



2012-13 Farm Credit Canada Corporate Social Responsibility Report

[Agriculture and food](#) | [Community](#) | [Customers](#) | [Employees](#) | [Environment](#)



Table of contents

3	Corporate profile
14	Message from the President and CEO
17	Agriculture and food
22	Community
29	Customers
33	Employees
39	Environment
48	About this report
49	GRI content index
52	FCC products, services and programs



Corporate profile

Farm Credit Canada (FCC) is a financially self-sustaining federal Crown corporation reporting to Parliament through the Minister of Agriculture and Agri-Food. Our corporate office is located in Regina, Sask. We provide financing and other services to primary producers, value-added operators, suppliers and processors along the agriculture value chain.

At FCC, corporate social responsibility (CSR) is an integral part of who we are and what we do. It guides how we operate and is an essential part of our commitment to advancing the business of agriculture. We focus our CSR activities on five areas: agriculture and food, community, customers, employees and environment.

This is FCC's third annual CSR report. The report measures our CSR performance for the 2012-13

fiscal year and features stories about how FCC is making a difference in its five focus areas. The report also highlights the impact our CSR efforts have on our stakeholders, and looks ahead to our future commitments and plans. Throughout the report, key terms have been hyperlinked to the FCC website for further reading. A section at the end of the report provides a comprehensive list of FCC's products, services and programs.

In the spirit of continual improvement, we invite you to send us feedback on FCC's CSR priorities and performance by emailing us at csr@fcc.ca. We also welcome your feedback on this report and invite you to complete an online survey available at <https://www.surveymonkey.com/s/R25YCRZ>. For each completed survey, FCC will donate \$5 to Food Banks Canada, up to a total of \$5,000.

At FCC, corporate social responsibility is an integral part of who we are and what we do.



Our vision

The full agriculture value chain believes FCC is advancing the business of agriculture by providing financial products, services and knowledge tailored to producers and agribusiness operators.

Our customers are advocates of FCC and can't imagine doing business without us.

We are socially and environmentally responsible and an employer of choice everywhere we operate.

We make it easy for customers and employees to do business.

We are financially strong and stable, and invest significantly in the agriculture and agri-food industry.

Our mission

The purpose of the corporation is to enhance rural Canada by providing specialized and personalized business and financial services and products to farming operations, including family farms, and to those businesses in rural Canada, including small and medium-sized businesses, that are businesses related to farming. The primary focus of the activities of the corporation shall be on farming operations, including family farms.

Our values

Our corporate values guide our conduct with colleagues, customers and stakeholders. FCC's corporate values represent our core beliefs:

Act with integrity

We are ethical and honest. We treat customers, colleagues and all stakeholders with respect.

Focus on the customer

We care about our customers, and we pride ourselves on providing them with an extraordinary experience based on personal relationships, flexibility and industry knowledge.

Achieve excellence

We share a commitment to high performance, accountability and efficiency in order to achieve excellence.

Work together

We believe in the power of teamwork. Whether delivering service tailored to customer needs or designing solutions to benefit the industry, we work together as one team.

Give back to the community

We take corporate social responsibility seriously. We believe in giving back to the communities where our customers and employees live and work, striving to reduce our impact on the environment and contributing to the success of the agriculture industry.

Our cultural practices

In addition to our corporate values, our cultural practices explicitly outline the behaviours that employees and the FCC Board of Directors are expected to demonstrate at all times with colleagues, customers, partners, suppliers and stakeholders.

1. We hold ourselves and each other accountable for our impact on business results and our impact on people.
2. We hold ourselves and each other accountable for delivering on commitments, agreements and promises.
3. We hold ourselves and each other accountable for building and sustaining committed partnerships.
4. We hold ourselves and each other accountable for creating a safe environment where people can speak up without fear.
5. We measure our success by how others perceive and respond to our leadership, not by our personal point of view.
6. We talk straight in a responsible manner. We are committed to the success of others – we do not engage in conspiracies against people.
7. We listen for contributions and commitment. We do not listen against people or ideas.
8. We are highly coachable. We actively seek and listen to coaching.
9. We clean up and recover quickly.
10. We acknowledge others often and celebrate both small and large successes.

Strategic themes and 2020 vision

FCC has chosen four major, long-term corporate priorities that will enable the corporation to fulfil its vision and mission. We call these priorities strategic themes.

Our five CSR focus areas are directly linked to these strategic themes, as indicated below.

1. Financial and risk management (Agriculture and food, Community)

In 2020, FCC has a diversified agriculture, agribusiness and agri-food portfolio. The corporation has remained financially viable and self-sustaining, with a strong balance sheet and a return on equity of greater than or equal to 12 per cent.

2. Customer experience (Customers, Community)

In 2020, FCC continues to deliver an extraordinary experience to customers. The Customer Experience Index score indicates that two out of three customers (65 per cent) rate their experience with FCC as five out of five.

3. Efficiency and execution (Environment)

In 2020, FCC continues to be recognized as a highly efficient, effective and agile organization that is easy to do business with. The corporation has an efficiency ratio of 42 per cent or lower.

4. Employee experience (Employees)

In 2020, FCC continues to be an employer of choice, with a culture that inspires employees to deliver an extraordinary customer experience. FCC's employee engagement score is greater than the average of the top 50 Canadian employers.

CSR focus areas

Agriculture and food

We support the development of a sustainable, competitive and innovative Canadian agriculture industry by providing knowledge and education, and by supporting initiatives and forming partnerships that advance the business of agriculture.

Community

We foster strong and vibrant communities where our customers and employees live and work, with a focus on rural Canada.

Customer

We focus on primary producers, as well as suppliers and processors along the agricultural value chain. We provide our customers with flexible competitively priced financing, equity, insurance, management software, information and learning.

Employees

We foster a culture of accountability, partnership and diversity – and deliver a great employee experience.

Environment

We improve our environmental performance and support the industry with tools and knowledge to do the same.



Corporate governance

FCC is governed by the Farm Credit Canada Act and the Financial Administration Act. Like other Crown corporations, we are subject to laws such as the Federal Accountability Act, the Privacy Act, the Access to Information Act, the Canadian Environmental Assessment Act and the Official Languages Act.

Representing the interests of Canadian people, particularly those who make their livelihood in the agriculture sector, the corporation's Board of Directors oversees FCC's business operations.

Board members are appointed by the Governor in Council upon the recommendation of the Minister of Agriculture and Agri-Food. Except for the President and CEO, Board members are independent of management. They bring a combination of agriculture, business and financial experience to the task of governing an organization that serves an increasingly complex industry.

The Board is typically composed of 12 members, including the Chair and the President and CEO. Directors serve terms of up to four years and may be reappointed. As of March 31, 2013, the Board consisted of 11 members, with one vacancy. For more information about our Board and senior management, including their biographies, visit fcc.ca.

The Board oversees the strategic planning process and provides input, guidance, validation and a critical evaluation of strategic plans and initiatives. After plans are approved, the Board provides support to implement them and measure success. Strategic initiatives are reviewed by the Board throughout the year. The FCC Board Governance Committee provides oversight on corporate social responsibility. For more information on FCC's committees, remuneration and evaluation of Board performance, see page 14 to 18 of our 2012-13 annual report at fcc.ca/annual/report.

CSR governance

FCC Board Governance Committee

President and CEO

Senior Vice-President,
Strategy, Knowledge and Reputation¹

Vice-President,
Communication and Corporate Social Responsibility

Director,
Corporate Social Responsibility

CSR team (CSR Consultant, CSR Associate Consultant, Environment and Sustainability Consultant, Community Investment (CI) Manager, CI Consultants)

CSR focus area working groups (cross-functional teams of FCC employees who contribute to the development and implementation of CSR priorities, measures and initiatives)

¹ As of July 26, 2013, the Senior Vice-President of the Strategy, Knowledge and Reputation division retired and this role was dissolved. Going forward, the Senior Vice-President, Law and Corporate Secretary, will fill this position in the reporting structure.



Code of conduct and ethics

Integrity and high ethical standards are fundamental at FCC. Each year, all employees, including senior management and FCC board members, sign a declaration committing to act in accordance with [FCC's Code of Conduct and Ethics](#). The Board has also established a process to directly disclose any potential violations of the code by the CEO, and has developed a policy that specifies how to deal with situations where a Board member has a conflict of interest.

Employees are obligated to report code of conduct violations to their managers, to FCC's Integrity Officer or to the ConfidenceLine. The ConfidenceLine is available 24 hours a day, 365 days a year to employees who have questions or want to report possible violations, including fraud and theft, regulatory violations, conflicts of interest, falsification of corporate records, ethics violations and releases of proprietary information.

FCC's Integrity Officer discloses all possible violations of the code and discusses ongoing employee education and awareness with the Board annually.

Stakeholder engagement and materiality

At FCC, our CSR approach is centred around stakeholder engagement. We value the opinions of our stakeholders, look for opportunities to hear their feedback and ideas and factor their needs into business decisions.

In 2010, FCC worked with [Canadian Business for Social Responsibility \(CBSR\)](#) to identify our list of stakeholders. Employees from across FCC took part in consultation meetings, which led to the development of a stakeholder map. Using this map, we developed key stakeholder groups based on the impact and influence the stakeholder has on FCC and vice versa. Our key stakeholder groups are:



The following chart outlines our stakeholder engagement activities:

Customers

How we engage	How often
Customer experience surveys are sent to customers at various stages of their relationships with FCC to measure our performance.	Continually
The FCC Customer Service Centre handles a wide variety of phone inquiries from customers, prospective customers and the general public.	Continually
The <u>FCC Vision Panel</u> is Canada's largest agriculture-focused research panel, and allows members (both customers and non-customers) to share their ideas and opinions about Canadian agriculture and how FCC can best serve the industry.	Continually
The FCC annual public meeting is an opportunity for FCC to demonstrate public accountability, transparency and accessibility.	Annually

Employees

How we engage	How often
FCC conducts an employee opinion survey conducted by Aon Hewitt.	Annually
The Senior Leadership Team Exchange is an online forum for employees to submit questions to senior management about FCC's policies, practices and procedures.	Continually
The <u>Executive Management Team</u> attends all spring meetings (which bring all employees together in their geographic area) and takes part in in-person employee question-and-answer sessions.	Annually
The FCC Research team provides employees with a platform to regularly offer their input and feedback on FCC initiatives.	Continually
The CSR working group meetings (one per focus area) help set direction, measures and targets for the CSR report.	Annually



Communities (where our customers and employees live and work)

How we engage

How often

FCC conducts surveys of schools, food banks and partners of [FCC Drive Away Hunger](#).

Annually

Formal and informal interactions occur between FCC and many community groups across Canada who are recipients of the [FCC AgriSpirit Fund](#), [FCC Expression Fund](#) and [FCC Regina Spirit Fund](#).

Occasionally

Formal and informal interactions occur between FCC and our national community investment partners: [Food Banks Canada](#), [Canadian Agricultural Safety Association \(CASA\)](#), and [Agriculture in the Classroom \(AITC\)](#).

Continually

FCC builds and conducts surveys on behalf of CASA and AITC.

Occasionally

Agriculture and agri-food industry (customers and select non-customer groups)

How we engage

How often

The [FCC Vision Panel](#).

Continually

FCC has multi-year sponsorship agreements with 49 key agriculture industry associations, providing FCC with opportunities to speak and share messages with association members.

Continually

FCC provides learning opportunities for customers to grow their businesses by participating in FCC-sponsored forums, workshops, learning tours and special events.

