4: Managing sustainable development

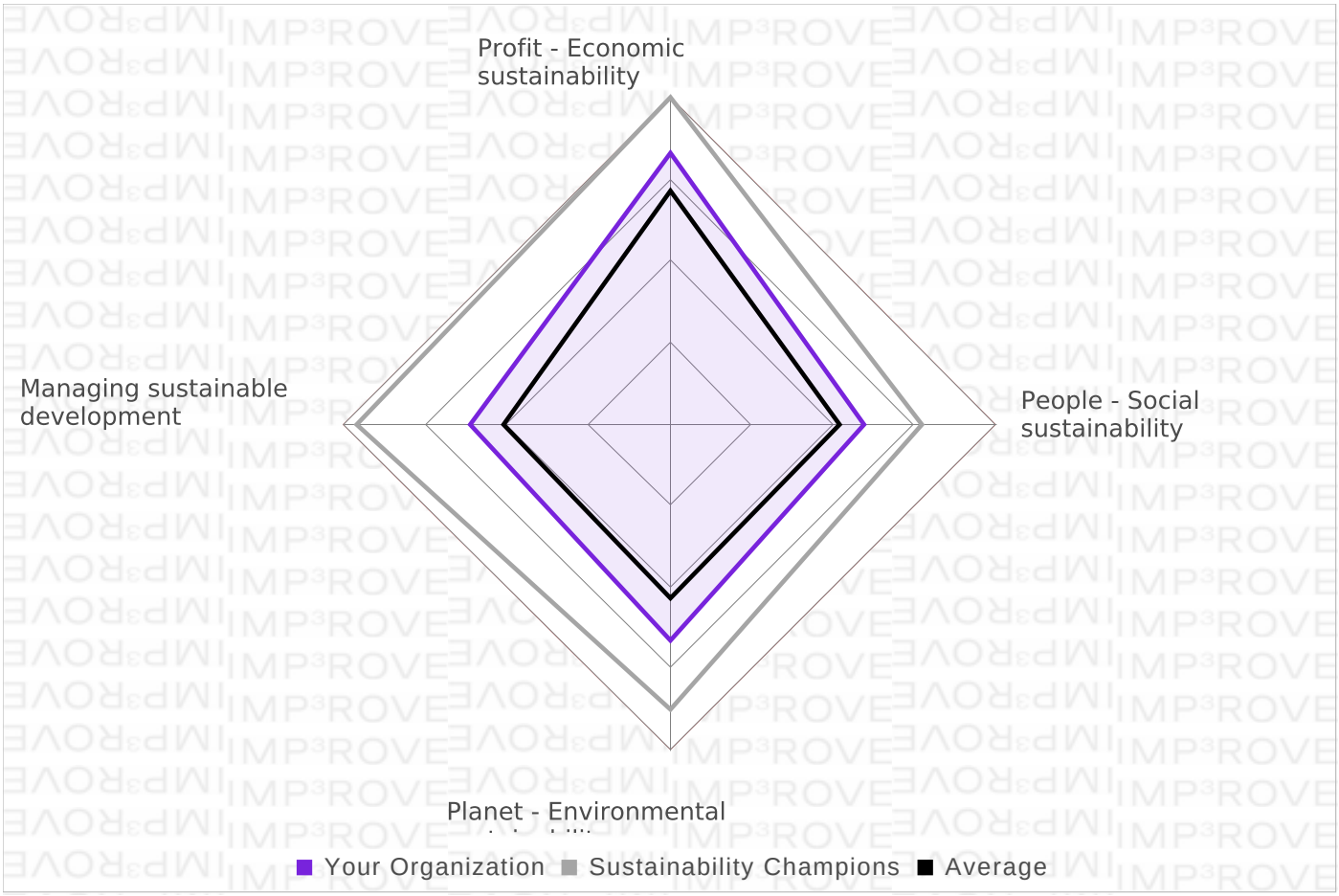
The dimension "Managing sustainable development" supports you to benchmark your sustainability-related management activities along six different aspects. These range from analyzing your targets and strategy to measuring impact and communication. This dimension helps you to reflect on your management activities and complement the assessment of the three different kinds of sustainability represented by the first three dimensions.

2. CSN - Dimension overview

The radar diagram below presents your firm's CSN along four dimensions again compared to the Sustainability Champions and the average in your benchmarking class. Your firm's score in each CSN dimension is illustrated below as a value between 0 and 100%. Specifically, the CSN radar leads you to the dimension(s), where you will find the levers for further improvement.
The evaluation given here is based on the benchmarking class consisting of 96 companies with the following profile:

- Age of data: All
- Country: All
- Section class: All
- Industry class: All
- Age class: All
- Size class: All

IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - Overall**



IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - Dimension overview**

2.1. Dimension overview: Profit - Economic sustainability

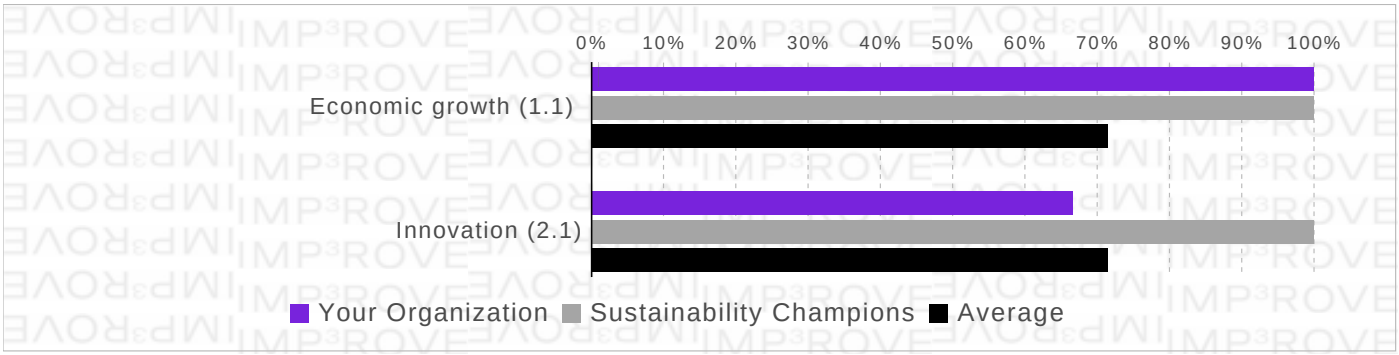
Dimension score

Your organization received a score of 83% in the dimension Profit - Economic sustainability .

IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - Profit - Economic sustainability**

Question scores

Your organization received the following scores on the questions relating to the dimension Profit - Economic sustainability .



IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - Profit - Economic sustainability**

2.2. Dimension overview: People - Social sustainability

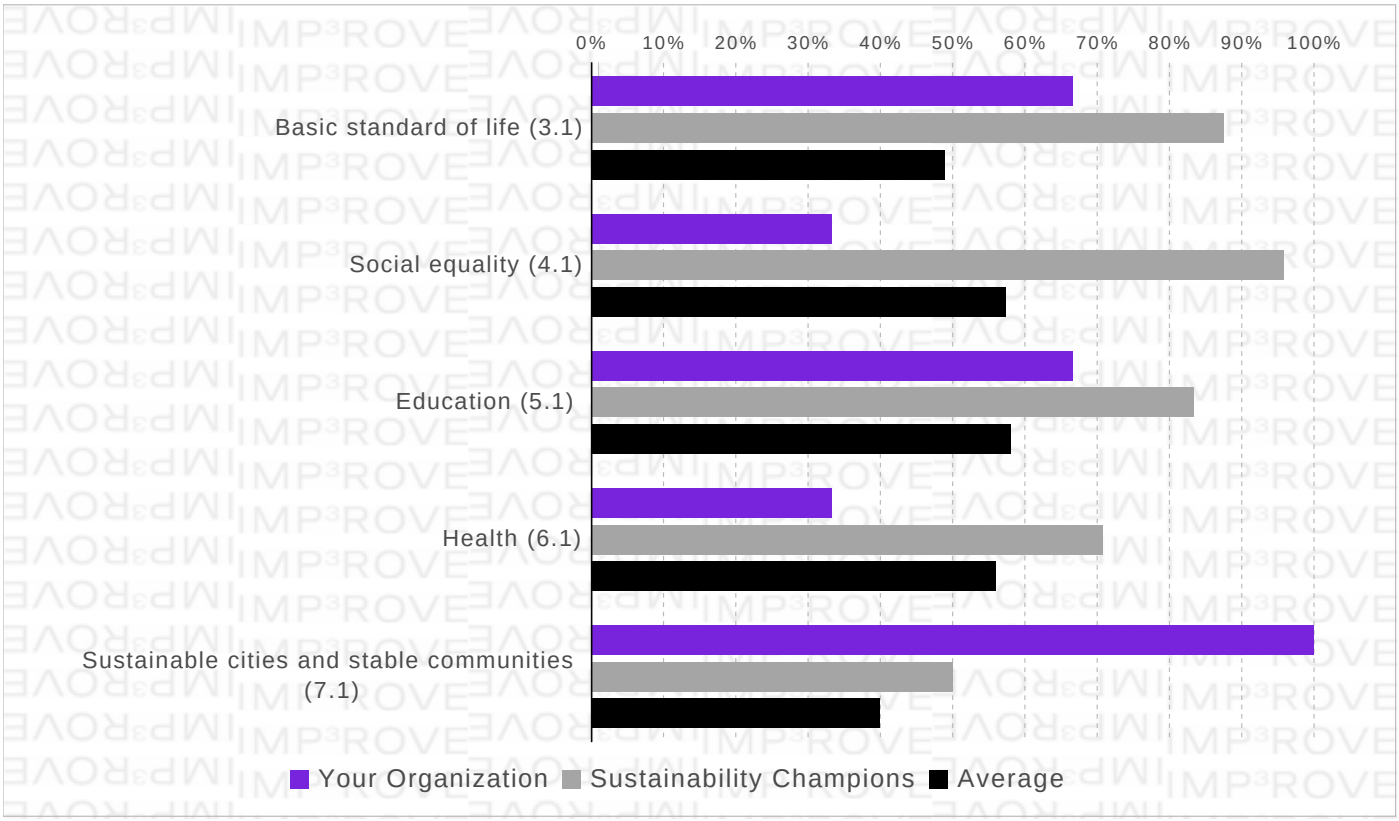
Dimension score

Your organization received a score of 60% in the dimension People - Social sustainability .

IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - People - Social sustainability**

Question scores

Your organization received the following scores on the questions relating to the dimension People - Social sustainability .



IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - People - Social sustainability**

2.3. Dimension overview: Planet - Environmental sustainability

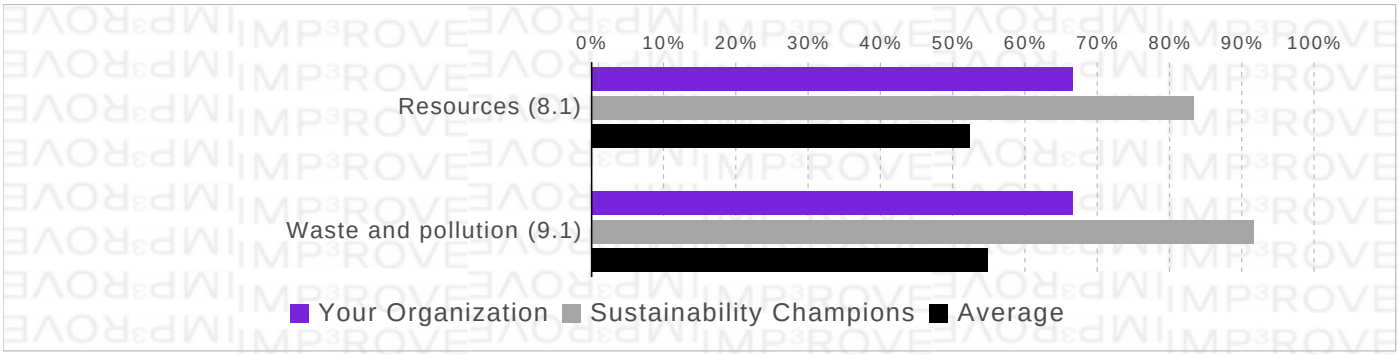
Dimension score

Your organization received a score of 67% in the dimension Planet - Environmental sustainability.

IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - Planet - Environmental sustainability**

Question scores

Your organization received the following scores on the questions relating to the dimension Planet - Environmental sustainability.



IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - Planet - Environmental sustainability**

2.4. Dimension overview: Managing sustainable development

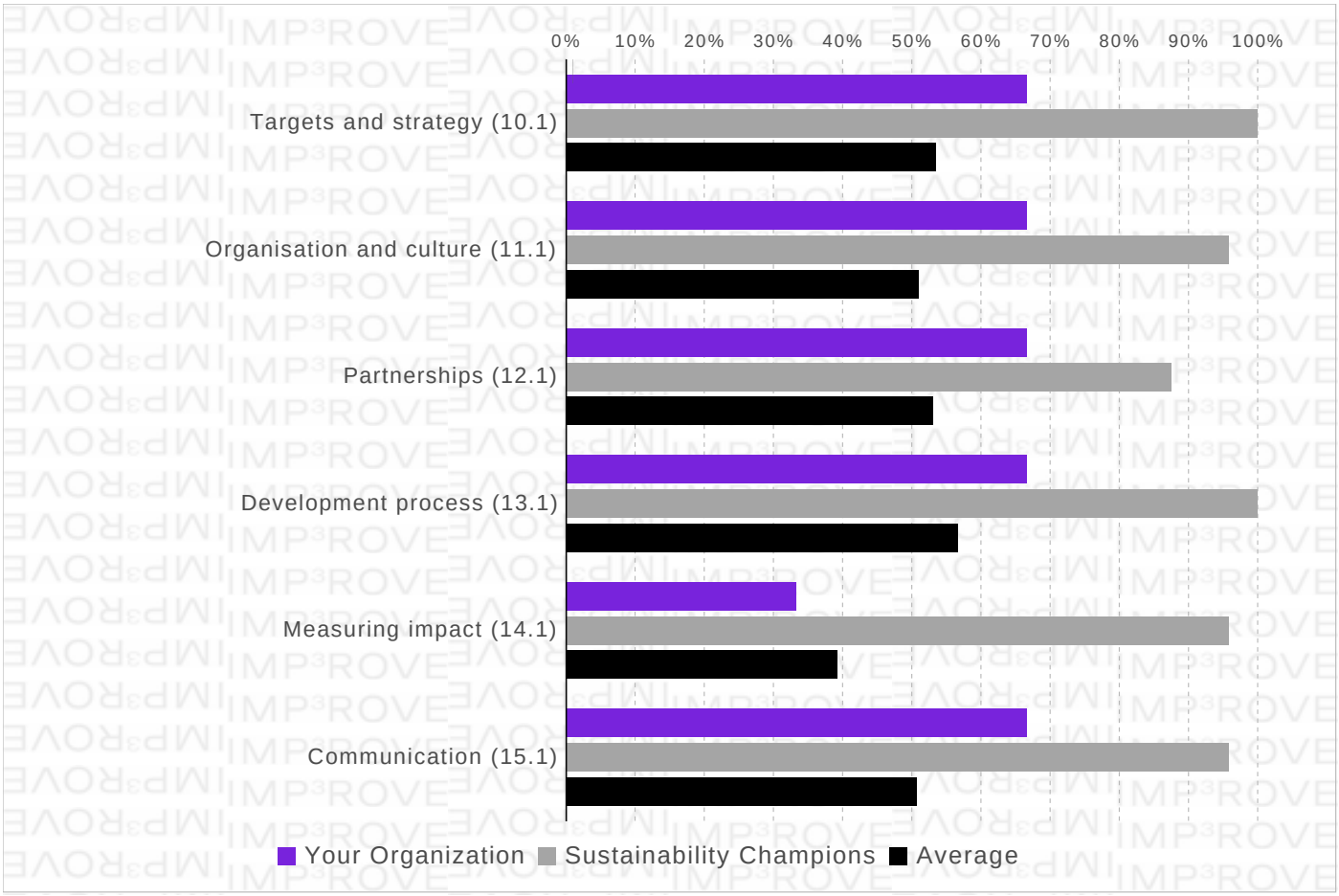
Dimension score

Your organization received a score of 61% in the dimension Managing sustainable development.

IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - Managing sustainable development**

Question scores

Your organization received the following scores on the questions relating to the dimension Managing sustainable development.



IMP³rove 2021 - **Corporate Sustainability Navigator Benchmarking Report - Managing sustainable development**

3. CSN - Dimension details

The following sub-sections further detail your firm's CSN. They allow your firm to explore in greater depth those levers of sustainability in which your firm already outperforms Sustainability Champions and the average. At the same time, the section also gives important indications on deficient areas. The upcoming sub-sections provide your firm with insights which go beyond the aggregated results presented in chapter 2 by providing specific quantitative benchmarks relating to the overall CSN questionnaire.

Analogous to chapter 2, your firm's performance evaluation in chapter 3 is also structured based on the four CSN dimensions:

1. Profit - Economic sustainability
2. People - Social sustainability
3. Planet - Environmental sustainability
4. Managing sustainable development

3.1. Profit - Economic sustainability

The following section outlines your firm's performance in the dimension Profit - Economic sustainability .

Economic growth (1.1)

Question

Status quo level: Promoting long term and sustained economic growth of our firm and beyond.

Stage 0: No engagement

We do not consider the long term and sustained economic growth of our firm.

Stage 1: Basic engagement

We focus on short term economic growth for the firm.

Examples:

- *Our management has a short-term plan for our growth.*
- *We experience short term sporadic growth through isolated activities and measures.*

Stage 2: Investment

We invest to align our business activities with the goal to achieve continuous and mid-term growth.

Examples:

- *We are aware of mid-term risks facing our industry, closely monitor and try to proactively combat these.*
- *We recently started running a workshop every 6 months in our firm where our employees are involved in our strategic growth.*
- *At regular intervals we report on and analyse our economic performance in relation to our goals and define our next actions accordingly.*

Stage 3: Integration

We achieve long term and sustained growth.

Examples:

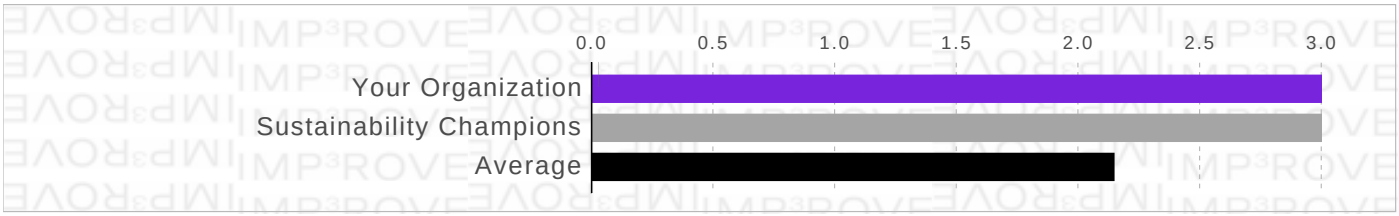
- *We are agile in amending our strategy in line with changing framework conditions which means that we successfully side step downturns in our industry.*
- *We are recognised as leaders in our industry and are often asked to advise other firms on sustainable economic growth.*
- *We work closely with various stakeholders on strengthening our industry.*
- *Members of our firm are on the board for other firms, supporting their growth.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
				✓

Detailed evaluation:



IMP³rove 2021 - **Economic growth (1.1)**

Economic growth (1.2)

Question
Ambition level: Promoting long term and sustained economic growth of our firm and beyond.

Stage 0: No engagement
We do not consider the long term and sustained economic growth of our firm.

Stage 1: Basic engagement
We focus on short term economic growth for the firm.

Examples:

- *Our management has a short-term plan for our growth.*
- *We experience short term sporadic growth through isolated activities and measures.*

Stage 2: Investment
We invest to align our business activities with the goal to achieve continuous and mid-term growth.

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- *We are recognised as leaders in our industry and are often asked to advise other firms on sustainable economic growth.*

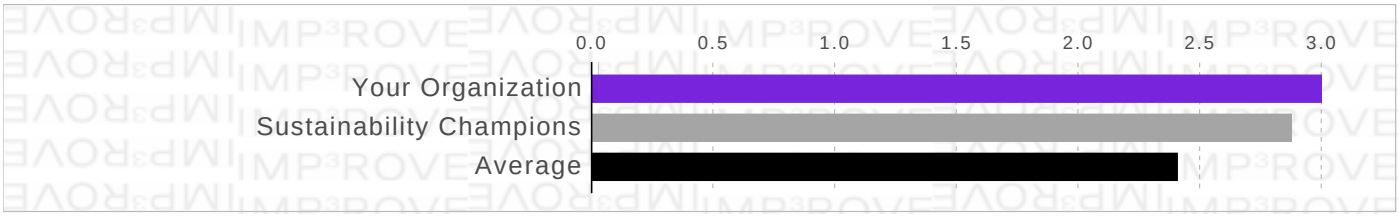
- *We work closely with various stakeholders on strengthening our industry.*
- *Members of our firm are on the board for other firms, supporting their growth.*

Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
				✓

Detailed evaluation:



IMP³rove 2021 - **Economic growth (1.2)**

Innovation (2.1)

Question
Status quo level: Promoting and leveraging innovation.

