



Janet Taylor
Corporate Secretary



PURPOSE

BEYOND

PROFIT



What is Lean?



Lean is a philosophy describing a holistic and sustainable approach to using less of everything to give you more, incorporating the Lean lens to help strengthen our culture of continuous improvement and deliver a world-class experience to our Owners.

Mind-set: Start with the problem

Lean is about bringing visibility to problems and is a proven long-term approach to aligning everything in an organization to deliver increasing customer value. It's about engaging people and aligning systems into processes that deliver a continuous stream of value to customers while continuously eliminating waste and deficiencies in a process. Lean tools are not just for specialists; Lean is an everyday practice, performed by everyone, at all levels, to consistently improve performance.



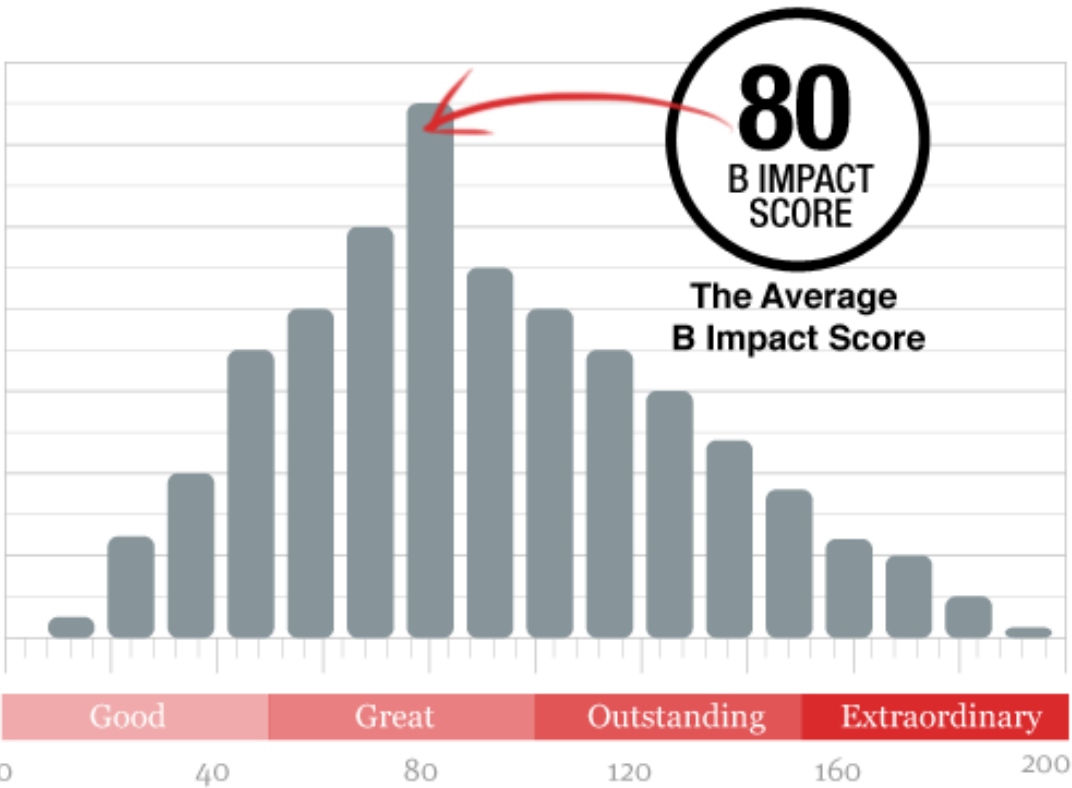
PEOPLE **USING**
BUSINESS
..... AS A
FORCE **FOR** **GOOD**



Best For
The World
2019 Overall
Honoree



Best For
The World
2019 Workers
Honoree



What makes us a better company?

B Impact Report

Certified since: April 2018

Summary:	Company Score	Median Score*
Environment	5	7
Workers	35	18
Customers	28	N/A
Community	39	17
Governance	17	6
Overall B Score	126	55

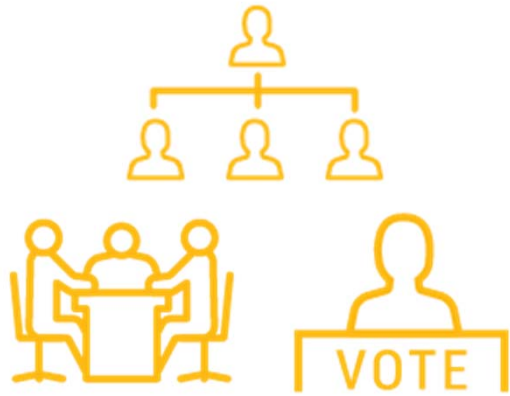
80 out of 200 is eligible for certification

*Of all businesses that have completed the B Impact Assessment

†Median scores will not add up to overall

Social Purpose Assessment Tool





1. Governance



2. Members



3. Communities



4. Employees



5. Environment



**6. Suppliers and
Business Partners**



**7. Co-operative
Sector**



1. Governance



2. Members



3. Communities



4. Employees



5. Environment



**6. Suppliers and
Business Partners**



**7. Co-operative
Sector**

Credit Union Social Purpose Self-Assessment - 2016

Credit Union Instructions

Please check all those practices which are in place or under development to find out where your credit union is today. The tool is laid out with a number of practices listed from left to right along the continuum. It is recommended you involve other departments and functions in filling this out. Consider inviting your executive team, CSR committee or department managers to complete the section/s relevant to them. Once you've gone through the tool you can determine where you believe you landed in each section (e.g. Governance 2.0). This can help guide conversations and future planning. Hold a meeting to review the results and implications for your credit union's strategy. As many of the following measures can be achieved through collaborations, partnerships and joint ventures, rank the practice positively if the credit union has an intentional and coordinated effort with a third party/s.