Continually

Shareholders and elected officials

How we engage

How often

The [Minister of Agriculture and Agri-Food](#) is informed about upcoming initiatives and issues by FCC's President and CEO, Government and Stakeholder Relations and Reputation Management Director in Ottawa and others.

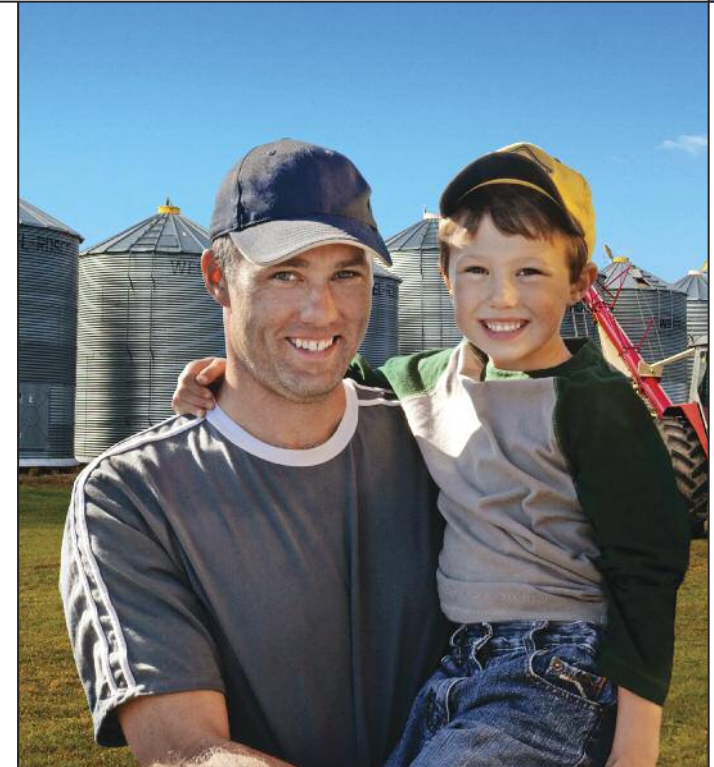
Continually

Formal and informal interactions occur between the [FCC Board of Directors](#) and the [FCC Executive Management Team](#).

Quarterly

The Member of Parliament (MP) visitation program is an opportunity for FCC Vice-Presidents and District Directors across the country to provide information to their local MPs.

Annually



In 2012-13, FCC developed a comprehensive stakeholder engagement strategy that included current engagement activities, new opportunities and risks, and a consistent approach for all future engagement activities.

As a companion to the stakeholder engagement strategy, a material issues strategy will be developed in 2013-14 to identify our stakeholders' key economic, environmental and social issues and how FCC can best address them.

FCC facts

Status	Federal Crown corporation – Farm Credit Canada Act 1959
Corporate office location	Regina, Sask.
President and CEO	Greg Stewart
FCC Board of Directors Chair	Gill O. Shaw (October 2006 – October 2012) Dale Johnston (December 2012 – present)
Number of employees	More than 1,600
Number of offices	More than 100
Number of customers	More than 100,000
Office locations	See fcc.ca (About Us> Contact Us)
Public policy	See fcc.ca (About Us> Corporate Profile)
Code of conduct and ethics	See fcc.ca (About Us> Corporate Profile)



Financial performance and risk management

FCC is a financially self-sustaining Canadian federal Crown corporation. Our profits contribute to the development of new products and services, are reinvested in the agriculture industry and rural communities, and provide a dividend to the Government of Canada, our shareholder. Our portfolio of more than \$25 billion and 20 consecutive years of growth reflects our customers' continued confidence in FCC.

Along with remaining financially strong, we're always open to improving our approach to risk management. That's why we welcomed the recently completed Office of the Superintendent of Financial Institutions Canada (OSFI) review as an opportunity to take new steps forward. OSFI is the prudential regulator and supervisor for federally regulated financial institutions in Canada. Their findings will help guide our risk management approach for the next fiscal year and beyond.

Awards:

- FCC is in the top 10 on Aon Hewitt's Top 50 Best Employers in Canada list.
- Our FCC AgriSuccess magazine won the Felix Schmaltz Award (bronze) in the Canadian Farm Writers' Federation General Periodical category.
- Our FCC Express e-newsletter won the Henry Heald Award (bronze) in the Canadian Farm Writers' Federation World Wide Website category.

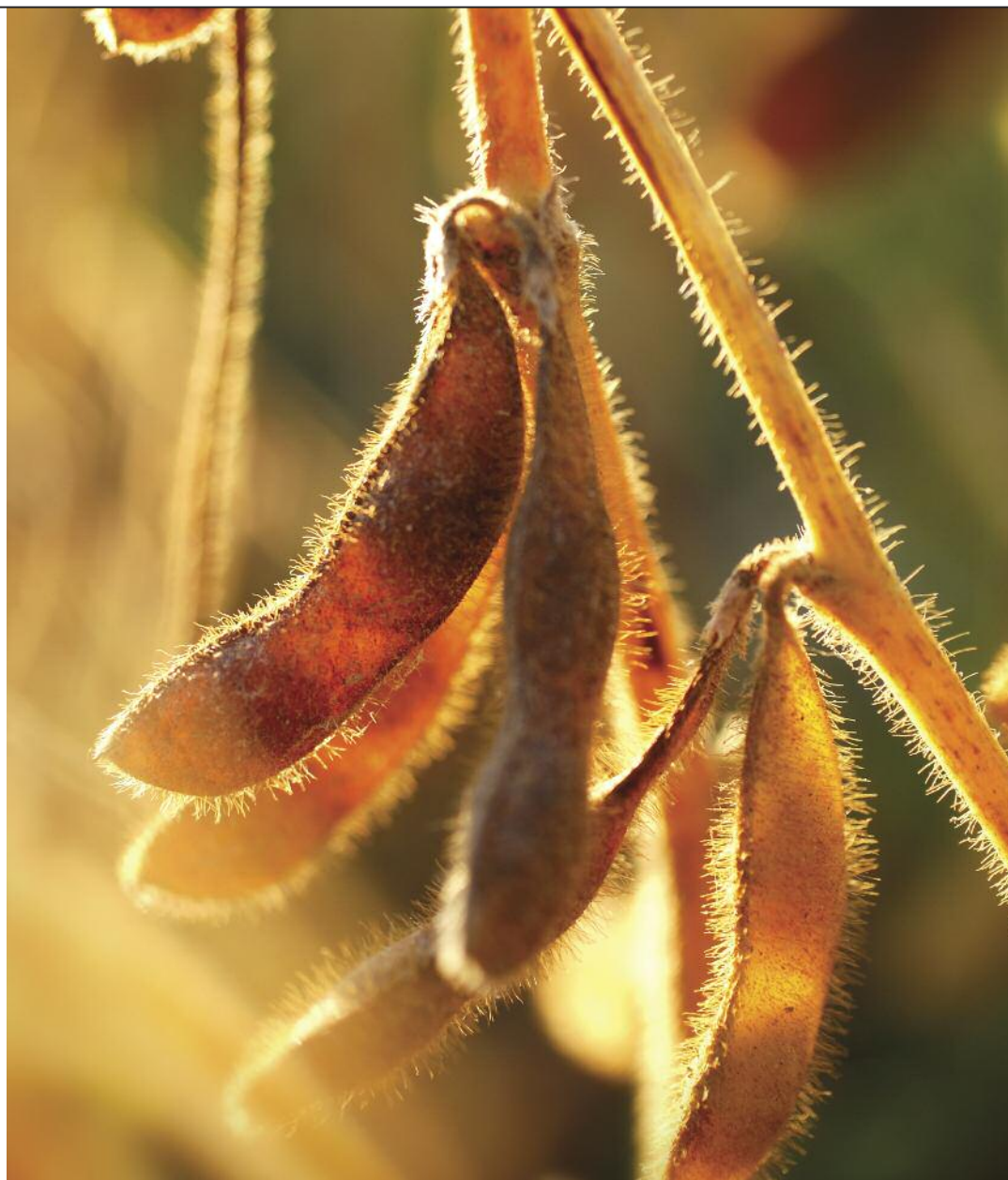
(Millions of Canadian dollars)	2010-11 ²	2011-12 ²	2012-13
Revenue ¹	1,011.5	1,119.8	1,139.4
Net income	460.2	565.6	513.4
Administration expenses	273.8	288.1	327.4
• Salary expense	122.6	127.7	139.8
• Benefits expense	37.1	39.5	53.5
• Professional fees expense	30.5	33.8	38.8
• Facilities, software and equipment expense	21.0	23.7	26.1
• Amortization and depreciation expense	26.1	27.5	30.2
• Travel and training expense	14.3	15.3	14.0
• Marketing and promotion expense	9.5	10.1	11.2
• Other expenses	12.7	10.5	13.8
Dividend to Government of Canada	18.5	17.5	56.4
Community investment	2.4	2.5	3.0

¹ Select financial data has been included in this CSR report. For full information on FCC's financial performance, see page 3 of the 2012-13 FCC Annual Report at fcc.ca/annual/report.

² The historical data has been restated due to prior period adjustments.

Facility changes

Location	Office opening, move, expansion or closure
Wadena, Sask.	Opening
New Liskeard, Ont.	Opening
Drumheller, Alta.	Move
La Crete, Alta.	Move
Casselman, Ont.	Move
Surrey, B.C.	Expansion
Lethbridge, Alta.	Expansion
Weyburn, Sask.	Expansion
Carlyle, Sask.	Expansion
Alma, Que.	Expansion
Kelvington, Sask.	Closed
Wynyard, Sask.	Closed
Campbellford, Ont.	Closed





“As the world changes, it’s even more important that FCC stays on top of trends in the agriculture industry and the business landscape. That’s how we can continue to act in a socially responsible way while supporting our stakeholders.”

Greg Stewart
President and CEO,
FCC



Message from the President and CEO

FCC is Canada's leading agriculture lender and provider of business and financial services to producers and agribusiness operators. And we're much more than that.

We believe in the Canadian agriculture industry and the people who help make it a success. We also believe that we have a responsibility to support our customers through the good and challenging times, give back to communities across the country, create a great employee experience and reduce our environmental footprint. For FCC, this is what it means to be socially responsible.

We take corporate social responsibility (CSR) very seriously. Being a good corporate citizen is the right thing to do and it makes good business sense. Our CSR activities support our business strategy and help position FCC for long-term success. In 2011-12, we integrated CSR into our corporate vision and values, and in 2012-13, we developed a five-year corporate objective to advance CSR at FCC. We've already begun work on this objective, which includes assessing our current CSR performance level, and setting measures, targets and initiatives to enhance our CSR practices.

Why CSR matters to FCC

As the world changes, it's even more important that FCC stays on top of trends in the agriculture industry and the business landscape. That's how we can continue to act in a socially responsible way while supporting our stakeholders.

In less than 40 years, the world will need 70 per cent more food than today, to feed a population that's projected to grow by two billion people. Consumers increasingly expect safe, nutritious and high-quality food. Canadian producers and agribusiness owners will help meet this demand, and FCC is focused on understanding trends and realities such as these that affect our customers.

FCC's strong corporate citizenship is important to the more than 100,000 customers we serve. Our customers tell us that one of the reasons they value their relationships with us is because we care about rural Canada. Giving back to the communities where our customers and employees live and work is part of who we are at FCC. We'll continue to make a positive difference across the country.

Those in the job market, particularly the next generation of employees, are looking for businesses whose values align with their own. They want to work for businesses that embrace diversity, recognize employees for their contributions, and provide great learning and growth opportunities. Our unique corporate culture and great employee experience will continue to attract the best and brightest to FCC.