Stage 0: No engagement
We do not consider the fostering of innovation in our activities.

Stage 1: Basic engagement
We innovate on an ad hoc basis, with mainly incremental innovations.

Examples:

- *We innovated to bring out our existing product with slight amendments e.g. change in colour.*
- *Aside from our existing service of cutting hair, we now also offer other beauty treatments.*

Stage 2: Investment
We invest in innovation management to ensure we leverage innovations to their full potential.

Examples:

- *We ensure strong idea management across search fields by using an ideation tool internally and also with our stakeholders.*
- *We ensure we have a clear overview of our well-balanced innovation portfolio is in line with our firm strategy.*
- *We support our supply chain in their innovation endeavors.*
- *We innovate in our processes which means we save time and costs.*

Stage 3: Integration
Our regular innovation activities are a significant driver of our growth, we act as a magnet for innovation talent and ideas.

Examples:

- *Product/ service innovation: Our product and service innovations allows us to gain a competitive advantage, addressing new customer segments.*

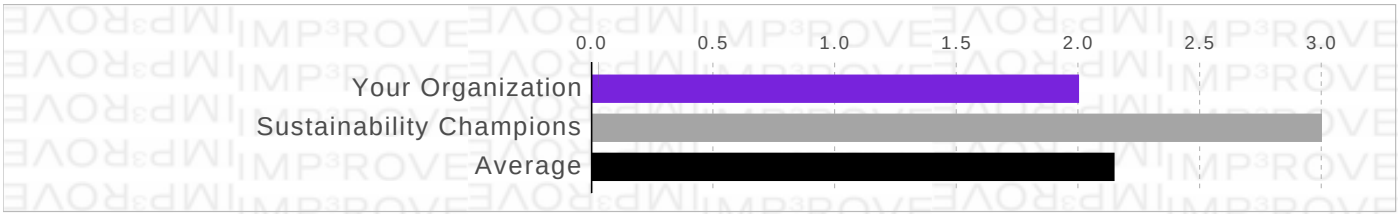
- *Product innovation: We developed a new product which was selected by Ashoka1 as being system-changing to solve deep-rooted social problems and we receive support from them.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Innovation (2.1)**

Innovation (2.2)

Question
Ambition level: Promoting and leveraging innovation.

Stage 0: No engagement
We do not consider the fostering of innovation in our activities.

Stage 1: Basic engagement
We innovate on an ad hoc basis, with mainly incremental innovations.

Examples:

- *We innovated to bring out our existing product with slight amendments e.g. change in colour.*
- *Aside from our existing service of cutting hair, we now also offer other beauty treatments.*

Stage 2: Investment
We invest in innovation management to ensure we leverage innovations to their full potential.

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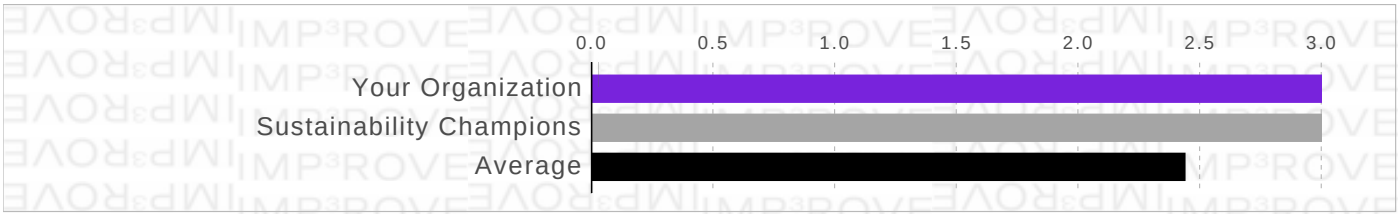
- *Product innovation: We developed a new product which was selected by Ashoka1 as being system-changing to solve deep-rooted social problems and we receive support from them.*

Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
				✓

Detailed evaluation:



IMP³rove 2021 - **Innovation (2.2)**

3.2. People - Social sustainability

The following section outlines your firm's performance in the dimension People - Social sustainability .

Basic standard of life (3.1)

Question
Status quo level: Eliminating poverty and hunger, ensuring access to work, clean water, sanitation and energy, housing for people inside and outside the firm.

Stage 0: No engagement
We do not have an overview whether we or our supply chain promote a basic standard of life.

Stage 1: Basic engagement
We safeguard a basic standard of life for our employees but only have ad hoc measures to promote basic standards outside our firm.

Examples:

- *We offer additional support to low income households we employ by e.g. subsidising meals during work times, subsidising school supplies.*
- *We do not partner with organisations who push people into poverty.*
- *The water bottles in our offices are from "Viva con agua" a charity that uses the profits to improve access to clean water.*
- *We inform our employees about the lack of a basic standard of life existing outside the firm and what they can be doing to support efforts.*
- *We stock fair trade brands in our canteen.*

Stage 2: Investment
We continuously invest in a structured way to promote a basic standard of life for all.

Examples:

- *We create employment opportunities in disadvantaged areas, even though this requires additional training and onboarding from our side.*
- *We have started offering our employees externships, where they can work with impact organisations supporting local communities in poverty e.g. by providing information on sources of income.*

- *We innovated in our partnering approach to collaborate with firms from countries at risk of poverty (e.g. as a supplier) and pay fair prices.*
- *We regularly examine the extent to which our supply chain can further promote a basic standard of life and take measures accordingly.*
- *Process innovation: We use technology to provide a consistent standard of life across our value chain.*

Stage 3: Integration

We have generated business around the goal of ensuring a basic standard of life for all.

Examples:

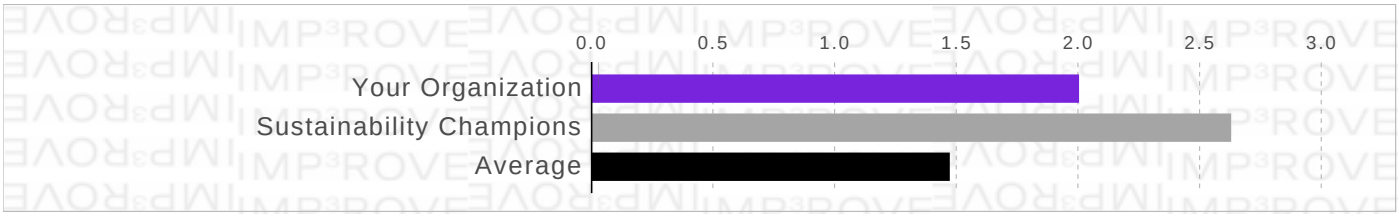
- *Product innovation: We have developed a product which is cheap to produce to make river water safe for drinking in record time.*
- *Product innovation: We differentiate our product by pointing to our transparent work to ensure basic standards of living along our entire value chain.*
- *Business Model Innovation: We have developed a method of building houses which requires little to no water and provide training to communities on this.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Basic standard of life (3.1)**

Basic standard of life (3.2)

Question
Ambition level: Eliminating poverty and hunger, ensuring access to work, clean water, sanitation and energy, housing for people inside and outside the firm.

Stage 0: No engagement
We do not have an overview whether we or our supply chain promote a basic standard of life.

Stage 1: Basic engagement
We safeguard a basic standard of life for our employees but only have ad hoc measures to promote basic standards outside our firm.

Examples:

- *We offer additional support to low income households we employ by e.g. subsidising meals during work times, subsidising school supplies.*
- *We do not partner with organisations who push people into poverty.*
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- *We stock fair trade brands in our canteen.*

Stage 2: Investment
We continuously invest in a structured way to promote a basic standard of life for all.

Examples:

- *We create employment opportunities in disadvantaged areas, even though this requires additional training and onboarding from our side.*
- *We have started offering our employees externships, where they can work with impact organisations supporting local communities in poverty e.g. by providing information on sources of income.*
- *We innovated in our partnering approach to collaborate with firms from countries at risk of poverty (e.g. as a supplier) and pay fair prices.*
- *We regularly examine the extent to which our supply chain can further promote a basic standard of life and take measures accordingly.*

- *Process innovation: We use technology to provide a consistent standard of life across our value chain.*

Stage 3: Integration

We have generated business around the goal of ensuring a basic standard of life for all.

Examples:

- *Product innovation: We have developed a product which is cheap to produce to make river water safe for drinking in record time.*
- *Product innovation: We differentiate our product by pointing to our transparent work to ensure basic standards of living along our entire value chain.*
- *Business Model Innovation: We have developed a method of building houses which requires little to no water and provide training to communities on this.*

Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:

IMP³rove 2021 - **Basic standard of life (3.2)**

Social equality (4.1)

Question

Status quo level: Ensuring equality of genders and minorities inside and outside the firm.

Stage 0: No engagement

We do not consider equal treatment of genders or minorities within or beyond the firm in our activities.

Stage 1: Basic engagement

We don't treat different genders or minorities unequally within our firm.

Examples:

- *We give our employees access to the Global Ombuds Program which is a channel by which employees can report concerns confidentially.*
- *We pay different genders equally in case of similar education, experience and role.*
- *We reprimand unequal treatment of individuals based on their gender.*
- *We think we hire on merit and don't have gender/ minority biases.*
- *We sometimes amend our teaming slightly to be more inclusive when inequalities are glaringly obvious.*
- *We ran a coffee chat event for our employees on the importance of diversity and inclusion.*
- *We do not partner with organisations who have glaring inequality within their firm.*

Stage 2: Investment

We ensure we treat genders and minorities equally within the firm; we promote equality outside the firm.

Examples:

- *We ensure fair representation of different genders and minorities across hierarchy levels and teams.*
- *We address genders and minorities in our recruitment communication.*
- *We offer child care support to provide both parents with equal chances to work.*
- *Only 5% of our management is female. We discovered that women were put off by certain aspects of becoming managers. We addressed these issues accordingly.*
- *We have diversity networks for our employees e.g. LGBTQ+ and POC.*
- *We segment employee engagement survey results by minority groups to identify issues that could be drowned out otherwise.*

- *We work with our supply chain for developing women entrepreneurs (via funding, mentorship).*

Stage 3: Integration
We market products, services or have built a business model around the goal of promoting social equality.