In the table below CSR refers to the credit union's approach to improving its social and environmental impacts and CI refers to community investment (scholarships and bursaries, sponsorships, and donations of money and employee time). Social purpose is a holistic, comprehensive, enterprise-wide approach.

Governance			Overall Rating:
What is our core CSR philosophy and how does this affect our business model and view of profit generation; how do we embed our social purpose into our governance and management systems?			<input type="text"/>
1.0 Basic CSR	2.0 Advancing CSR	3.0 Integrated CSR	4.0 Social Purpose
<p>"We give back"</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p> <p>We provide financial services and products</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p>	<p>"We make a difference"</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p> <p>We provide financial services and contribute to community in ways that generate impact</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p>	<p>"We embed it"</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p> <p>We provide financial services and contribute to community, member, employee, co-operative and environmental well-being</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p>	<p>"It's what we do"</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p> <p>Our business model and financial products and services are designed to improve social, environmental and economic well-being of members and their communities. We have adopted a "quest", an inspiring aspirational social ambition as our social purpose and differentiator. We have adopted a vision of how our business will improve future societal conditions through our core business</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p>

Libro's Prosperity Purpose

Growing prosperity in southwestern Ontario

through...

by focusing on



EMPLOYMENT



FINANCIAL RESILIENCE



LOCAL FOOD ACCESSIBILITY



HOUSING



Employee Prosperity

Training on how purpose helps us do our work

Diversity and inclusion efforts

Living Wage

Volunteering and community engagement



Owner Prosperity

Financial knowledge for everyone

Social finance, impact investing, community loans

Focusing on prosperity building sectors



Community Prosperity

Environmental impacts

Strategic partnerships

Responsible buying (environmental and local)

Student awards

Granting

Sponsorships and donations

Governance, metrics, reporting

Highlights of Progress

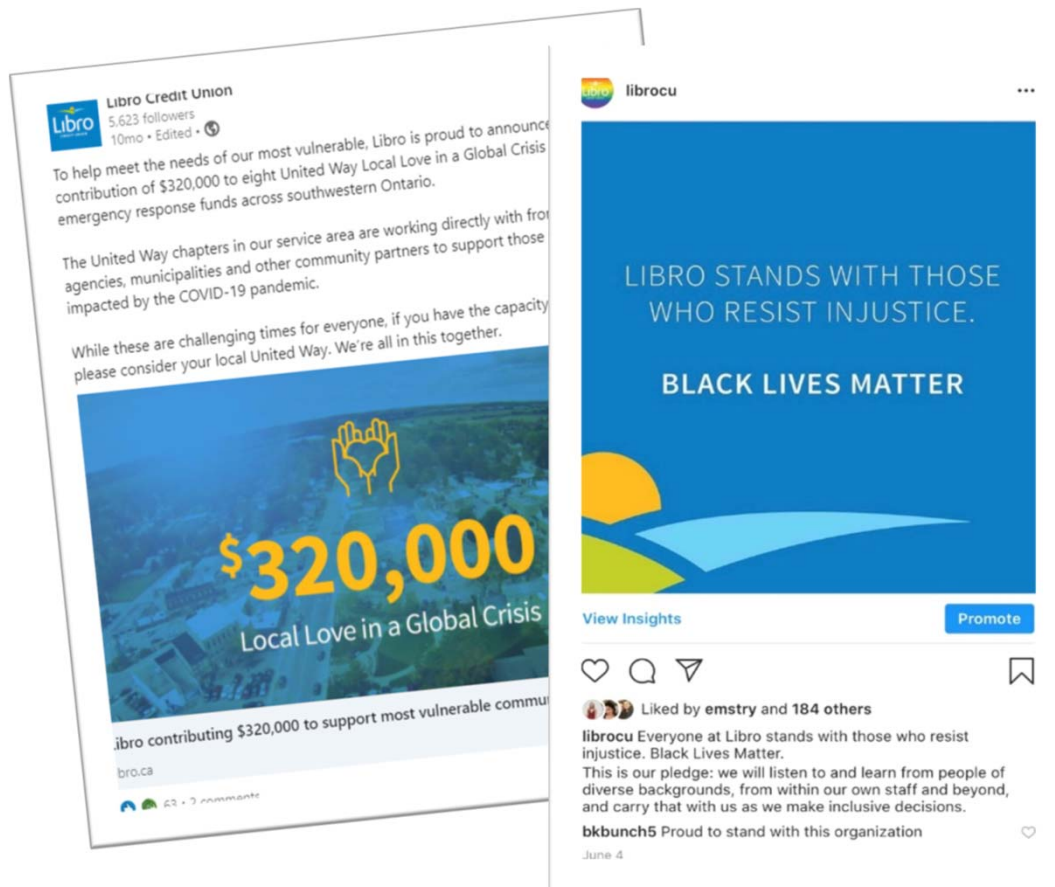
Embedding

- ✓ ESG activated across multiple departments
- ✓ Corporate business plans
- ✓ B Corp certified
- ✓ Purpose beyond profit culture
- ✓ In job descriptions

Empowering

- ✓ Responsible Investment Association
- ✓ Location selection
- ✓ Impact investing
- ✓ Community pillars became Libro pillars

Diversity, Equity and Inclusion



Libro recommitted to our 'mutually inclusive' value

Black Lives Matter Statement

Internal conversations with staff

Board policy and enhancing diversity and inclusion in recruitment process

10 member staff council established with executive staff sponsorship

More to come