Our strategy and success

Our CSR strategy is structured around five focus areas that collectively help support the agriculture industry, our customers and our employees. Here is our framework, along with a few of our accomplishments for 2012-13:

- **Agriculture and food**

Started in 2012, [Agriculture More Than Ever](#) is a multi-year industry initiative aimed at improving perceptions and creating positive dialogue about agriculture across the country. As of March 31, 2013, 159 partners have joined the initiative and are currently telling their stories online via [agriculturemorethanever.ca](#) and social media. Positive conversations are also taking place offline at industry trade shows, conferences and learning events. To read about one of our partners, see page 18.

- **Community**

The [FCC AgriSpirit Fund](#) is about enhancing rural communities across Canada. Since 2004, more than \$6.5 million has been provided for community

improvements such as emergency services equipment, playgrounds, food banks and recreation centres. This past year, FCC provided funding to 90 projects across Canada. See page 23 for a feature story about one of the 2012 FCC AgriSpirit Fund recipients.

- **Customers**

FCC strives to create an extraordinary customer experience where customers rate our service as five out of five. We measure this through our customer experience index (CEI), which involves surveying customers about their experience with FCC. For the past three years, more than six out of 10 customers have given FCC a perfect grade. This past year, our Trois-Rivières, Que. office had a CEI score of 79, the best customer experience performance in the country. To learn more about this office and hear from one of our customers, see page 30.

- **Employees**

Providing and improving on a great employee experience is a continual process at FCC – one that is based on making sure employees' voices are heard. For the last seven years, FCC has ranked in the top 10 on [Aon Hewitt's Best Employers in Canada list](#) and has sustained an employee engagement score of 80 per cent or higher through employee opinion surveys conducted by Aon Hewitt. To read about one of our offices with high employee engagement, see page 34.

- **Environment**

In 2012, FCC launched [FCC Think Green](#), our environmental footprint reduction program that calls on all employees to look for ways to make FCC more environmentally efficient. This past year, 32 employees volunteered to be green champions to help their co-workers make changes in their day-to-day activities. See page 40 to hear from two of our green champions.

Looking ahead

Since our first CSR report in 2010-11, we've taken steps to ensure that our CSR activities support our business strategy and help position us for long-term success. In 2013-14, we'll focus on a number of initiatives that continue to support the industry, our employees, our communities and the environment.

Work will continue on improving perceptions of agriculture in Canada through [Agriculture More Than Ever](#). FCC will work with industry groups to promote agriculture as a vibrant, dynamic and growing industry.

This year, we'll continue to help our customers face unforeseen challenges through the FCC Ag Crisis Fund and our customer support program. We'll also continue to listen to our customers and ask about their experiences with FCC through channels like the FCC Vision Panel.

Although we've made progress in ensuring that FCC has a workforce that represents the diversity of our customer base and reflects the Canadian workforce



as a whole, we need to do more. This coming year, we'll continue to expand our talent pool for qualified diversity candidates, ensure that members of the four employment equity groups are more aware of FCC's existence as an employer of choice, and remove barriers to employment for members of the employment equity groups. Also, a new diversity measure will be in place in 2013-14: reduce the corporate-wide employment equity gap by 12 employees each year over the next five years.

Improving our environmental performance is good for the environment and good for FCC. We'll focus on finding ways to reduce our environmental footprint by conducting an energy audit of select offices across Canada and developing plans for retrofits where appropriate.

And in 2013, we'll celebrate the 10th anniversary of FCC Drive Away Hunger with a plan to collect five million pounds of food for food banks across Canada. This is the largest employee-driven food drive in the country, and we're confident that through the support of our employees, partners, businesses, schools and community groups, we'll reach this goal.

Moving forward

This is an exciting time for the Canadian agriculture industry and for FCC. I'm proud of the work we've done over the years to strengthen our business and our CSR practices.

I encourage you to read the rest of our 2012-13 FCC Corporate Social Responsibility Report to learn more

about our CSR journey. We've been open about our progress, challenges and future plans, and welcome your feedback.

I'm committed to moving our CSR practices forward so we can continue to have a positive effect on Canadian agriculture, local communities, our customers, employees and the environment.

Greg Stewart
President and CEO, FCC



Agriculture and food

We support the development of a sustainable, competitive and innovative Canadian agriculture industry by providing knowledge and education, and by supporting initiatives and forming partnerships that advance the business of agriculture.

Sharing the positive story of Canadian agriculture

Agriculture More Than Ever is a multi-year industry initiative aimed at improving perceptions and creating positive dialogue about agriculture across the country.

"I think people are looking to reconnect with where their food comes from again. There is a real curiosity around agriculture these days and Agriculture More Than Ever is providing that link from grower to consumer," says Roberta Galbraith, Member Relations Coordinator at the Manitoba Canola Growers Association (MCGA), one of the first partners to sign on to the initiative. "When I talk to growers, they increasingly want to share their stories with other producers and consumers – both locally and globally – and Ag More Than Ever is giving them that platform."

Agriculture More Than Ever, initiated by FCC and supported by a growing number of industry organizations across Canada, asks everyone in the industry to speak up and speak positively about agriculture. This involves looking for opportunities to talk about what's going well in agriculture, filling in information gaps, helping dispel myths and learning more about the industry's importance to Canada and the world.

As of March 31, 2013, 159 partners have joined the initiative and are currently telling their stories online via www.agriculturemorethanever.ca, as well as

Facebook, Twitter and YouTube. The positive conversations are also taking place offline at industry trade shows, conferences and learning events.

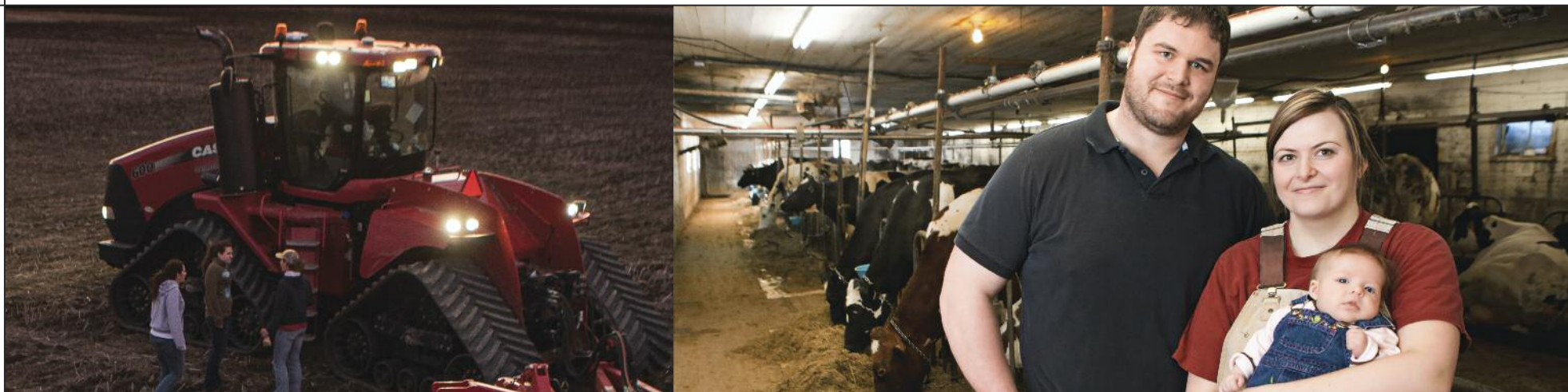
"Ag More Than Ever was central to the Innovative Canola Leadership Conference that we hosted for growers in March. To be a leader in the industry today, you have to be able to tell your story in an effective, passionate way and really connect with the consumer," says Roberta, whose own family story is featured on the Ag More Than Ever website. "It was a great experience and the Ag More Than Ever messages clearly resonated with everyone."

Corinna Mitchell-Beaudin, Vice-President of FCC Prairie Operations, spoke at the leadership conference about Agriculture More Than Ever and was impressed by the excitement and enthusiasm of the participants.

"We have an exciting story to tell in Canadian agriculture, and talking with participants at the MCGA conference and with producers all over Canada, it's clear we also have very engaged industry partners to get that story out," says Corinna. "Our industry is modern, vibrant and diverse and it's filled with forward-thinking people who love what they do – that's the story of agriculture and telling that story is why Agriculture More Than Ever was created."



Highlights



- **New loan supports young farmers**

Supporting young people in agriculture is key to a strong and vibrant industry. In 2012-13, we lent a record \$2.32 billion to Canadian producers under the age of 40. We also launched a \$500 million [Young Farmer Loan](#) program for young farmers to purchase or improve farmland and buildings.

- **Partnership with universities on agriculture research**

FCC began research partnerships with the University of Saskatchewan, the University of Alberta and Université Laval. Nearly \$100,000 per university (over three years) will be invested toward research benefiting primary agriculture producers, as well as the value-added and agricultural input sectors. This partnership will help FCC understand the industry and its supply chains.

- **FCC customers making strides in CSR**

FCC began profiling the agribusiness and agri-food customers whose business practices link to one of our CSR focus areas or community investment areas of giving. These FCC website profiles recognize our customers for their commitment to CSR, provide an opportunity for them to inspire others, and share leading-edge technologies and practices.

- **Supporting the next generation of farmers**

FCC signed a four-year, \$1 million agreement with the [Canadian 4-H Council](#). In its first year, the sponsorship supported the 4-H public speaking program and launched the Shout-Out for Ag video competition, which promotes the 4-H experience in local communities and encourages youth to share their perspectives on agriculture. FCC also donated \$100,000 to the Canadian 4-H Council to mark the 4-H centennial year.

- **Producer survey on livestock management practices**

FCC surveyed its [Vision Panel](#) members to understand their perspectives on livestock management practices, learn where they obtain their information and determine what issues they face. Results show that nine out of 10 producers (87 per cent) follow livestock management issues somewhat or very closely, and most (82 per cent) believe they have adequate access to information on the topic.

- **Inventory financing program meets industry need**

FCC was approached by individual dealers and dealer associations looking for financing to purchase equipment for resale. We responded with a new inventory financing program that's tailored to dealers' needs and supports the agriculture industry by filling a gap in the marketplace.