Examples:

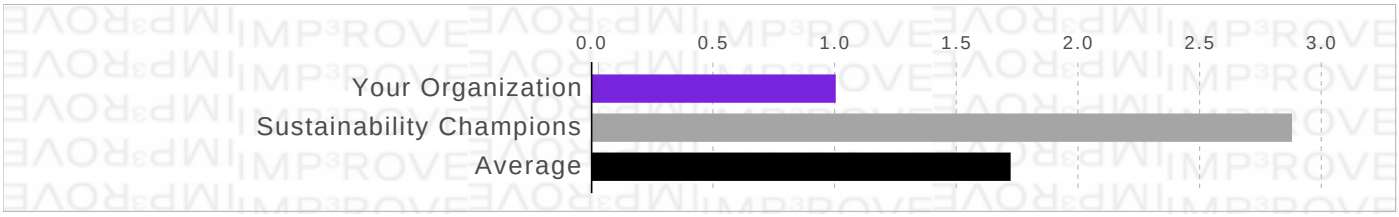
- *Product innovation: We have developed and successfully run an app whereby employees can provide anonymous feedback to their organisations on the equal treatment of different genders and minorities.*
- *Service innovation: We consult others on fostering equality within their organisations.*
- *Business model innovation: We provide internationally recognised auditing and certification for organisations according to their efforts on social equality.*
- *Business model innovation: We support other firms in hiring people with autism to leverage their unique talents for competitive advantage (e.g. https://specialisterne.com/).*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
		✓		

Detailed evaluation:



IMP³rove 2021 - **Social equality (4.1)**

Social equality (4.2)

Question

Ambition level: Ensuring equality of genders and minorities inside and outside the firm.

Stage 0: No engagement

We do not consider equal treatment of genders or minorities within or beyond the firm in our activities.

Stage 1: Basic engagement

We don't treat different genders or minorities unequally within our firm.

Examples:

- *We give our employees access to the Global Ombuds Program which is a channel by which employees can report concerns confidentially.*
- *We pay different genders equally in case of similar education, experience and role.*
- *We reprimand unequal treatment of individuals based on their gender.*
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- *We sometimes amend our teaming slightly to be more inclusive when inequalities are glaringly obvious.*
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- *We do not partner with organisations who have glaring inequality within their firm.*

Stage 2: Investment

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Examples:

- *We ensure fair representation of different genders and minorities across hierarchy levels and teams.*
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- *Only 5% of our management is female. We discovered that women were put off by certain aspects of becoming managers. We addressed these issues accordingly.*
- *We have diversity networks for our employees e.g. LGBTQ+ and POC.*
- *We segment employee engagement survey results by minority groups to identify issues that could be drowned out otherwise.*

- *We work with our supply chain for developing women entrepreneurs (via funding, mentorship).*

Stage 3: Integration
We market products, services or have built a business model around the goal of promoting social equality.

Examples:

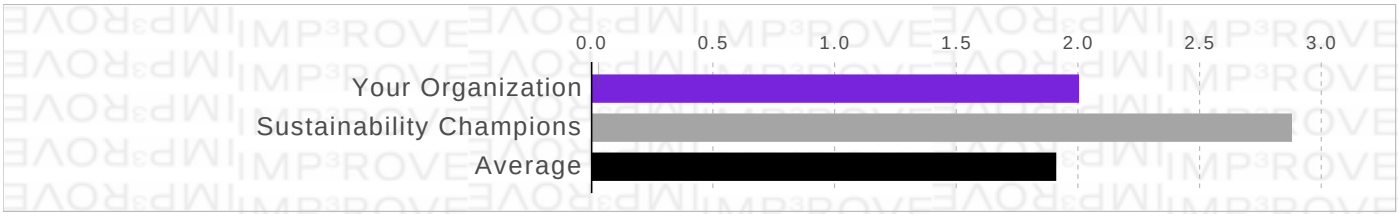
- *Product innovation: We have developed and successfully run an app whereby employees can provide anonymous feedback to their organisations on the equal treatment of different genders and minorities.*
- *Service innovation: We consult others on fostering equality within their organisations.*
- *Business model innovation: We provide internationally recognised auditing and certification for organisations according to their efforts on social equality.*
- *Business model innovation: We support other firms in hiring people with autism to leverage their unique talents for competitive advantage (e.g. https://specialisterne.com/).*

Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Social equality (4.2)**

Education (5.1)

Question

Status quo level: Promoting good quality, inclusive and equal access to education for people of all ages inside and outside the firm, removing barriers of cost, location and access.

Stage 0: No engagement

We do not consider the promotion of quality and inclusive education in our activities.

Stage 1: Basic engagement

We offer sporadic training to our employees mainly focused on the direct skills employees need; we only take ad hoc measures to improve education outside our firm.

Examples:

- *We partner with institutions to offer apprenticeships.*
- *We run trainings for employees and allow our employees to participate in up to 3 days per year on paid time.*
- *Our business is spread across Europe and so for better communication, we pay subscription fees if an employee wants to learn a new language via an app.*
- *We joined a scheme in which students in a certain subject field can rotate round different organisations for a period of 6 months each before they decide to apply for a permanent position.*
- *We have started holding short presentations at the local school on careers day on pro-bono basis.*

Stage 2: Investment

We provide holistic training to our employees, going beyond the skills they directly need and upskilling them; we invest in promoting inclusive education outside the firm.

Examples:

- *Process innovation: We have a multifaceted employee training including an annual week long training where skills are developed in accordance with their chosen career path, online learning materials, weekly webinars.*
- *We have schemes to support employees to attend further education by e.g. allowing flexible working or a leave of absence.*
- *We train our employees in non work-specific skills, including transferable skills, such as problem solving, critical thinking, creativity, communication skills and teamwork.*

Stage 3: Integration

We have integrated the goal of promoting inclusive education into our core business.

Examples:

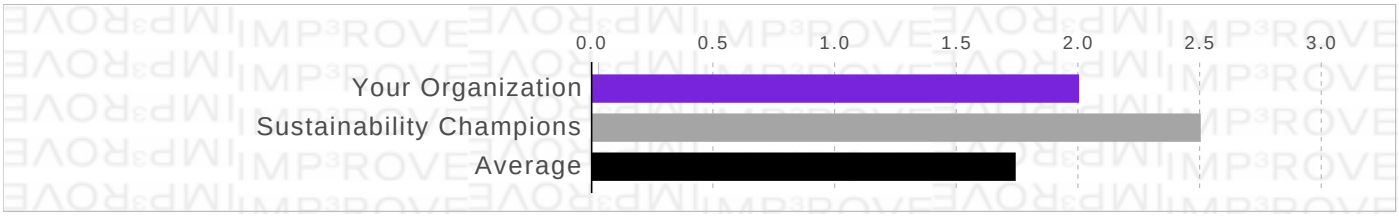
- *Product innovation: We have developed a platform matching people wanting to learn skills and people who teach.*
- *Product innovation: We have developed clothing for kids which helps them learn how to dress themselves.*
- *Service innovation: We run evening courses to enable life long learning for working adults.*
- *Business Model Innovation: We are paid to provide trainings in using machinery to other organisations.*
- *Business Model Innovation: We provide a platform for people to access learning materials for no or little cost.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Education (5.1)**

Education (5.2)

Question

Ambition level: Promoting good quality, inclusive and equal access to education for people of all ages inside and outside the firm, removing barriers of cost, location and access.

Stage 0: No engagement

We do not consider the promotion of quality and inclusive education in our activities.

Stage 1: Basic engagement

We offer sporadic training to our employees mainly focused on the direct skills employees need; we only take ad hoc measures to improve education outside our firm.

Examples:

- *We partner with institutions to offer apprenticeships.*
- *We run trainings for employees and allow our employees to participate in up to 3 days per year on paid time.*
- *Our business is spread across Europe and so for better communication, we pay subscription fees if an employee wants to learn a new language via an app.*
- *We joined a scheme in which students in a certain subject field can rotate round different organisations for a period of 6 months each before they decide to apply for a permanent position.*
- *We have started holding short presentations at the local school on careers day on pro-bono basis.*

Stage 2: Investment

We provide holistic training to our employees, going beyond the skills they directly need and upskilling them; we invest in promoting inclusive education outside the firm.

Examples:

- *Process innovation: We have a multifaceted employee training including an annual week long training where skills are developed in accordance with their chosen career path, online learning materials, weekly webinars.*
- *We have schemes to support employees to attend further education by e.g. allowing flexible working or a leave of absence.*
- *We train our employees in non work-specific skills, including transferable skills, such as problem solving, critical thinking, creativity, communication skills and teamwork.*

Stage 3: Integration

We have integrated the goal of promoting inclusive education into our core business.

Examples:

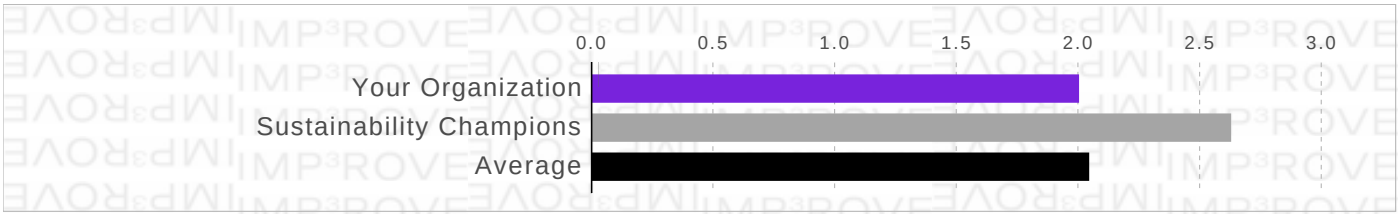
- *Product innovation: We have developed a platform matching people wanting to learn skills and people who teach.*
- *Product innovation: We have developed clothing for kids which helps them learn how to dress themselves.*
- *Service innovation: We run evening courses to enable life long learning for working adults.*
- *Business Model Innovation: We are paid to provide trainings in using machinery to other organisations.*
- *Business Model Innovation: We provide a platform for people to access learning materials for no or little cost.*

Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Education (5.2)**

Health (6.1)

Question

Status quo level: Promoting good health and wellbeing for people inside and outside the firm.

Stage 0: No engagement

We do not consider the promotion of healthy lives of our employees or the wider world.

Stage 1: Basic engagement

We promote the health of our employees with ad hoc measures; we mitigate the health problems arising from production and consumption of our products, if at no extra cost.