FCC Learning statistics



160

learning
events
offered



129

partner events
and speaker
sponsorships

4.6/5

the average
satisfaction
rating received
at learning
events

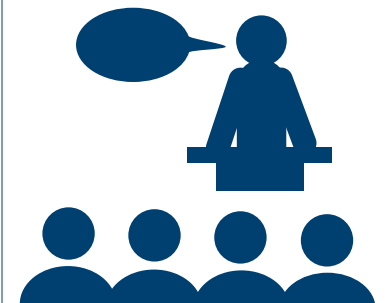


42,836

subscriptions
to the FCC
Express
e-newsletter

12,960

attendance at
FCC Learning
events



Priorities	Measures	2010-11 performance	2011-12 performance	2012-13 performance	Impact	Future plans
Help young producers develop in the industry	<ul style="list-style-type: none"> Dollars lent to young producers 	<ul style="list-style-type: none"> \$1.6 billion 	<ul style="list-style-type: none"> \$1.9 billion 	<ul style="list-style-type: none"> \$2.32 billion¹ 	Allows more young producers to choose a career in agriculture, ensuring a future for the industry	To explore offering new on-campus programs that can engage students in the agriculture industry
Increase industry knowledge and skills for a successful and profitable industry	<ul style="list-style-type: none"> Number of individuals benefiting from learning experiences provided by FCC 	<ul style="list-style-type: none"> 13,900 – FCC Learning event attendees 	<ul style="list-style-type: none"> 11,457 – FCC Learning event attendees 15,669 – partner program attendees 55,742 – views of e-learning videos, podcasts and webinars 	<ul style="list-style-type: none"> 12,960 – FCC Learning event attendees² 24,230 – partner program attendees² 120,344 – views of e-learning videos, podcasts and webinars 	Producers and agribusiness operators have the information and training they need to advance their farm management practices	To further develop the FCC online training program by producing 40 bilingual segments, including six targeted at the agribusiness and agri-food sector
Strengthen and support agriculture and agri-food networks	<ul style="list-style-type: none"> Number of industry association partnerships Dollars invested in support of industry associations 	<ul style="list-style-type: none"> 171 \$485,675 	<ul style="list-style-type: none"> 181 \$715,815 	<ul style="list-style-type: none"> 251³ \$1.02 million³ 	Industry associations better understand FCC's role in the agriculture industry and are equipped with messaging to promote agriculture	To focus on expanding relationships built with key industry associations, and to introduce a new strategy focused on the agribusiness and agri-food sector
Contribute to the safety of the industry	<ul style="list-style-type: none"> Number of people trained through the FCC Ag Safety Fund Dollars invested in agricultural safety 	<ul style="list-style-type: none"> Fund was launched in 2010. Reporting cycle began in 2011-12. \$135,000 	<ul style="list-style-type: none"> 1,516 \$162,000⁴ 	<ul style="list-style-type: none"> 1,666 \$185,000 	Producers have the skills to keep themselves, their families and their employees safe while working on their operations	To work with the Canadian Agricultural Safety Association to lower the number of farm incidents in Canada each year
Promote agriculture as a vibrant, forward-looking industry, fostering excitement and building a positive image of the industry	<ul style="list-style-type: none"> Dollars invested in Agriculture in the Classroom (AIRC) 	<ul style="list-style-type: none"> \$50,000 	<ul style="list-style-type: none"> \$50,000 	<ul style="list-style-type: none"> \$70,000 	More students in Canada have a better understanding of the agriculture industry and where their food comes from	To support AIRC Canada's 2013-14 goal of increasing its Ag Literacy Week program to reach 50 per cent more classrooms and students

¹ In 2010-11 and 2011-12, dollars lent to young farmers included primary producer and agribusiness and agri-food lending. Starting in 2012-13, results include primary producer and [FCC Alliances lending](#).

² FCC Learning events include hands-on workshops and seminars and forums with inspirational speakers. Our partner programs include speaker sponsorships, workshops and keynote addresses for agriculture associations and industry conferences.

³ In 2012-13, FCC increased its presence with a number of industry associations by sponsoring more events, and increased its support for agribusiness and agri-food initiatives.

⁴ In the 2011-12 FCC CSR report, the dollars invested in agricultural safety were reported as \$135,000. This was corrected to include smaller donations such as dollars invested in safety kits and the farm safety quiz project.



Community

We foster strong and vibrant communities where our customers and employees live and work, with a focus on rural Canada.



Support for Quebec farm families

The [FCC AgriSpirit Fund](#) is one way FCC gives back to the communities where our customers and employees live and work, and helps enhance rural communities.

The fund provides between \$5,000 and \$25,000 in funding to rural community groups in support of local community enhancement projects.

In 2012, FCC donated \$25,000 to the [Au cœur des familles agricoles](#) project to purchase and furnish a respite home for farm families in Quebec. Through this funding, FCC is helping to provide a place where Quebec farmers and their families can receive professional assistance and counselling to deal with overwhelming, stressful or traumatic situations in their lives.

"We're thrilled to receive this \$25,000 in assistance from FCC. We're encouraged every day by the progress being made on this project," said Maria Labrecque-Duchesneau, counsellor and founder of Au cœur des familles agricoles. "Producers are the backbone of our entire food supply. They deserve our compassion and support, because being isolated on the farm for long periods of time can be very hard. We'll do everything we can to ensure that this respite home is a place where farmers feel at home, where they can rest their minds and bodies and where they feel understood."

Through community giving programs like the [FCC AgriSpirit Fund](#), FCC stands by producers, rural communities and the agriculture industry through good times and bad.

"This long-awaited project will help agricultural producers who are struggling, to step back and take stock of the situation. It will provide them support and a place to relax, so they can take back control of their operations' future," said Vincent Giard, FCC's Vice-President of Operations for Quebec. "Our congratulations go to the driving force behind the project, Maria Labrecque-Duchesneau, for her perseverance and her commitment to the emotional health of Quebec's farming community."

"We're thrilled to receive this \$25,000 in assistance from FCC."

Giving back



At FCC, giving back to the communities where our customers and employees live and work is one of our corporate values. We're proud to support local projects in every region of Canada through our various funds and programs. Here are some examples of the impact FCC is having across the country:



11 million
pounds of food
collected since 2004

FCC Drive Away Hunger

One hundred per cent of the food and cash donations collected during FCC Drive Away Hunger go to Canadian food banks, and every FCC office is involved in making the program a success. Since 2004, we've collected over 11 million pounds of food for food banks with the support of our many partners, including businesses and FCC customers. Some great stories from 2012 include:

- As a platinum partner, BDO, a national accounting and financial advisory firm, once again collected food for FCC Drive Away Hunger. BDO surpassed its goal and collected 450,000 pounds of food for Canadian food banks. Since 2008, BDO has raised over one million pounds of food.
- A Regina, Sask., elementary school teacher led a "pay it forward" campaign in memory of Chase Kraynick, a six-year-old Canora, Sask., boy who passed away in a 2011 farming accident. Chase had heard about a "pay it forward" campaign at his school and was inspired to make a difference. In turn, he inspired this teacher who felt that supporting FCC Drive Away Hunger would be a great fit. Each food collection bag came with a card with Chase's photo, his story and a description of why food was being collected.

\$6.5 million
provided since 2004

FCC AgriSpirit Fund

The FCC AgriSpirit Fund helps make life better for people in rural communities. Since 2004, we've provided more than \$6.5 million for capital projects, such as these in 2012:

- Dalum Fire Protection Association, Drumheller, Alta. – \$25,000 to purchase a fire truck that can hold up to 400 gallons of water and features an air-induced foam system and monitor that help keep fires under control until the fire crew and trucks arrive.
- Miramichi Regional Hospital Foundation, Miramichi, N.B. – \$10,000 to purchase a pulmonary function lab that will provide state-of-the-art diagnostics on chronic obstructive pulmonary disease and other pulmonary diseases.

\$600,000
provided since 2008

FCC Regina Spirit Fund

With almost 700 employees in Regina, Sask., our FCC Regina Spirit Fund helps us give back to the city through community enhancement projects. We've given almost \$600,000 in funds since 2008. Funded projects in 2012 include:

- Hospitals of Regina Foundation - \$25,000 to purchase a hypothermic cooling system to give heart attack and stroke victims a greater chance of recovery.
- Regina Food For Learning - \$10,000 to provide nutritious snacks and lunches to school children who can't afford to bring their own food to school.

\$220,000
provided since 2008

FCC Expression Fund

The FCC Expression Fund honours communities across Canada where both official languages thrive. Since 2008, we've provided \$220,000 for projects that help residents express their cultural and linguistic diversity, such as these funded in 2012:

- Éco-Huronie, Tiny, Ont. – \$7,000 to establish the Lafontaine ecological camp for French-speaking youth.
- Heritage Lower Saint Lawrence, Métis-sur-Mer, Que. – \$10,000 to support English-language seniors, youth and family programs hosted inside the Métis centre.



\$4 million
provided since 1998

FCC United Way campaign

Our employees turn their generosity and passion for community investment into action by raising donations for the annual United Way campaign. FCC maximizes the impact by matching donations dollar for dollar. In 2013, more than \$414,000 was raised, bringing the total since 1998 to over \$4 million.



\$3 million
provided since 2004

FCC employee volunteer program

Many employees volunteer in their local communities, individually or as a team. FCC supports them through an employee volunteer program that has three components: the employee volunteer monthly draw, the employee matching donation program and support for community team volunteer projects.

Since 2004, we've provided over \$3 million to encourage employee volunteerism. Employee volunteer success stories from 2012 include:

- Les Todd, Customer Service Manager in our London, Ont., office, received funding for a community team volunteer project to purchase and plant trees near Goderich, Ont. Rachel White, Stewardship Coordinator with the Huron Stewardship Council, described the benefits of this volunteer effort: "The new saplings we planted will have environmental benefits including reducing soil erosion, increasing biodiversity and creating a better habitat for wildlife."
- Nicole LeBlanc, Financial Services Representative in our Moncton, N.B., office, received \$500 through our employee volunteer monthly draw for Fondation Melissa et ses ami.e.s inc. The funds will help Memramcook, N.B. citizens who need financial assistance when travelling outside of their region for medical treatments. The foundation helps pay expenses like plane or train travel, accommodations, gas and food.

Priorities	Measures	2010-11 performance	2011-12 performance	2012-13 performance	Impact	Future plans
Reduce hunger in rural communities across Canada	<ul style="list-style-type: none"> Pounds of food collected through FCC Drive Away Hunger *New* Number of partners involved in FCC Drive Away Hunger Number of communities involved in FCC Drive Away Hunger *New* Number of schools involved in FCC Drive Away Hunger Number of food banks benefiting from FCC Drive Away Hunger 	<ul style="list-style-type: none"> 1.7 million 206 133 226 157 	<ul style="list-style-type: none"> 2.4 million 250 268¹ 299 179¹ 	<ul style="list-style-type: none"> 3.1 million 401 226 307 177 	Helped reduce hunger in Canada and increase awareness of the issue of hunger locally, provincially and nationally	To collect five million pounds of food for food banks across Canada, and to corporately donate \$500,000 (up from \$145,000) to provincial and national food banks
Support the communities where our customers and employees live and work	<ul style="list-style-type: none"> Number of community projects supported through the FCC AgriSpirit Fund, FCC Expression Fund and FCC Regina Spirit Fund Percentage of profits donated to charities and non-profit organizations Total dollars donated to charities and non-profit organizations³ 	<ul style="list-style-type: none"> 127 1.1% \$2.4 million 	<ul style="list-style-type: none"> 143 <ul style="list-style-type: none"> - FCC AgriSpirit Fund: 120 - FCC Expression Fund: 9 - FCC Regina Spirit Fund: 14 1.0% \$2.5 million 	<ul style="list-style-type: none"> 105² <ul style="list-style-type: none"> - FCC AgriSpirit Fund: 90 - FCC Expression Fund: 6 - FCC Regina Spirit Fund: 9 1.0% \$3 million 	Funding helped charities and non-profit organizations across Canada make life better in their communities through enhancement projects	<p>To continue to support community projects across Canada through FCC's various funds</p> <p>To continue to give at least one per cent of FCC's annual profits to charities and non-profit organizations in 2013-14</p> <p>To increase donations to charities and non-profit organizations to \$3.9 million in 2013-14</p>
Support employee volunteerism	<ul style="list-style-type: none"> Dollars donated to charities and non-profit organizations via the employee volunteer program 	<ul style="list-style-type: none"> \$63,000 	<ul style="list-style-type: none"> \$67,641 	<ul style="list-style-type: none"> \$85,470 	Employees received the encouragement and support needed to give back to the charities and non-profits they're passionate about and enhance their communities	To donate \$96,000 to charities and non-profit organizations via the employee volunteer program in 2013-14

¹ 2011-12 FCC [Drive Away Hunger](#) tours contained more tour routes, which involved more communities and food banks in the program, as compared to 2012-13.

² In 2012-13, FCC funded several large capital projects, resulting in fewer overall projects funded.

³ This amount consists of total dollars donated through [FCC Drive Away Hunger](#), our three community funds, our employee volunteer program and other local community investment donations.