Examples:

- *We educate our employees and build their awareness on a healthier lifestyle.*
- *We now also offer fresh fruit and vegetables in our canteen for our employees.*
- *We have innovated to strengthen the safety standards in our workplace above the legal regulations, if at no extra cost to us.*
- *We run varied fitness challenges for employees of our firm and others in our industry and area.*
- *Process innovation: We replaced a harmful chemical in our production process with one that is less damaging to human airways at no extra cost.*

Stage 2: Investment

We make it as easy as possible for our employees to live healthy lives; we take note of mental as well as physical health; we invest to remove all negative effects on health our activities have.

Examples:

- *We have begun offering additional health insurance to our employees and their families.*
- *We have started giving our employees access to professional mental health support.*
- *We now also offer regular medical check ups to our employees.*
- *We monitor staff stress levels.*
- *We have mental health initiatives e.g. a half day every 2 months is reserved as a break for employees to meaningfully connect with each other.*

Stage 3: Integration

We have a product, service or business model which furthers the goal of good health for all.

Examples:

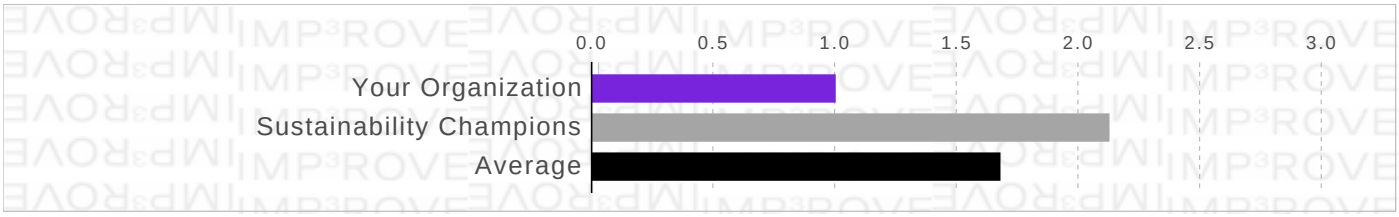
- *Product innovation: We have developed vaccines which are offered at affordable prices for everyone.*
- *Product innovation: We have developed and sell a drink which provides all necessary minerals for pregnant women who suffer from morning sickness.*
- *Business model innovation: We have developed an app by which people can speak to medical professionals 24/7 in their language remotely.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
		✓		

Detailed evaluation:



IMP³rove 2021 - **Health (6.1)**

Health (6.2)

Question
Ambition level: Promoting good health and wellbeing for people inside and outside the firm.

Stage 0: No engagement
We do not consider the promotion of healthy lives of our employees or the wider world.

Stage 1: Basic engagement
We promote the health of our employees with ad hoc measures; we mitigate the health problems arising from production and consumption of our products, if at no extra cost.

Examples:

- *We educate our employees and build their awareness on a healthier lifestyle.*
- *We now also offer fresh fruit and vegetables in our canteen for our employees.*
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Stage 2: Investment
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Stage 3: Integration
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Examples:

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Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
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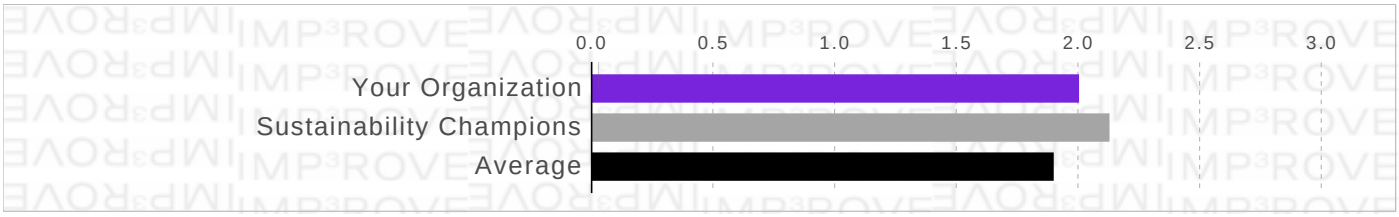
Detailed evaluation:



IMP³rove 2021 - **Health (6.2)**

Sustainable cities and stable communities (7.1)

Question

Status quo level: Encouraging the sustainable use of infrastructure within cities and promoting stable communities.

Stage 0: No engagement

We do not consider the promotion of sustainable cities and stable communities with our activities.

Stage 1: Basic engagement

Where easy to realise, we use infrastructure in our cities in a sustainable way and support communities in being stable.

Examples:

- *If it is easy to do so, we make infrastructure we aren't using (e.g. old equipment) available for others.*
- *Process innovation: We make use of sharing models for infrastructure in our city if at no extra cost e.g. work in shared office spaces.*
- *We educate and encourage our employees on the importance of active community engagement.*
- *We agreed to have our outdoor cameras adjusted by some degrees to additionally cover the neighboring street for security reasons.*
- *We have a zero tolerance policy for corruption in institutions we work with.*

Stage 2: Investment

We have a structured approach to regularly working to promote sustainable cities and stable communities.

Examples:

- *We work closely with local governments and run regular workshops with other business leaders to identify and make use of unused infrastructure.*
- *We consistently make use of the sharing models for infrastructure available in our cities, even if it is more expensive.*
- *We have a discount for car sharing models for our employees.*
- *We support our communities with staff volunteering in their paid time e.g. by volunteering in a youth center.*

- *If our international partners are in an area at risk of instability, we look for opportunities to support.*
- *Process innovation: We include our local communities possible in our business decisions e.g. before expanding the size of our site.*

Stage 3: Integration

We market solutions which promote the sustainable use of infrastructure and stable communities.

Examples:

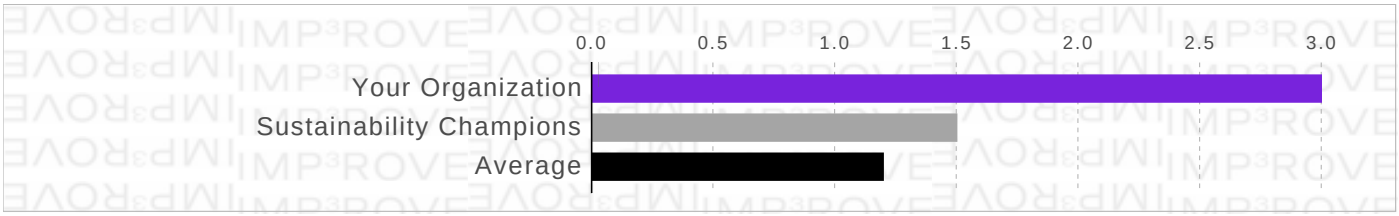
- *Product innovation: We run a platform that enables the sharing of equipment.*
- *Service innovation: We support the use of vertical farming by offering advice and components.*
- *Business model innovation: We convert and rent out unused office spaces.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
				✓

Detailed evaluation:



IMP³rove 2021 - **Sustainable cities and stable communities (7.1)**

Sustainable cities and stable communities (7.2)

Question

Ambition level: Encouraging the sustainable use of infrastructure within cities and promoting stable communities.

Stage 0: No engagement

We do not consider the promotion of sustainable cities and stable communities with our activities.

Stage 1: Basic engagement

Where easy to realise, we use infrastructure in our cities in a sustainable way and support communities in being stable.

Examples:

- *If it is easy to do so, we make infrastructure we aren't using (e.g. old equipment) available for others.*
- *Process innovation: We make use of sharing models for infrastructure in our city if at no extra cost e.g. work in shared office spaces.*
- *We educate and encourage our employees on the importance of active community engagement.*
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Examples:

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We market solutions which promote the sustainable use of infrastructure and stable communities.

Examples:

- *Product innovation: We run a platform that enables the sharing of equipment.*
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Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
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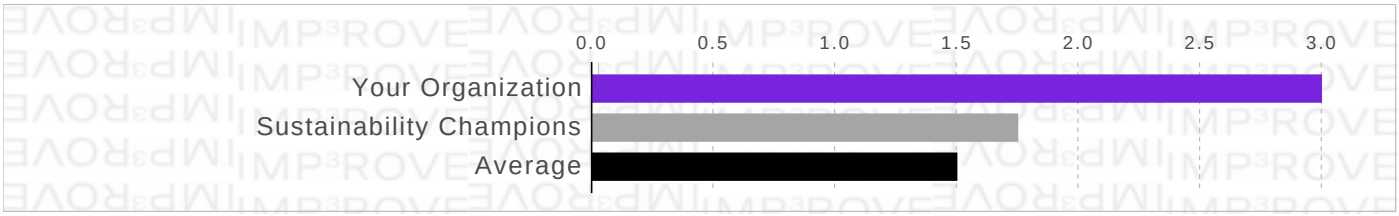
Detailed evaluation:



IMP³rove 2021 - **Sustainable cities and stable communities (7.2)**

3.3. Planet - Environmental sustainability

The following section outlines your firm's performance in the dimension Planet - Environmental sustainability.

Resources (8.1)

Question

Status quo level: Promoting the sustainable use, protection and restoration of resources, excluding infrastructure; reducing energy & material use, using renewable energy & recycled materials; all activities are relevant during which the company takes in and uses resources, the “input”.

Stage 0: No engagement

We do not consider the sustainable use of the planet’s resources in our activities.

Stage 1: Basic engagement

We reduce our use of resources, especially non-renewable energy and virgin materials if at no extra cost for us.

Examples:

- *We ensure our supply chain doesn’t cause species extinction.*
- *Process innovation: We use recycled materials in our office supplies and production.*
- *We now ask employees to switch laptops off rather than put on standby.*
- *We changed our contract to green electricity, as it costs the same.*
- *We have an employee guideline on how to sustainably use fresh water.*
- *We have a drinking water tap in our office instead of using bottled water.*

Stage 2: Investment

We invest to reduce our use of resources to a minimum, use solely renewable energy and recycled materials; we restore natural resources; we promote responsible use of resources outside the firm.

Examples:

- *We built solar panels on the roof of our building.*
- *We reduce our own water consumption by applying water reducing nozzles in our offices.*
- *We have instituted a "sustainable energy convention“ that suppliers and retailers have to sign.*

- *We have invested to buy more energy efficient machinery, even if more expensive in the short term.*
- *Process innovation: We use 100% recycled materials in our packaging.*
- *We offset all our carbon emissions by planting trees.*
- *We actively engage in flora and fauna restoration projects in our community.*

Stage 3: Integration

Our products, services or business model promote the sustainable use of resources.

Examples:

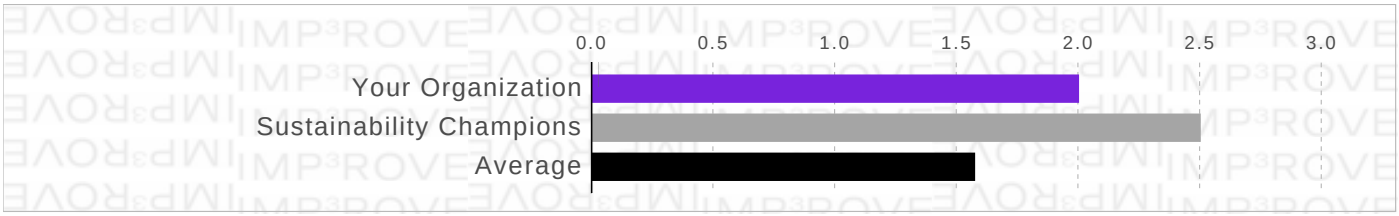
- *Product innovation: We have created a management tool to prevent overfishing.*
- *Product innovation: We have added products that help others reduce their water and food consumption.*
- *Product innovation: We have designed an app that helps farmers know exactly how much feed to give their animals to avoid overfeeding.*
- *Service innovation: We advise other firms to improve resource efficiency of their manufacturing processes.*
- *Business model innovation: We offer tours of our local area highlighting the need to protect species.*
- *Business model innovation: We connect producers and consumers of renewable energy.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Resources (8.1)**

Resources (8.2)

Question

Ambition level: Promoting the sustainable use, protection and restoration of resources, excluding infrastructure; reducing energy & material use, using renewable energy & recycled materials; all activities are relevant during which the company takes in and uses resources, the “input”.

Stage 0: No engagement

We do not consider the sustainable use of the planet’s resources in our activities.

Stage 1: Basic engagement

We reduce our use of resources, especially non-renewable energy and virgin materials if at no extra cost for us.

Examples:

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Stage 2: Investment

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Stage 3: Integration
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Examples:

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- *Business model innovation: We connect producers and consumers of renewable energy.*

Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
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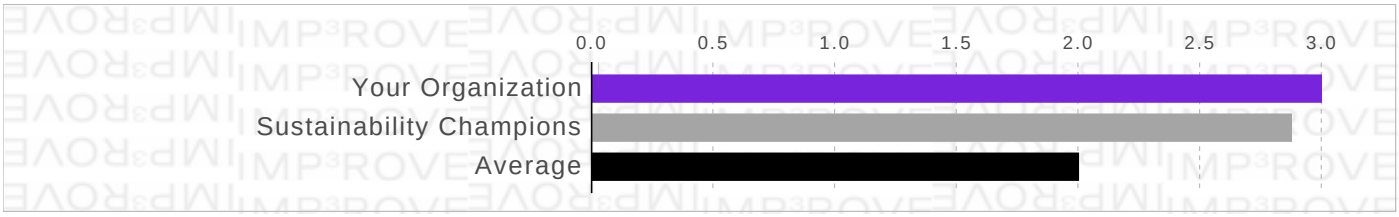
Detailed evaluation:



IMP³rove 2021 - **Resources (8.2)**

Waste and pollution (9.1)

Question

Status quo level: Reducing waste and pollution produced from business activities and the consumption of our products and services, enabling the long life, re-use, repair and recycling of waste; in this dimension the activities are relevant by which the company emits elements, the "output".

Stage 0: No engagement

We do not consider the output of waste and emissions from our activities.

Stage 1: Basic engagement

We reduce the waste and pollution produced in our activities.

Examples:

- *We recently were made aware of a method to reduce the CO2 emissions of our production process from a competitor, which we implemented.*
- *We have now introduced recycling bins in the office.*
- *We educate our employees on responsible food consumption to reduce waste.*
- *We incentivize the use of low-emission transportation means by our employees.*
- *We reduce food waste in our cafeteria by sharing remaining food with local charitable organisation.*

Stage 2: Investment

We invest to reduce waste and pollution from our activities; we educate others outside our firm on waste reduction.

Examples:

- *We require all our suppliers to monitor and provide us with information on their waste and pollution management and support them to reduce this.*
- *We work jointly with our clients in working out responsible consumption behaviour of our products and services.*
- *Process innovation: We use low emission manufacturing methods, even if more expensive.*

Stage 3: Integration

Our product, service and business model innovations have waste and pollution reduction at

their heart and contribute to reversing the negative effects of waste.

Examples:

- *Product innovation: We design our products so they can be reused, repaired, recycled and remanufactured and have maximum longevity and get the materials back so they don't end up in landfill.*
- *Product innovation: We have commercialised an emission-neutral innovation.*
- *Service innovation: We get paid by local authorities to use our boats for ocean clean-up actions.*
- *Service innovation: We do predictive maintenance of machinery.*
- *Business model innovation: We run a car sharing platform.*
- *Business Model Innovation: We ask customers to return products, we repair them, sell them on for less and offer the customer a new product for 50% off.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:

IMP³rove 2021 - **Waste and pollution (9.1)**

Waste and pollution (9.2)

Question
Ambition level: Reducing waste and pollution produced from business activities and the consumption of our products and services, enabling the long life, re-use, repair and recycling of waste; in this dimension the activities are relevant by which the company emits elements, the "output".

Stage 0: No engagement
We do not consider the output of waste and emissions from our activities.

Stage 1: Basic engagement
We reduce the waste and pollution produced in our activities.

Examples:

- *We recently were made aware of a method to reduce the CO2 emissions of our production process from a competitor, which we implemented.*
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Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
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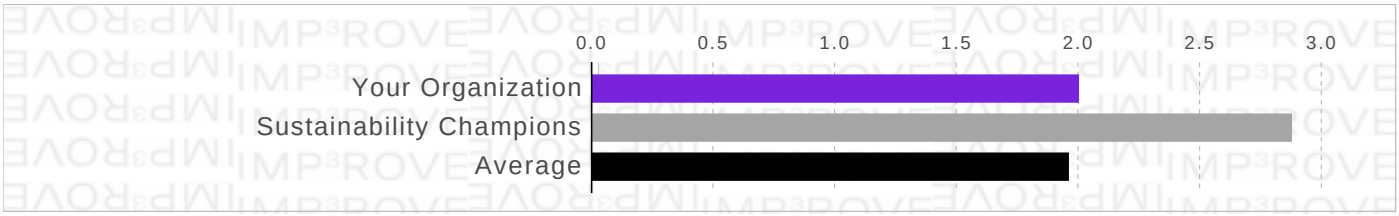
Detailed evaluation:



IMP³rove 2021 - **Waste and pollution (9.2)**

3.4. Managing sustainable development

The following section outlines your firm's performance in the dimension Managing sustainable development.

Targets and strategy (10.1)

Question

Status quo level: Set clear, ambitious and realistic targets for achieving sustainability with our firm's activities and develop a clearly structured strategy to reach those targets; We have targets and a strategy which our commercialised innovations must strive for.

Stage 0: No engagement

We have no targets to address sustainability in our activities beyond what is required by the law.

Stage 1: Basic engagement

We have some disperse goals in place for sustainability that go beyond the legal requirements.

Examples:

- *We aim to reduce our waste emissions further than regulations dictate.*
- *We aim to improve gender balance.*

Stage 2: Investment

We have documented, well-structured and holistic set of targets for sustainability and an implementation strategy which govern our day to day activities; we have clear resources set aside for sustainability activities.

Examples:

- *We aim to be 100% carbon neutral by 2030 and have a strategy in place to achieve this.*
- *We have signed the national or industry wide targets on sustainability e.g. UN Global Compact, a set of 10 principles covering the areas of human rights, environment and anti-corruption.*
- *We include sustainability initiatives in our annual budget allocation.*

Stage 3: Integration

Not only do we have targets and a strategy in place to ensure our activities are sustainable, but we have sustainability targets which our new products, services and business models must fulfill.

Examples:

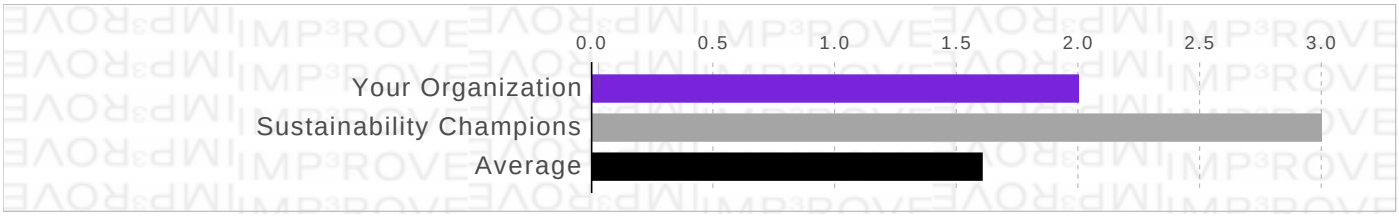
- *We have targets and a strategy in place to ensure that all our new products are compliant with circular economy.*
- *Our targets and strategy ensure that all our service innovations support others in becoming more sustainable.*
- *If an innovation runs counter to our targets or strategy on sustainability, we either amend it or do not progress with it.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Targets and strategy (10.1)**

Targets and strategy (10.2)

Question

Ambition level: Set clear, ambitious and realistic targets for achieving sustainability with our firm's activities and develop a clearly structured strategy to reach those targets; We have targets and a strategy which our commercialised innovations must strive for.

Stage 0: No engagement

We have no targets to address sustainability in our activities beyond what is required by the law.

Stage 1: Basic engagement

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Examples:

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Examples:

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- *We include sustainability initiatives in our annual budget allocation.*

Stage 3: Integration

Not only do we have targets and a strategy in place to ensure our activities are sustainable, but we have sustainability targets which our new products, services and business models must fulfill.

Examples:

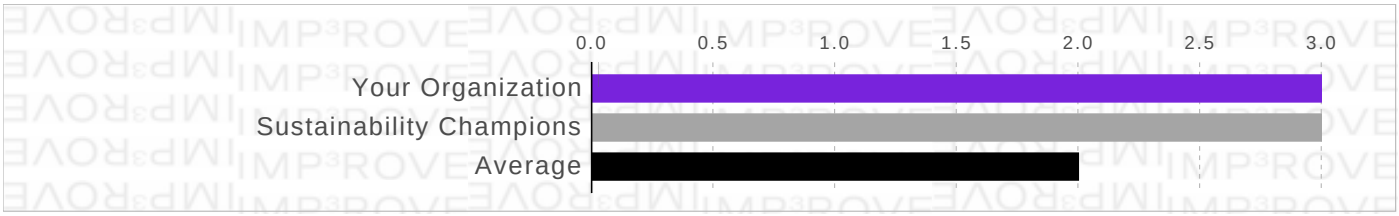
- *We have targets and a strategy in place to ensure that all our new products are compliant with circular economy.*
- *Our targets and strategy ensure that all our service innovations support others in becoming more sustainable.*
- *If an innovation runs counter to our targets or strategy on sustainability, we either amend it or do not progress with it.*

Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
				✓

Detailed evaluation:



IMP³rove 2021 - **Targets and strategy (10.2)**

Organisation and culture (11.1)

Question
Status quo level: Incorporate sustainability considerations in the organisation and culture.