Customers

We focus on primary producers, as well as suppliers and processors along the agricultural value chain. We provide our customers with flexible competitively priced financing, equity, insurance, management software, information and learning.



Treating each customer with care

Providing an extraordinary customer experience is a priority for FCC. This is why we take time each year to measure our customer experience index (CEI) at each of our offices across the country.

As part of the CEI process, all customers are asked to complete a short survey at various stages of their relationships with FCC to measure our performance. In 2012-13, more than six out of 10 customers gave FCC a perfect grade. Our office in Trois-Rivières, Que., had the best customer experience performance in the country with a CEI score of 79.

"I make sure all my customers receive VIP treatment, regardless of the size or complexity of their loan," says Louis-Simon Desaulniers, Relationship Manager in Trois-Rivières. "When customers have an extraordinary experience at every point in their contact with FCC, they're impressed. We work as a team and customers can tell. I focus on what matters to them and their business."

André Blouin, District Director in Drummondville, Que., believes that the quality of the employee relationships in Trois-Rivières has a lot to do with their CEI score. "The Trois-Rivières office team is very close-knit and is made up of long-time employees who are from the area. Their relationship with their customers is their priority at all times and customers know it."

Part of FCC's approach to the customer experience is taking time to listen to our customers' needs and understand their business.

"My relationship manager pays attention to my needs and my expectations," says Jocelyn Chartier, a dairy and grain producer from Champlain, Que., who has been doing business with FCC's Trois-Rivières office for over 25 years. "When I have a project, [my relationship manager] comes to see me so we can discuss it. He takes time to listen to my ideas and keeps my business in mind, giving me advice that is tailored to my situation. He understands my reality. When we talk about a project, I feel like he's thinking more about my business than his."

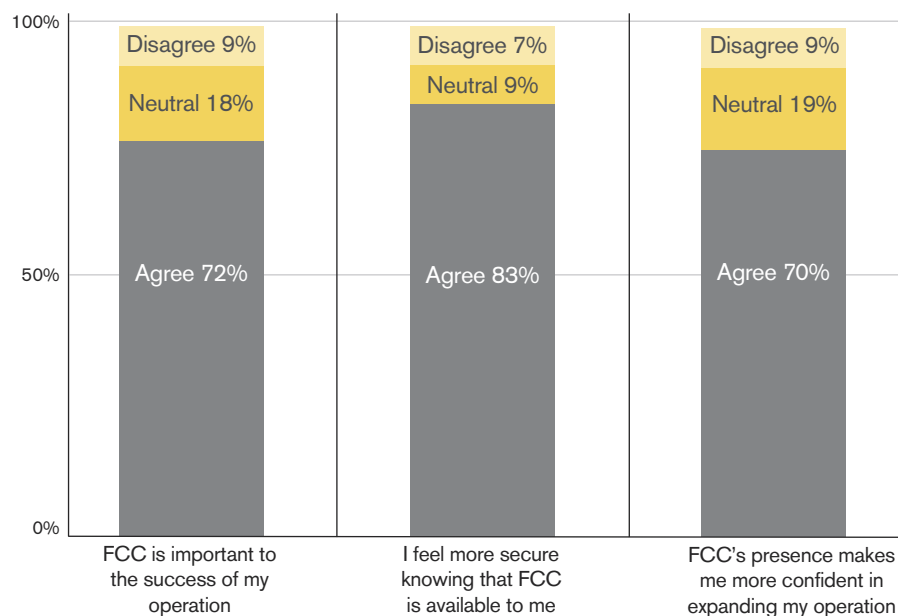
Listening to customers

At FCC, we care about our customers. We want our customers to say, "That was easy. They really cared and they added value."

In the winter of 2012, we conducted research with more than 2,500 producers from across Canada to determine what they valued about FCC. Customers said they value the personal relationships they have with FCC, which are built upon FCC's industry knowledge, flexibility and innovation.

As seen below, FCC's presence gives our customers and non-customers the confidence and security to expand their operations and move the agriculture industry forward.

Producer perceptions of FCC



Customer support program

For the past 10 years, FCC has helped customers across the country through unpredictable events like the 2003 BSE crisis, avian flu, flooding and drought. We offered support through payment schedule adjustments or deferrals. In 2012-13, FCC supported the following:

- Customers in La Crete, Alta. – Drought during the growing season reduced oilseed and grain crop yields to less than 50 per cent in parts of the region.
- Hog producers across Canada – Drought in the United States and Eastern Canada led to unusually high feed costs, low hog prices and reduced herd sizes.

FCC Ag Crisis Fund

Through the FCC Ag Crisis Fund, employees can request support for individual customers facing difficult times, such as a serious illness, fire or farm accident. Since 2005, FCC has supported more than 800 customers through the fund. Here are a few comments from 2012-13 FCC Ag Crisis Fund recipients:

- "We're humbled by the generosity you have shown us. Your support to help us meet our basic needs speaks volumes about your integrity and we want to encourage you to keep blessing others in need."
- "Thank you for thinking of us and going above and beyond in helping us during these difficult times. Your kindness is appreciated. We've never experienced such heartwarming support."



Priorities	Measures	2010-11 performance	2011-12 performance	2012-13 performance	Impact	Future plans
Consistently provide an extraordinary customer experience	<ul style="list-style-type: none"> Customer experience index 	• 61.6%	• 63.6%	• 64.1%	More than six out of 10 customers consider FCC's customer experience extraordinary	To achieve a CEI score of 61.5% in 2013-14 (and increase from the 2012-13 target of 61%)
Demonstrate unwavering support and commitment to customers	<ul style="list-style-type: none"> Number of customers supported by the FCC Ag Crisis Fund 	• 133	• 179	• 144	Customers received funding to help support their families and operations in the short term during an unexpected crisis	To continue to financially support customers facing difficult times through the FCC Ag Crisis Fund in 2013-14



Employees

We foster a culture of accountability, partnership and diversity
– and deliver a great employee experience.



Engagement built on trust

Providing, and improving on, a great employee experience is a continual process at FCC – one that is based on making sure everyone's voice is heard.

"The key to our team's employee engagement is honesty. We share, we're open and we're relaxed around one another. Everyone is involved in the process and we are always talking about it," says Debra Wadia, District Director in Lindsay, Ont. "Employee engagement is not something we just focus on after the employee survey results come in. It's something that is integral to everything we do as a team. It's central to how we set our goals, how we do our business and how we achieve results – all those things are connected."

Every year, FCC measures the level of its employees' engagement through an online, confidential survey administered by Aon Hewitt, and then creates corporate and team action plans based on the survey results. The goal of the survey is simple – to hear what employees are thinking and ensure that we're continuing to deliver a great employee experience. The Lindsay district consistently receives one of the highest employee engagement scores at FCC. It's also one of the districts rated highest by our customers – two results that are certainly interrelated.

"The biggest success we have is our team," adds Debra. "Of course the results and scores are important, but it all starts with the team and making sure we're all pulling in the same direction. If there's a

problem or issue, we talk about it, reach a resolution and move on. Staying focused on the engagement of the team is so important."

Chris Graham, a Relationship Manager in Kingston, Ont., is one of the district team members accountable for ensuring that the focus on employee and team engagement doesn't slip off the radar once the Hewitt survey results are announced each year.

"Once we create our action plan for the year, we have regular check-ins to make sure things are progressing and to take the pulse of the district at different points of the year," says Chris. "If something is getting in the way, we identify it and address it in the moment. It's not enough to just create a plan. You have to follow the plan and make sure it evolves along the way."



Ranked in the top 10 on Aon Hewitt's 50 Best Employers in Canada list

A top employer in Canada

- FCC has been on [Aon Hewitt's 50 Best Employers in Canada](#) list every year for the past 10 years and in the top 10 for the past seven years.
- FCC asks employees to take part in an annual employee opinion survey conducted by Aon Hewitt. Over the past several years, FCC has sustained a very strong employee engagement score of 80 per cent or higher, and the survey response rate has been between 80 and 90 per cent. However, we believe it isn't enough to ask employees to fill out a survey. We analyze the survey results and support leaders across the organization as they discuss the results with their teams and develop appropriate action plans. This deliberate approach helps create a great employee experience and an engagement level that sets FCC apart.



Helping Aboriginal students achieve their goals

- Since launching the [FCC Aboriginal Student Empowerment Fund](#), FCC has helped 95 Aboriginal post-secondary students in Regina, Sask., and Moose Jaw, Sask., to achieve their educational goals by helping to cover the costs of basic needs and unforeseen expenses. Larry Gauthier, Registrar with the First Nations University of Canada, says the FCC fund has contributed to a 32 per cent increase in enrolment in the university's business program.

An internal focus on diversity

- FCC launched online diversity training for all employees. It provides awareness, knowledge and strategies for equitable service to our customers

and each other, and creates positive workplace conversations about diversity.

- Diversity content was incorporated in the new talent supply training. Managers received tools to help them create a transparent and equitable hiring process, which includes resumé screening, candidate sourcing, evaluation and assessment and interviewing.

Employees thanking employees

- The 2012-13 fiscal year was the first full year that magnifique!, our online employee recognition program, operated across FCC. Employees enthusiastically recognized the contributions of others by sending close to 50,000 individual recognitions.

Priorities	Measures	2010-11 performance	2011-12 performance	2012-13 performance	Impact	Future plans
Sustain and grow our culture	<ul style="list-style-type: none"> Employee engagement score (Aon Hewitt survey) 	<ul style="list-style-type: none"> 82% 	<ul style="list-style-type: none"> 84% 	<ul style="list-style-type: none"> 86% 	Employees are embracing 100 per cent accountability and working together as committed partners, allowing FCC to provide an extraordinary customer experience	<ul style="list-style-type: none"> To have our 2013-14 employee engagement score be greater than or equal to the average for the top 50 employers.¹ To roll out a culture refresher course for all employees
Enhance leadership capabilities throughout the organization	<ul style="list-style-type: none"> Leadership satisfaction score (Aon Hewitt survey)² *New* Leadership effectiveness score (Aon Hewitt survey)³ 	<ul style="list-style-type: none"> 73.2% n/a 	<ul style="list-style-type: none"> 78.4% 83% 	<ul style="list-style-type: none"> 81% 86% 	With strong leadership, employees are more likely to stay at FCC and to work together to serve our customers	To have our leadership indicator score be greater than or equal to the average for the top 50 employers
Build a workforce that reflects the diversity and linguistic duality of our customers and the Canadian workforce as a whole	<ul style="list-style-type: none"> <u>Employment Equity Act</u> employers performance ratings (women, Aboriginal peoples, persons with disabilities and members of visible minorities)⁴ Number of employees enrolled in second language training 	<ul style="list-style-type: none"> Women: A Aboriginal peoples: C Persons with disabilities: C Visible minorities: C 95 	<ul style="list-style-type: none"> Measure in progress⁵ 80 	<ul style="list-style-type: none"> Measure in progress⁵ 100 - Learning English: 26 - Learning French: 74 	Employees in designated bilingual positions are able to communicate with customers and other stakeholders in their language of choice	<ul style="list-style-type: none"> A new diversity measure will be in place in 2013-14: Reduce the corporate-wide employment equity gap by 12 employees each year over the next five years To offer language workshops in the summer of 2013 for existing students and other FCC employees who'd like to expand their knowledge
Provide learning opportunities for employees to develop in their jobs and their careers	<ul style="list-style-type: none"> Percentage of employees who have completed individual development plans (IDP) *New* Percentage of employees who implemented most of the actions outlined in their IDPs over the past year 	<ul style="list-style-type: none"> 94% n/a 	<ul style="list-style-type: none"> 98% n/a 	<ul style="list-style-type: none"> 99% 83% 	Employees have a plan, supported by their managers, that helps them learn and grow in their positions	To continue to assess employee learning options and provide development opportunities that meet employee and business needs

¹ This target was also in place for the 2012-13 fiscal year, when the average employee engagement score of the companies on the Best Employers in Canada list was 75.6 per cent.