Stage 0: No engagement
Sustainability does not play a role for our organisation and culture.

Stage 1: Basic engagement
We have no formal structures aimed at managing sustainability; sustainability is not a key part of our culture.

Examples:

- *Sustainability initiatives are developed and implemented by top management but with only rare involvement from the rest of the firm.*
- *The management team attended a workshop to better understand sustainable culture.*

Stage 2: Investment
We have an organisational framework beyond management, supporting the strive for sustainability.

Examples:

- *We have dedicated teams who invest additional time, being tasked with promoting sustainability within the organisation (cross functional and hierarchy), e.g. we have a waste reduction team.*
- *We have a clear Code of Conduct, which we expect our partners and employees to follow, to uphold the firm's core values. Employees must certify each year to the Code of Conduct.*

Stage 3: Integration
We have a culture and organisation where everyone contributes to our strive for marketable sustainability-oriented innovations.

Examples:

- *We run a Social and Environmental Impact Catalyst Fund which provides funding for employee led initiatives that have the potential to become a product/ service we offer.*

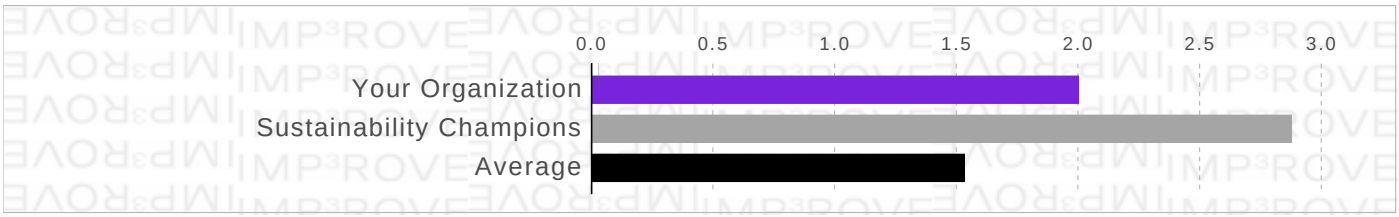
- *Our reward system (including compensation) is largely based on employees' contribution to sustainability-oriented innovations in line with our strategy.*
- *In a recent survey we did, >80% of employees said that sustainability is important to them, >60% have participated in sustainability-driven innovations.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Organisation and culture (11.1)**

Organisation and culture (11.2)

Question
Ambition level: Incorporate sustainability considerations in the organisation and culture.

Stage 0: No engagement
Sustainability does not play a role for our organisation and culture.

Stage 1: Basic engagement
We have no formal structures aimed at managing sustainability; sustainability is not a key part of our culture.

Examples:

- *Sustainability initiatives are developed and implemented by top management but with only rare involvement from the rest of the firm.*
- *The management team attended a workshop to better understand sustainable culture.*

Stage 2: Investment
We have an organisational framework beyond management, supporting the strive for sustainability.

Examples:

- *We have dedicated teams who invest additional time, being tasked with promoting sustainability within the organisation (cross functional and hierarchy), e.g. we have a waste reduction team.*
- *We have a clear Code of Conduct, which we expect our partners and employees to follow, to uphold the firm's core values. Employees must certify each year to the Code of Conduct.*

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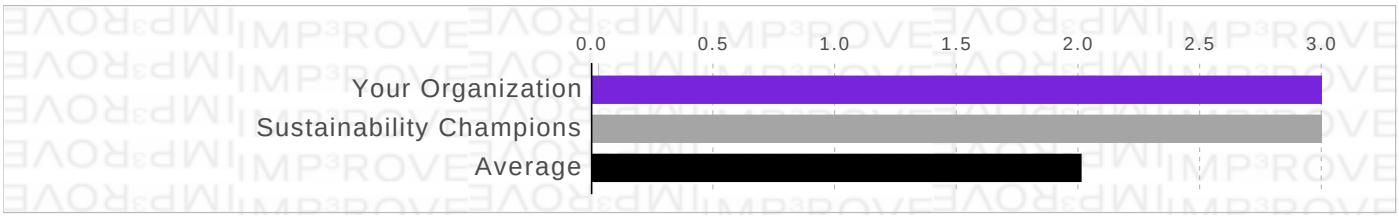
- *In a recent survey we did, >80% of employees said that sustainability is important to them, >60% have participated in sustainability-driven innovations.*

Please select the stage that matches your ambition level best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
				✓

Detailed evaluation:



IMP³rove 2021 - **Organisation and culture (11.2)**

Partnerships (12.1)

Question
Status quo level: Forming partnerships to promote sustainability.

Stage 0: No engagement
We do not consider forming partnerships to promote our sustainability activities.

Stage 1: Basic engagement
We sometimes form partnerships when we have specific, known sustainability challenge to overcome.

Example:

- *To allow us to improve the health of our employees, we partnered with a local gym to subsidise gym membership.*

Stage 2: Investment
We constantly pursue partnerships to promote sustainability beyond our specific challenges and involve a broad set of external actors in our sustainability activities.

Examples:

- *During the development of our new product, we formed several partnerships to examine and then reduce the impact on the environment.*
- *We partner with a fruit box delivery company providing transitional employment to former offenders, ensuring a decent way back to a regular life for those.*

Stage 3: Integration
We are recognized as a magnet for sustainability and orchestrate an effective and efficient sustainability ecosystem beyond the boundaries of our firm.

Examples:

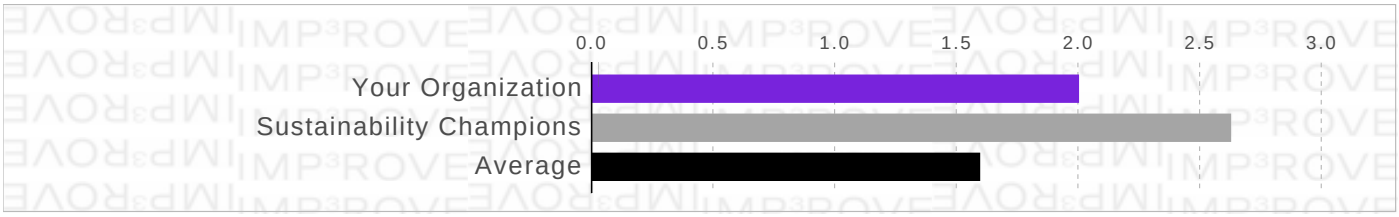
- *Business Model Innovation: Recently a university approached us to deliver courses on low emission manufacturing methods.*
- *We run regular match making events to facilitate our extended network to form partnerships with each other.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Partnerships (12.1)**

Partnerships (12.2)

Question
Ambition level: Forming partnerships to promote sustainability.

Stage 0: No engagement
We do not consider forming partnerships to promote our sustainability activities.

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We sometimes form partnerships when we have specific, known sustainability challenge to overcome.

Example:

- *To allow us to improve the health of our employees, we partnered with a local gym to subsidise gym membership.*

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Please select the stage that matches your ambition level best.

Options - your answers

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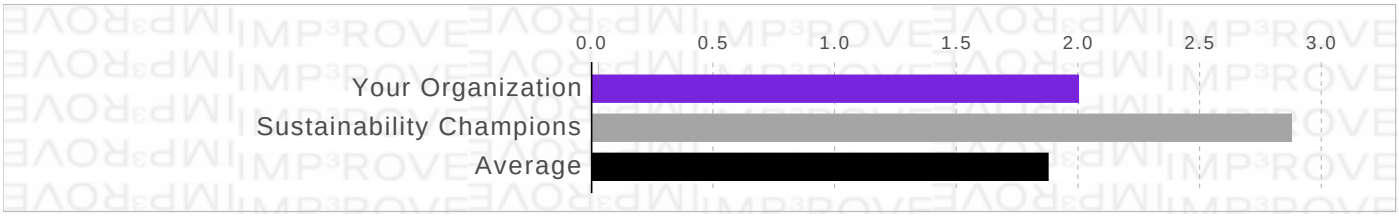
			✓	

Detailed evaluation:



IMP³rove 2021 - **Partnerships (12.2)**

Development process (13.1)

Question

Status quo level: Integrate sustainability considerations in the development process of innovations.

Stage 0: No engagement

When developing innovations, we do not consider sustainability as an aspect.

Stage 1: Basic engagement

We sometimes consider an aspect of sustainability in the development of our innovations.

Example:

- *We sometimes include sustainability experts to review our innovations just before launch, but rarely if ever do we make significant adjustments to the innovation accordingly.*

Stage 2: Investment

We invest to review the sustainability angle systematically at standard times during the development process our innovations.

Example:

- *We consider sustainability in the ideation phase of the development process and then during the testing of the MVP.*

Stage 3: Integration

We ensure that sustainability considerations are integrated in every stage of the development of our innovations.

Examples:

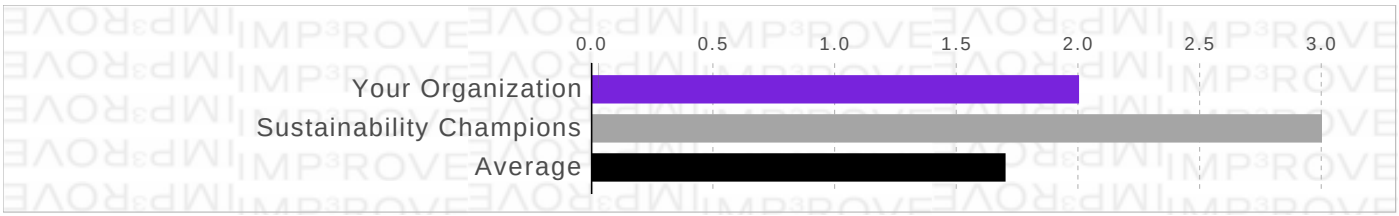
- *Sustainability is a key search field during our ideation process.*
- *Someone in every development team is tasked with continuously reviewing the innovation through the lens of sustainability aspects and we make changes if necessary; views are complemented by an expert outside the firm.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Development process (13.1)**

Development process (13.2)

Question
Ambition level: Integrate sustainability considerations in the development process of innovations.