² The leadership satisfaction score is created by averaging the scores of five key drivers from the survey (senior leadership, direct manager, managing performance, career opportunities, recognition) that strongly correlate to leadership.

³ Part of the Aon Hewitt employee survey, the leadership effectiveness score measures the percentage of employees who feel their leader is highly effective, moderately effective or not effective. The results above show the percentage of employees who feel their leader is highly effective.

⁴ These are performance ratings used by Human Resources and Skills Development Canada to provide a quantitative measure of achievement for federally regulated private sector employers and Crown corporations. An "A" rating indicates a strong performance in all indicators; "B" indicates good performance, but problems persist; and "C" indicates average to less than average performance. For more information on these ratings, visit www.hrsdc.gc.ca

⁵ Employment Equity Act employers performance rating data for 2011-12 and 2012-13 wasn't available at the time this report was published. The performance rating system is currently under review by Human Resources and Skills Development Canada.

Workforce analysis

By province and gender

	2010-11	2011-12	2012-13
Alberta	183	185	186
116 female (F)		118 F	116 F
67 male (M)		67 M	70 M
British Columbia	61	62	61
37 F		34 F	36 F
24 M		28 M	25 M
Manitoba	75	72	69
51 F		48 F	45 F
24 M		24 M	24 M
New Brunswick	77	86	88
58 F		64 F	65 F
19 M		22 M	23 M
Newfoundland and Labrador	4	4	4
3 F		3 F	3 F
1 M		1 M	1 M
Nova Scotia	10	12	11
5 F		6 F	6 F
5 M		6 M	5 M
Ontario	263	266	276
150 F		160 F	165 F
113 M		106 M	111 M
Prince Edward Island	12	12	13
8 F		7 F	8 F
4 M		5 M	5 M
Quebec	111	116	120
63 F		65 F	71 F
48 M		51 M	49 M

Saskatchewan	846	874	913
513 F		535 F	552 F
333 M		339 M	361 M
Total	1,642	1,689	1,741
1,004 F (62%)		1,040 F (62%)	1,067 F (61%)
638 M (38%)		649 M (28%)	674 M (39%)

By employment contract, status and gender

	2010-11	2011-12	2012-13
Permanent	1,550	1,589	1,634
1,441 full-time (F/T)		1,490 F/T	1,545 F/T
109 part-time (P/T)		99 P/T	89 P/T
938 F		971 F	996 F
612 M		618 M	638 M
Short-term, student or term	92	100	107
82 (F/T)		88 F/T	94 F/T
10 (P/T)		12 P/T	13 P/T
66 F		69 F	71 F
26 M		31 M	36 M
Total	1,642	1,689	1,741 ¹

¹ Typically FCC uses "more than 1,600" as our employee number, which includes active, leave without pay, and paid leave permanent employees. However, for the purposes of this report, and per [Global Reporting Initiative \(GRI\)](#) criteria, this employee number also includes short-term, student or term employees.

Average sick leave

	2010-11	2011-12	2012-13
Average sick days reported per employee	5.3	4.7	5.2 ²

² Compared to the Statistics Canada 2011 national average of 7.7 days.

Average hours of training per employee

	2010-11	2011-12	2012-13
New employee (less than two years)	New data tracking process in place as of 2011-12 ¹	15.78	49.80
Existing employee (more than two years)	New data tracking process in place as of 2011-12 ¹	9.67	34.43

¹ Prior to 2011-12, employee training data was tracked differently than it is today. To allow for consistent reporting, 2010-11 data isn't included here.

Employee survey results – CSR

Several years ago, FCC added a number of specific questions to our Aon Hewitt employee survey about our efforts to be a socially, economically and environmentally responsible corporation.

Since 2010, all scores have either increased or remained at high levels. We attribute this to several factors, including increased communication to employees about FCC's corporate social responsibility efforts, the expansion of [FCC Drive Away Hunger](#), and the introduction of [FCC Think Green](#), our internal environmental footprint reduction program.

Here's a snapshot of our survey questions and results, including a comparison to the 2012 [Best Employers in Canada](#):

	2010	2011	2012	2012 Best Employers in Canada
This is a socially and environmentally responsible organization.	92%	92%	95%	88%
This organization is fair, respectful and honest with customers/clients.	97%	96%	97%	91%
Individual differences of gender, race, ethnicity, sexual orientation, religion, age, etc. do not affect the way people are treated here.	93%	94%	95%	89%
Our organization plays an active role in the community.	94%	94%	95%	86%
This organization considers long-term social, environmental and economic impacts when it makes decisions.	81%	77%	84%	71%
This organization's communications have helped me gain a good understanding of what we are doing to be socially and environmentally responsible.	71%	77%	85%	72%
This organization works to minimize the impact of its operations, products/services on the environment.	84%	78%	85%	74%
This organization discloses its environmental practices.	64%	70%	79%	67%
This organization supports the development of products/services with positive environmental benefits.	74%	75%	80%	70%
This organization has strategies/activities that are environmentally responsible.	71%	74%	83%	71%
This organization effectively communicates the actions we are taking to minimize our impact on the environment.	64%	68%	78%	67%



Environment

We improve our environmental performance and support the industry with tools and knowledge to do the same.

Green champions lead by example

As part of [FCC Think Green](#) - the corporation's environmental footprint reduction program - employees are playing a vital role as agents for change.

"Reusing things was just a way of life when I was growing up on the farm. I was recycling before it was cool," says Cheryl Bunnell, a Coordinator on FCC's Marketing team and an FCC Think Green champion. "I think the green champion concept has just been awesome in changing the day-to-day habits of people, not just at work, but also at home, and that can be really powerful stuff when you look at the big picture."

Green champions are FCC employees who volunteer to act as local campaigners in their office or business division to help the corporation reduce its environmental footprint through action and communication. Not only is the initiative getting employees to change their practices when it comes to reducing printing, power and water use, it's also changing people's attitudes toward protecting the environment.

"We used to think that just because we recycled pop cans, that meant we were environmentally conscious," says Wietse Jagersma, a Senior Relationship Manager in Red Deer, Alta, and the green champion for his office. "But, once we started talking about it in

"I'm so proud when I take our new employees around and show them all the recycling we're doing"

our office, you realize there are really simple things we can all do to make a big impact. It's been really cool to see how people are now shutting off their computers at night, turning off lights and printing on both sides. It's been a very subtle, but effective mind shift."

Both Wietse and Cheryl agree that the green champions will continue to play a crucial role as FCC Think Green continues to evolve.

"I'm so proud when I take our new employees around and show them all the recycling we're doing, and tell them about all the different types of recycled paper and environmentally sound practices we're using in our print shop," says Cheryl. "Our employees are now being introduced to a 'green' way of thinking right from the start at FCC and that's a great thing."



Highlights



Taking FCC Think Green to the next level

- Since launching [FCC Think Green](#) in March 2012, we've run three campaigns focused on paper, waste and travel.
- FCC introduced the green champions program, which saw 32 employees across the country volunteer to champion environmental efforts at FCC and help their co-workers make changes in their day-to-day activities.
- As part of the travel campaign, we launched a corporate office employee commute survey about employees' primary modes of transportation. The total annual emissions resulting from corporate office employee commuting is 610 tonnes carbon dioxide equivalent (CO₂e).

Survey respondents told us that:

- 37 per cent are single occupant drivers
- 28 per cent are vehicle passengers
- 16 per cent use public transit
- 14 per cent walk
- three per cent carpool with three or more occupants
- two per cent cycle

Sharing environmental knowledge and ideas with the industry

- We published two issues of our [Knowledge Insider](#) publication on the topics of energy and water. The

Energy issue shares ideas about the emerging energy landscape and the tension between sustainability and profitability. [The Water issue](#) focuses on how Canadian agribusiness owners can strategically monitor water trends and navigate risk, including the projected supply-demand gap in water resources.

- Each year, [FCC Management Software](#) partners with the [Canadian Horticultural Council \(CHC\)](#) to host a series of workshops across Canada for fruit and vegetable growers and packers. These workshops increase awareness of the [CanadaGAP \(Good Agricultural Practices\)](#) food safety/traceability program and requirements, and share some practical tools about records management and audits. In 2012-13, 13 workshops were held, from Victoria, B.C., to Kentville, N.S.

Priorities	Measures	2010-11 performance	2011-12 performance	2012-13 performance	Impact	Future plans
Reduce our greenhouse gas (GHG) emissions and environmental impact	<ul style="list-style-type: none"> Total GHG emissions in tonnes (t) carbon dioxide equivalent (CO₂e) <ul style="list-style-type: none"> • 8,031 t CO₂e <ul style="list-style-type: none"> - office energy: 5,502 t - air travel: 1,134 t - vehicle travel: 1,082 t - paper: 313 t • 8,386 t CO₂e <ul style="list-style-type: none"> - office energy: 5,842 t - air travel: 1,123 t - vehicle travel: 1,214 t - paper: 207 t • 8,442 t CO₂e <ul style="list-style-type: none"> - office energy: 5,927 t - air travel: 1,167 t - vehicle travel: 1,099 t - paper: 249 t Revenue in millions of Canadian dollars <ul style="list-style-type: none"> • \$1,011.50 • \$1,119.80 • \$1,139.40 Total GHG emissions in tonnes (t) carbon dioxide equivalent (CO₂e) per revenue in millions of Canadian dollars <ul style="list-style-type: none"> • 7.94 t CO₂e • 7.49 t CO₂e • 7.41 t CO₂e 				FCC is growing its business responsibly and managing its resources - between 2010-11 and 2012-13, revenue grew by 12.64 per cent and GHG emissions by only 5.12 per cent	To carry out a comprehensive energy audit of select FCC offices to identify opportunities for retrofits, utility cost savings, and/or emission reductions
Develop and share tools, knowledge and environmental products	<ul style="list-style-type: none"> Number of dollars loaned to customers who are advancing environmental practices <ul style="list-style-type: none"> • Energy Loan - \$33 million • FCC Enviro-Loan - \$1.5 million 	<ul style="list-style-type: none"> Energy Loan - \$26.7 million FCC Enviro-Loan - \$836,659 	<ul style="list-style-type: none"> Energy Loan - \$14.3 million¹ FCC Enviro-Loan - \$397,531¹ 	<ul style="list-style-type: none"> Energy Loan - \$14.3 million¹ FCC Enviro-Loan - \$397,531¹ 	Customers have the financing they need to switch to renewable energy sources for their operations	To develop a process to identify other FCC loan products that customers are using to advance their environmental practices
Identify and evaluate environmental risks²	<ul style="list-style-type: none"> *New* Number of real property loans that receive an environmental risk assessment 	<ul style="list-style-type: none"> 8,321 	<ul style="list-style-type: none"> 9,022 	<ul style="list-style-type: none"> 9,445 	FCC identifies the environmental risk related to customer property to ensure that environmental impacts are well managed and mitigated where possible	To continue to require environmental assessments for each new real property loan

¹ The [Energy Loan](#) and [FCC Enviro-Loan](#) are niche products that enable our customers to increase the sustainability of their operations. The Energy Loan received a great response when it was first introduced in 2010, particularly in Ontario due to the Ontario Power Authority's microFIT program. Since then, demand for the Energy Loan has slowed. Customers continue to have the opportunity to use other FCC custom loan products to advance their environmental practices. In 2013-14, FCC plans to develop a process to identify these instances in order to inform decision-making with respect to loan products.

² To protect the environment and mitigate identified risks, FCC requires environmental assessments on all real properties used by customers to secure financing. The lending decision process also requires customers to complete a Customer's Environmental Declaration Form. As a federal Crown corporation, FCC is a federal authority with accountabilities under the [Canadian Environmental Assessment Act, 2012](#) (CEAA 2012). We don't provide financing to projects or activities that will cause significant adverse environmental effects.

FCC GHG emissions

In 2011-12, the CSR team analyzed the areas of FCC operations that impact the environment. We looked at FCC's core business and best practices, and used the [Greenhouse Gas Protocol \(GHG Protocol\)](#) to evaluate environmental impacts and emissions according to scope. Based on this assessment, we determined FCC's energy use from buildings, employee air and vehicle travel, and paper use have the most significant environmental impact.

In terms of employee vehicle and air travel, these are addressed under FCC's travel and expense policy. Within the last year, FCC revised this policy to be more explicit around making cost-effective and environmentally-sound transportation decisions. The policy encourages employees to travel together on corporate business and use mass transit options to and from airports wherever possible. In 2012-13, FCC employees travelled 520,464 fewer vehicle kilometres than the year before (equal to 114.9 GHG emissions) while the number of loans FCC disbursed increased. This is particularly noteworthy since travelling to customers is part of FCC's core business. Proximity to customers is also a factor in determining office locations, relocations and closures.

(tonnes of CO ₂ equivalent)	2010-11	2011-12	2012-13
Scope 1: Direct emissions			
Natural gas	1,136.7	1,182.3	1,350.3
Diesel	3.6	6.1	0.7
Propane	0.0	0.0	2.2
Gasoline	0.2	0.3	0.0
Fuel oil	0.0	1.1	0.0
Scope 2: Indirect emissions			
Electricity	4,362.0	4,652.0	4,573.9
Scope 3: Indirect emissions			
Air travel	1,133.7	1,123.1	1,167.5
Vehicle travel	1,082.2	1,213.6	1,098.7
Paper use	312.5	207.0	248.6
Total emissions	8,030.9 ¹	8,385.5 ²	8,441.9 ³

¹2010-11: Based on an assessment of 10 out of 106 offices, representing 50 per cent of FCC's total square footage.

²2011-12: Based on an assessment of 58 out of 110 offices, representing 73 per cent of FCC's total square footage.

³2012-13: Based on an assessment of 37 out of 104 offices, representing 55 per cent of FCC's total square footage.

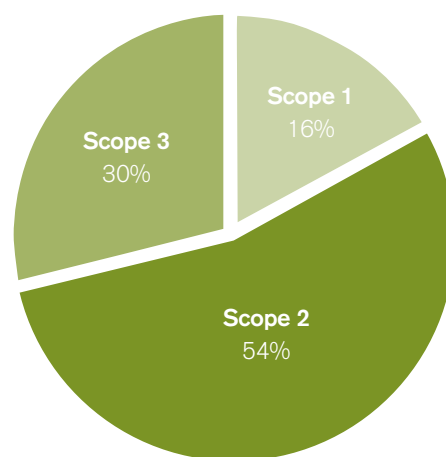
FCC measures and reports its direct and indirect GHG emissions into three broad scopes according to GHG Protocol accounting principles.

Scope 1: Direct GHG emissions from sources that are owned and/or controlled by FCC (for example, on-site fuel combustion).

Scope 2: Emissions created from the consumption of purchased electricity that occurs off-site but is still attributable to FCC's activities.

Scope 3: Emissions from sources not owned or controlled by FCC but still integral to FCC operations (for example, emissions attributable to airlines that FCC employees use for business travel).

The 2012-13 GHG emission assessment is based on a representative sample of 55 per cent of FCC's total office square footage. Although this is a smaller sample than last year's, FCC focused on opportunities to streamline future data collection and improve data accuracy, by accessing utility provider accounts for our leased facilities.



GHG emissions by scope

Scope	Emissions (tCO ₂ e)
Scope 1	1,353
Scope 2	4,574
Scope 3	2,515
TOTAL	8,442

FCC paper use

FCC's paper use has grown as our business has expanded, although this has begun to stabilize in the last two years. Purchasing paper with higher post-consumer waste content continues to be an area of focus for FCC. Future plans around paper use will focus on strategies to reduce overall consumption.

	2010-11	2011-12	2012-13
FCC paper use per full-time employee (FTE)			
Total paper use in tonnes (t)	131.0	179.8	191.6
Number of FTEs	1,680	1,689	1,741
Total paper use by weight in kilograms (kg) per FTE	77.0	106.5	110.1
Average post-consumer recycled content of paper (%)	12.9	26.9	23.4

FCC energy use

	2010-11	2011-12	2012-13
FCC energy use per full-time employee (FTE)			
Total energy use in gigajoules (GJ)	54,637.7	58,920.6	62,580.2
Total direct energy use in GJ; share from renewable sources (%) ¹	23,094; 0% ²	24,254; 0% ³	27,803; 0% ⁴
Total indirect energy use in GJ; share from renewable sources (%) ¹	31,544; 33.8% ²	34,667; 35.8% ³	34,777; 36.7% ⁴
Number of FTEs	1,680	1,689	1,741
GJ of energy per FTE (GJ/FTE)	32.5	34.9	34.9
FCC energy use per office square footage (ft²)			
Total energy use in gigajoules (GJ)	54,637.7	58,920.6	62,580.2
Total office square footage (ft ²)	518,586	563,104	568,259
GJ of energy per square footage (GJ/ft ²)	0.105 ⁵	0.105	0.110
Heating degree days, Canada ⁶	4,142	3,641	3,944

¹ Renewable energy refers to hydro, solar, wind, and tidal sources.

² Source: [Canada's Greenhouse Gas Inventory, National Inventory Report](#) 1990 – 2011, Environment Canada. Figures for 2009 were used for the 2010-11 fiscal year due to data availability.

³ Source: [Canada's Greenhouse Gas Inventory, National Inventory Report](#) 1990 – 2011, Environment Canada. Figures for 2010 were used for the 2011-12 fiscal year due to data availability.

⁴ Source: [Canada's Greenhouse Gas Inventory, National Inventory Report](#) 1990 – 2011, Environment Canada. Figures for 2011 were used for the 2011-12 fiscal year due to data availability.

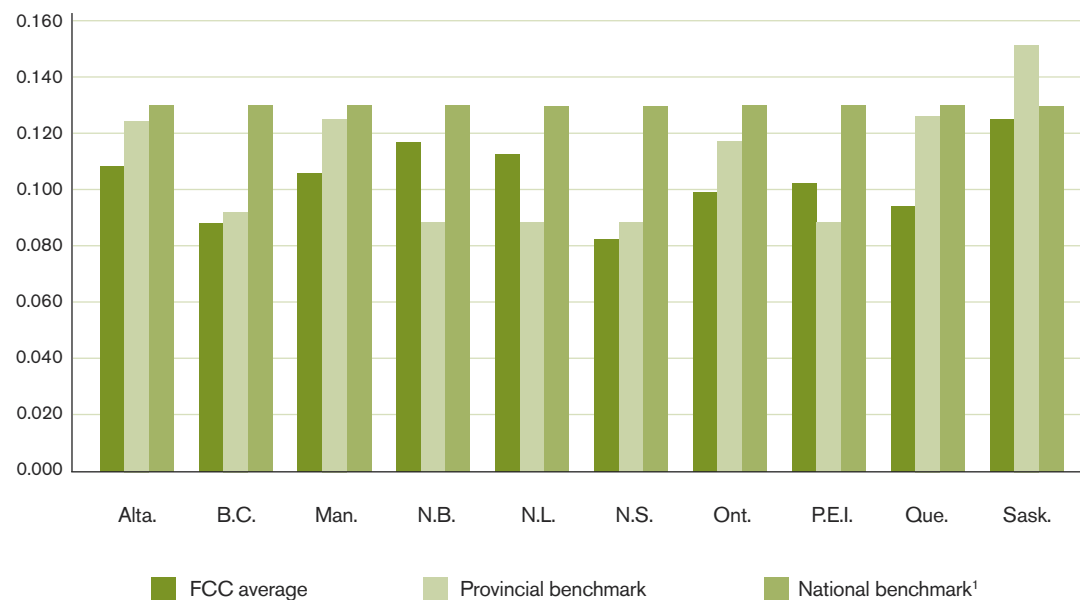
⁵ In the 2011-12 FCC CSR report, the gigajoules of energy per square footage for 2010-11 was shown as 0.110. However upon further review, it was found that this number should have read 0.105 as reflected here.

⁶ Source: National Climate Data and Information Archive, Environment Canada. <http://www.cga.ca/wp-content/uploads/2011/02/Chart-2-Heating-Degree-Days18.pdf>

Over the last three years, FCC has acquired additional office space to allow for expansion into new markets. The marginal increase of energy intensity per square footage in 2012-13 over the previous year is partly due to climate variability. In 2012-13, there were 3,944 heating degree days (HDDs) compared to 3,641 in 2011-12. This means that more energy was required to maintain an optimal office temperature.

HDD reflects the demand for energy needed to heat an office. It's derived from measuring the average outside air temperature and is compared to the minimum office temperature outlined in the Workplace Hazardous Materials Information System (WHMIS), which is 18° Celsius (C). HDDs are calculated by taking the high and low temperature for a day, averaging them to form a single value, and then subtracting it from the minimum office temperature set by WHMIS. The number of HDDs for a day with an average temperature of -10° C would be 28 (for example $-10^{\circ}\text{C} - (+18^{\circ}\text{C}) = 28$ HDDs). The number of HDDs can be calculated in a given year or month to provide a snapshot of overall climate variability.

FCC office building energy intensity by province, 2012-13



FCC building energy intensity vs. benchmarks² (GJ/ft²)

¹ The national energy intensity benchmark has been adjusted based on FCC's provincial office distribution because FCC office square footage is higher in some provinces and lower in others (for example, in Saskatchewan, it's 39 per cent). This enables us to more accurately compare the FCC average and national benchmark.

² Source for provincial and national benchmark: NRCAN (2013) Comprehensive Energy Use Database, 1990 to 2011, Office of Energy Efficiency, Natural Resources Canada, March 2013. http://oee.nrcan.gc.ca/corporate/statistics/neud/dpa/comprehensive_tables/list.cf

FCC's average office building energy intensity is higher than the national and/or provincial benchmarks in three provinces (New Brunswick, Newfoundland and Prince Edward Island), partly due to a small number of offices and small sample size.

FCC's average building energy intensity is 0.11 GJ/ft², compared to a national FCC-specific blended average benchmark of 0.13 GJ/ft². In other words, FCC building energy intensity is 18.2 per cent below the adjusted national average.

In 2013-14, FCC will conduct a comprehensive audit of select FCC offices above provincial and/or national averages to identify opportunities for retrofits, utility cost savings and emission reductions.



About this report



Our report scope and boundary

FCC's annual CSR report provides our stakeholders with an overview of our economic, social and environmental performance.

The 2012-13 report measures our CSR performance for the fiscal year (April 1, 2012, to March 31, 2013) in our five focus areas. Our previous report, Steady Steps Forward, was published in October 2012. All reports are available online at www.fcc.ca.

This report doesn't include the performance of our business partners through the FCC Alliance network or FCC Ventures.