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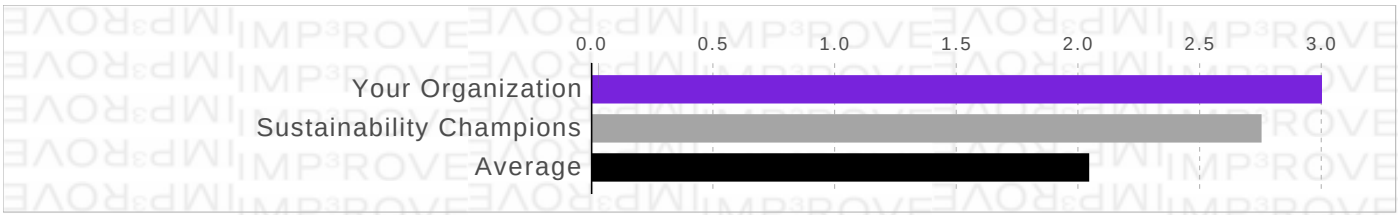


IMP³rove 2021 - **Development process (13.2)**

Measuring impact (14.1)

Question

Status quo level: Measure the impact of our sustainability efforts within our firm; we measure the impact our innovations have on sustainability.

Stage 0: No engagement

We do not measure the sustainability impact of our activities or of our innovations.

Stage 1: Basic engagement

We define and measure the impact our firm's activities have on certain sustainability KPIs in an irregular manner over a short period of time.

Examples:

- *We measure the number of employees active in sustainability-related initiatives at the moment.*
- *For 6 months last year we measured the tones of waste we recycled.*
- *Last year our manager took a particular interest in measuring the amount of energy saved.*

Stage 2: Investment

We regularly measure the long term benchmarked impact our sustainability initiatives have on KPIs to do with our firm.

Examples:

- *Due to our recent gender equality initiatives (e.g. increase options for maternity leave), this year we have a 30% increase in female graduate applications, while we know our rival firm only achieved a 20% increase.*
- *Our CSR performance is audited annually by EcoVadis, covering the themes of environment, labour and human rights, ethics and sustainable procurement, for which we got certified as gold status last year.*

Stage 3: Integration

Via a holistic set of KPIs, we measure the long term impact our product, service and business model innovations have on all three pillars of sustainability, we synthesise relevant learnings to help us refine and adjust our approach towards sustainability.

Examples:

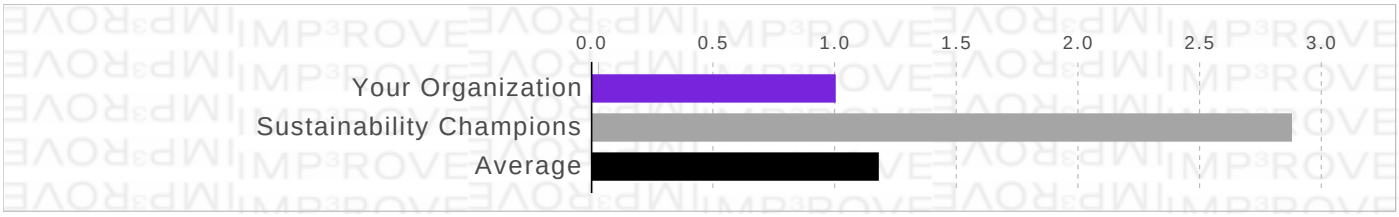
- *We reduce CO2 emissions by use of our car sharing app and monitor that reduction thoroughly.*
- *When assessing the success of our recent service innovation, sustainability KPIs are a key criterion.*
- *Business model innovation: We offer sustainability audits to other firms.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
		✓		

Detailed evaluation:



IMP³rove 2021 - **Measuring impact (14.1)**

Measuring impact (14.2)

Question
Ambition level: Measure the impact of our sustainability efforts within our firm; we measure the impact our innovations have on sustainability.

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Options - your answers

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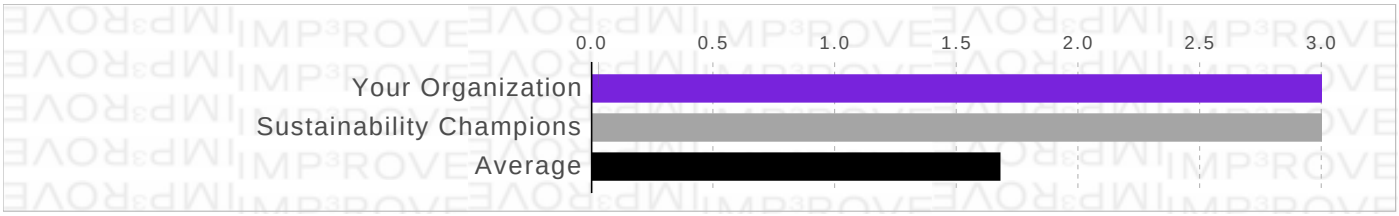


IMP³rove 2021 - **Measuring impact (14.2)**

Communication (15.1)

Question
Status quo level: Communicate sustainability activities inside and outside the firm.

Stage 0: No engagement
We do not communicate sustainability activities or related impacts.

Stage 1: Basic engagement
On isolated occasions we mention sustainability in our communication.

Examples:

- *When relevant, we mention that sustainability is a consideration for us.*
- *Occasionally, we have events internally where isolated aspects of sustainability are addressed, e.g. we organise a health-breakfast bar for all employees, we occasionally organise mindfulness sessions.*

Stage 2: Investment
We invest to ensure sustainability features prominently in our internal and external communication, we are visibly proud of our initiatives and achievements.

Examples:

- *On our website we state clearly what we are doing to foster sustainability, with reference to common standards e.g. SDGs.*
- *Even when not directly the focus of a conference speech, we include sustainability initiatives.*
- *We regularly and transparently report internally and externally on our sustainability initiatives and impacts generated.*
- *We use communication channels also to gain feedback from key stakeholders on a regular basis.*

Stage 3: Integration
A key feature of the communication around our innovations focusses on their sustainability.

Examples:

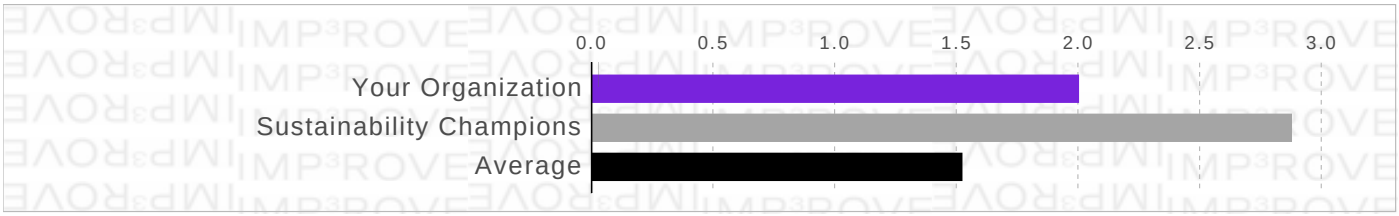
- *When marketing our most recent service innovation, we focused on its contribution to reducing gender inequality.*
- *We make sure that the fact the food we produce is organic is widely known.*

Please select the stage that matches your status quo best.

Options - your answers

	Stage 0: No engagement (0)	Stage 1: Basic engagement (1)	Stage 2: Investment (2)	Stage 3: Integration (3)
			✓	

Detailed evaluation:



IMP³rove 2021 - **Communication (15.1)**

Communication (15.2)

Question
Ambition level: Communicate sustainability activities inside and outside the firm.

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We do not communicate sustainability activities or related impacts.

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Examples:

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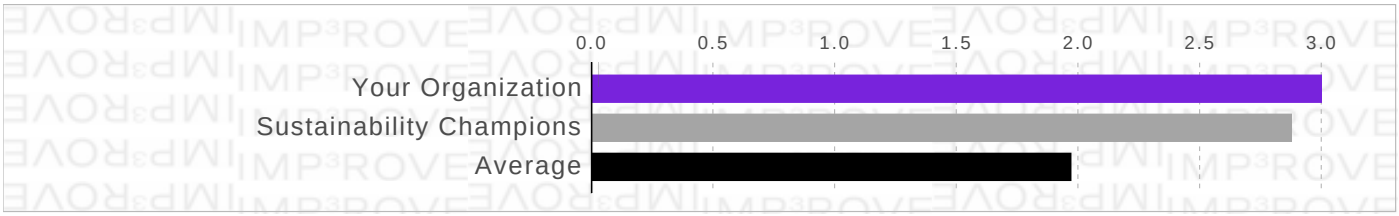

IMP³rove 2021 - **Communication (15.2)**

4. Terminology and methodology

Average

The score of the average represents the average performance of all companies in the selected benchmarking class.

Benchmarking class

The benchmarking class is the sample of firms that is used throughout the evaluation report for comparing your firm's performance with the performance achieved by Sustainability Champions and the average. The following variables can be specified when selecting the benchmarking class:

- Industry group: 87 NACE codes (2-digits) are listed which firms can choose from.
- Company size class (in number of full-time employees): up to 20, 21-100, 101-250, 251-500, 501-1000, 1001-5000, 5001-10000 and more than 10000.
- Company age class (in number of years in business): up to 5, 6-10, 11-25 and more than 25.
- Country: The 195 countries of the United Nations are listed from which firms can choose from. Your firm can benchmark itself against the companies within its own country, against a selection of countries or against all countries available in the database.

Note: We suggest to select the benchmarking class such that it contains at least 30 firms in order to base the calculation of sustainability champions and the average on a statistically meaningful sample.

Sustainability Champions

Sustainability Champions are measured based upon all questions that are related to rate the status quo performance. The score of the Sustainability Champions represents the average performance of the top 10% of all companies in the selected benchmarking class.

Stage

Per question, four stages are presented. One stage should be selected which fits best depending on whether most of the company's actions qualify as "no engagement", “basic

engagement", an "investment" or “integration" for that dimension. The examples for what a company could be doing to fulfil each stage are not intended to be exhaustive or a checklist of requirements to be fulfilled by the company to qualify for a certain stage.

KPI

KPI is short for Key Performance Indicator. KPIs are used to track particular activities and quantifying success/ performance.

Recycling

Recycling ideally means that resources are used again to produce or repair products and therefore extending their lifetime. Recycling can also mean simply re-using something that got dumped which for example includes burning it to generate electricity.

Renewable resource

A renewable resource is one that can be used repeatedly and does not run out because it is naturally replaced. A renewable resource, essentially, has an endless supply such as solar energy, wind energy, and geothermal pressure. Other resources are considered renewable even though some time or effort must go into their renewal (e.g., wood, oxygen, leather).

Short-/mid-/long-term

Short: Less than 1 year. Mid: 1-4 years. Long: beyond 4 years.