Many of the scope, boundary or measurement methods applied in this report have changed since 2011-12:

- We've added FCC's strategic themes and 2020 vision to better show how we've integrated CSR into our business.
- The stakeholder engagement section includes details on how we engage with stakeholders and how often.
- The financial performance section includes a more detailed breakdown of our administration expenses.
- Throughout the report, 2010-11 and 2011-12 performance data has been added or restated to show year-over-year variance.

- In the performance tables for each focus area, an impact column shows the benefits our CSR efforts have on our stakeholders, and a future plans column shares our future commitments.
- In the Agriculture and food section, we've removed "FCC Vision Panel respondents who say their farms or businesses will be better off in five years." This measure refers to our optimism in agriculture survey, which has been discontinued.
- In the Community section, we've added two measures around FCC Drive Away Hunger – "Number of partners involved in FCC Drive Away Hunger" and "Number of schools involved in FCC Drive Away Hunger." For more information, see page 28.
- In the Employees section, we've added a measure – "Leadership effectiveness score" and have paused reporting on our Employment Equity Act employers performance ratings while the rating system is reviewed. For more information, see page 36.
- In the Employees section, we've added employee survey results around CSR, with an FCC year-over-year comparison and a comparison to the 2012 Best Employers in Canada.
- In the Environment section, we've added a measure – "Number of loans that receive an environmental risk assessment."

- The glossary at the end of the report improves the usability and readability of the report, and provides readers with more information about FCC's products and services.

Our process

This report was prepared using the Global Reporting Initiative (GRI) G3.1 Sustainability Reporting Guidelines. GRI is a non-profit organization that promotes economic sustainability. It provides a comprehensive sustainability reporting framework that is widely used around the world. For more information about GRI, visit www.globalreporting.org.

Within the GRI, this report is a self-declared C level. Our GRI Content Index, which lists the GRI indicators we report on, can be found on page 49 to 51. In addition, GRI has provided a third-party application level check of the report. Our check statement can be found at fcc.ca/csreport.

Our CSR team is responsible for planning, executing and reporting, with input from CSR working group members from across the corporation, including Corporate Communication, Facilities and Administration, Finance, Human Resources, Legal, Marketing, Research and Operations. Once a material issues strategy is developed and executed in 2013-14, the resulting issues identified by stakeholders will help inform future reports.

GRI content index

Standard Disclosures: Profile

1. Strategy and analysis

Profile disclosure	Description	Page number
1.1	Statement from the most senior decision-maker of the organization	14-16, 48

2. Organizational profile

Profile disclosure	Description	Page number
2.1	Name of the organization	1
2.2	Primary brands, products and/or services	40-43 in 2012-13 FCC Annual Report at fcc.ca/annualreport
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries and joint ventures	18-19, 40-43 in 2012-13 FCC Annual Report at fcc.ca/annualreport
2.4	Location of organization's headquarters	10
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	10
2.6	Nature of ownership and legal form	10
2.7	Markets served, including geographic breakdown, sectors served and types of customers/beneficiaries	44-46 in 2012-13 FCC Annual Report at fcc.ca/annualreport
2.8	Scale of the reporting organization	10 in this report, 44-46 in 2012-13 FCC Annual Report at fcc.ca/annualreport
2.9	Significant changes during the reporting period regarding size, structure or ownership	12

Standard Disclosures: Profile

2. Organizational profile (continued)

Profile disclosure	Description	Page number
2.10	Awards received in the reporting period	11

3. Report parameters

Profile disclosure	Description	Page number
3.1	Reporting period (for example, fiscal/calendar year) for information provided	48
3.2	Date of most recent previous report (if any)	48
3.3	Reporting cycle (annual, biennial, etc.)	48
3.4	Contact point for questions	3, 54
3.5	Process for defining report content	8, 48
3.6	Boundary of the report (for example, countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers)	48
3.7	State any specific limitations on the scope or boundary of the report	48
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations and other entities that can significantly affect comparability from period to period and/or between organizations	48

Standard Disclosures: Profile

3. Report parameters (continued)

Profile disclosure	Description	Page number
3.10	Explanation of the effect of any re-statements of information provided in earlier reports and the reasons for such re-statements (for example, mergers/acquisitions, change of base years/periods, nature of business, measurement methods)	48
3.11	Significant changes from previous reporting periods in the scope, boundary or measurement methods applied in the report	48
3.12	Table identifying the location of the standard disclosures in the report	49-51

4. Governance, commitments and engagement

Profile disclosure	Description	Page number
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks such as setting strategy or organizational oversight	6 in this report, 14-18 in 2012-13 FCC Annual Report at fcc.ca/annualreport
4.2	Indicate whether the chair of the highest governance body is also an executive officer	6
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members	15, 18 in 2012-13 FCC Annual Report at fcc.ca/annualreport
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	7

Standard Disclosures: Profile

4. Governance, Commitments and Engagement (continued)

Profile disclosure	Description	Page number
4.14	List of stakeholder groups engaged by the organization	8-9
4.15	Basis for identification and selection of stakeholders with whom to engage	7

Standard Disclosures: Performance Indicators

Economic

Profile disclosure	Description	Page number
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings and payments to capital providers and governments	11

Environmental

Profile disclosure	Description	Page number
EN1	Materials used by weight or volume	44
EN3	Direct energy consumption by primary energy source	45
EN4	Indirect energy consumption by primary energy source	45
EN16	Total direct and indirect greenhouse gas emissions by weight	43
EN17	Other relevant indirect greenhouse gas emissions by weight	43

Standard Disclosures: Performance Indicators

Environmental (continued)

Profile disclosure	Description	Page number
EN 29	Significant environmental impacts of products and other goods and materials used for the organization's operations and transporting members of the workforce	43

Social: Labour practices and decent work

Profile disclosure	Description	Page number
LA1	Total workforce by employment type, employment contract and region	37
LA7	Rates of injury, occupational diseases, lost days and absenteeism, and number of work-related fatalities by region	37 The only item under LA7 that is material to FCC is the absentee rate.
LA10	Average hours of training per year per employee by employee category	38 We will report on training hours by gender in 2013-14.
LA12	Percentage of employees receiving regular performance and career development reviews	36
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership and other indicators of diversity	37 FCC currently measures the breakdown of employees according to gender, and will consider measuring and reporting on the other items under LA13 in 2013-14.

Standard Disclosures: Performance Indicators

Social: Society

Profile disclosure	Description	Page number
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	8, 32

FCC products, services and programs

The following is an extensive list of FCC's products, services and programs. Selecting any of the highlighted words will take you to further information on the FCC website.

Agriculture and food

- Our Young Farmer initiatives support young people at every stage of their agriculture careers with financing, learning opportunities and more.
- We help build success for young farmers with products such as the Transition and Young Farmer loans.
- Our FCC Learning events help producers navigate the complexities of the evolving agriculture industry.
- Our valuable agricultural news and information publications are offered free of charge and include FCC Express, AgriSuccess, Knowledge Insider and the Farmland Values Report.
- FCC Management Software is Canada's leading farm management software for producers and gives our customers easy-to-use tools to plan, manage and grow their businesses.
- We work with national and regional industry associations to strengthen and grow the agriculture industry. This includes participating in events and meetings to share knowledge and solicit input and feedback on issues facing the industry.

- We help producers keep safety top of mind by presenting Canadian Agricultural Safety Week in partnership with the Canadian Agricultural Safety Association, the Canadian Federation of Agriculture and Agriculture and Agri-Food Canada.
- Our FCC Ag Safety Fund raises awareness about agricultural safety and provides farm owners and operators with training and information to incorporate safe farm practices into their operations.
- Since 2006, we've conducted research with Canadian producers and agribusiness and agri-food operators about their views on the state of agriculture through the FCC Vision Panel – a 9,000-member research advisory group representing small to large Canadian producers and agribusinesses across all sectors.

Community

- Our flagship community investment program, FCC Drive Away Hunger, focuses on reducing hunger in Canada.
- Through the FCC AgriSpirit Fund, we give \$1 million in annual funding to rural community groups across Canada.
- Our FCC Regina Spirit Fund is an annual \$100,000 fund that supports community enhancement projects in Regina, Sask.

- Through the FCC Expression Fund, we give a total of \$50,000 to projects that promote the vitality of official language minority communities and help residents express the cultural and linguistic diversity of their areas.
- Our employee volunteer program includes employee volunteer monthly draws, community team volunteer projects and an employee matching donation program.

Customers

- We serve our customers through more than 100 offices, located primarily in rural Canada.
- We provide our customers with products and services tailored to their unique needs. Customers can choose lending options that match their business plans and goals.
- We partner with agribusiness and agri-food producers to expand into new markets, improve efficiency and capacity, adopt new technologies and take advantage of opportunities.
- We offer a convenient online service that allows customers to access up-to-date information about their online accounts and loan payment schedules.
- Our customer support programs are a regular part of our business, and we encourage customers to contact us if they need assistance.



Employees

- We provide employees with ongoing training on how to apply FCC's cultural practices, including a program called Culture 101, which is delivered by other employees.
- Our monthly culture articles, written by the President and CEO, address issues ranging from shared accountability to acknowledging others. Leaders are responsible for discussing these articles with their teams.
- We support the development of our leaders with five learning programs: New Manager Orientation Program (orients new leaders), Leadership Excellence and FCC Leadership Principles (provides fundamental knowledge on leadership), The Will and the Skill (builds on our existing organizational culture) and alignment training (helps lead change and coaches employees to embrace new ways of doing things).
- Complementary to The Will and the Skill program, our Leading from Within organizational culture training is required for employees.
- Our Diversity Advisory Committee, made up of employees from across the corporation, supports FCC's employment equity plan.
- To broaden our understanding of the skills and abilities of people in the four employment equity

groups, we partner with diversity organizations that offer their clients work placement programs. Through these partnerships, some work placement candidates have become full-time FCC employees.

- To improve FCC's visibility among members of the four employment equity groups, we're present at universities, colleges, community events and career fairs across the country.
- Our Aboriginal Summer Student Program provides students with work experience that helps prepare them for entry into employment at FCC upon graduation.
- To provide superior service in both official languages, we offer language training programs for employees in bilingual positions.
- Our Employee and Family Assistance Program enables employees and their families to access confidential counselling, advisory and information services.
- Our FCC Health and Safety Policy Committee, made up of management and employee representatives, ensures that safety is top of mind throughout the corporation.
- Our online training programs help employees efficiently gain the skills and knowledge they require to be successful in their positions.

Environment

- We measure the GHG emissions of our internal operations each year by collecting corporate-wide information on paper consumption, vehicle and flight travel, and fuel and electricity consumption at our corporate and field offices.
- We promote nationally recognized environmental days such as [Canadian Environment Week](#) and [Earth Day](#), and offer learning opportunities at our corporate office.
- Our [FCC Enviro-Loan](#) and [Energy Loan](#) products help customers enhance their environmental performance and reduce environmental risk.
- We work with customers to assess their environmental risks through questionnaires, site inspections and assessment reports. FCC also has accountabilities under the [Canadian Environmental Assessment Act, 2012 \(CEAA 2012\)](#).
- Our internal print shop is [Forest Stewardship Council® \(FSC®\)](#), certified by the Rainforest Alliance. This means that we ensure that paper used comes from well managed forests and other responsible sources.





In pursuit of being a good corporate citizen,
FCC partners with



To help reduce our impact on the environment, we no longer print paper copies of our CSR report and encourage you to read the report online. We'll develop a more interactive online presence in 2013-14. Our current and past CSR reports are available in both English and French.

To provide feedback about this report or FCC's CSR efforts, email the Director of Corporate Social Responsibility at csr@fcc-fac.ca.

