



AGRICULTURE AND FOOD

COMMUNITY

CUSTOMERS

EMPLOYEES

ENVIRONMENT





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A portrait of a middle-aged man with short, dark hair, wearing a dark blue suit jacket, a light blue dress shirt, and a yellow and blue striped tie. He is looking directly at the camera with a slight smile. The background is a blurred outdoor scene with a stone building and some greenery.

MESSAGE FROM **THE PRESIDENT AND CEO**

FCC is proud to serve the industry that feeds the world and we're committed to the ongoing sustainability and success of Canadian agriculture.

Message from the President and CEO (G4-1)

Canada's farm families, agribusinesses and agri-food operators are world leaders in providing safe, high-quality food, and the demand will only continue to grow. With growth comes opportunity and challenges, and the industry's ability to evolve and become more sustainable will be essential.

At FCC, we've established strategic priorities to advance our efforts in the near future and over the long term. Corporate social responsibility (CSR) is part of FCC's higher purpose – our deep commitment to the industry and the communities we serve that enables us to contribute to the success of Canadian agriculture.

CSR is also embedded in the Sustainable Business Success theme of our corporate strategy, enabling us to strengthen the agriculture industry through a range of projects and initiatives. FCC is at the table with industry associations and sustainability working groups to help advance stewardship and sustainability in agriculture. Our employees are passionate about advancing the industry and making a difference in communities across Canada.

Our mandate to support the industry through all cycles, and to enhance rural Canada, leads us to invest in the quality of life in rural communities. Those investments in turn help create the vibrant growth that attracts producers and farm families and supports the prosperity of communities across Canada.

And while these are good times for Canadian agriculture, the industry needs to keep pace with new realities and rising expectations. Fewer people are connected directly to farming in the 21st century and agriculture's social licence to operate is attracting increasing attention – and pressure – from consumers and retailers who want to know more about where their food comes from. Animal welfare, food safety and modern agricultural practices are topics of vital importance that offer opportunities for conversation and education.

Climate change is seen as an increasingly urgent priority that is commanding the attention of governments, industries and citizens around the world. Here at home, climate change and the related areas of water and soil conservation and agriculture research and innovation are priorities at the federal level. And while the longer-term aspects of climate continue to gain focus, so too do the challenges that producers face regarding the more immediate weather trends affecting their growing seasons and related business decisions.

Other trends having an impact on CSR priorities include the rapid evolution of technology and concerns about data security and privacy. And, perhaps, the trend with the most potential for positive change is that employees and future employees want to be part of organizations that value CSR and make it a priority.

Our employees are passionate about advancing the industry and making a difference in communities across Canada.

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Our progress in 2015-16 (G4-1)

We're pleased that 94% of our employees believe FCC is socially and environmentally responsible and we work hard to deliver on that trust. Our collective energy and commitment is making a difference, and our progress in 2015-16 includes the following:

- For the 13th consecutive year, we've been recognized as one of the top employers in Canada, achieving Platinum-level recognition in the Aon Hewitt survey. Our engagement score for 2015 was 83%, up from 79% last year and 5% higher than the average of the Platinum and Gold employers. The Platinum and Gold employers list is the replacement for the former 50 Best employers list.
- We're continuing our work to support and attract a workforce at all levels of FCC that represents the diversity of our customers, the communities in which we work and Canadian society as a whole. Among our initiatives, we participate in the University of Regina's Campus for All program to offer term employment to adults with intellectual disabilities, and we hired three employees in our first year with the program. We've also formed an Aboriginal Affinity Group. The group's vision is to create an environment that is inclusive, respectful and honours Aboriginal culture, history and traditions – and one that enables Aboriginal employees to reach their full potential.
- For the third consecutive year, FCC was named a Future 40 Responsible Corporate Leader by the Corporate Knights, an organization that strives to create a better world by empowering corporate sustainability.
- We partner with industry stakeholders to champion and create positive dialogue about Canadian agriculture through the Agriculture More Than Ever cause. With more than 450 partners and 2,000 advocates to date, Agriculture More Than Ever is sharing knowledge and resources and providing support to the industry. We also belong to a number of industry associations, including the Centre for Food Integrity, to help empower the industry to have the food conversations that will move the industry forward.
- We've increased our support to educate people of all ages about agriculture. We offer more than 100 informative FCC Learning events each year and we work with our partners to inspire and inform the next generation, including providing funding for 4-H; Agriculture in the Classroom activities; and Generation Ag, a new initiative to help teens discover the exciting potential of a career in agriculture.
- We're making progress in our efforts to be more environmentally responsible. Our emissions are continuing to decline year over year, and we're looking forward to reducing them further through the car pool program we're piloting for corporate office employees in 2016-17. We've also moved a number of corporate office employees into a LEED Certified Silver building built by our landlord that offers a range of environmental efficiencies.

And while these successes, and many others, are a clear indication we're on the right path, we still have work ahead to improve our performance. We're improving our corporate procurement practices to support our CSR objectives. We haven't kept up with the rapid evolution of technology to the extent we should have, so we're pursuing a more innovative, agile approach to our technology that I'm confident will get us where we need to be.

As we address these issues and others that lie ahead, we'll need to be creative. The path to being socially responsible isn't one size fits all, and there is space to innovate and design unique solutions that move us forward.

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The journey ahead (G4-1)

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That spirit of innovation supports our positive outlook on the challenges ahead. Climate change will continue to be a significant issue facing the agriculture industry. The pressures the industry is facing from consumers and retailers will continue to grow, challenging agriculture's social licence to operate. Technology will continue to evolve at a rapid pace and it will be a struggle for most businesses to keep up. We have a vital role in supporting the industry through these changes and helping to facilitate the conversations that need to happen to ensure the sustainability of agriculture in the years ahead.

FCC's goals for the next three to five years are ambitious and inspiring. Coming together to deliver great customer experiences is the central focus of our business strategy, and we'll

also continue to evolve our commitment to CSR and further integrate our corporate and CSR strategies.

Partnerships will be an ongoing priority as we strengthen relationships with our customers, the industry, NGOs and sustainability working groups. We'll work closely with our partners in the federal government to deliver on the commitments made to Canadians. We'll also enhance our focus on stakeholder engagement to ensure we understand consumer expectations while keeping them informed of modern agriculture practices.

I'm proud of our caring, dedicated employees and our shared commitment to keep agriculture vibrant for the long term. We invite you to read this report to learn more about our CSR efforts over the past year and respond to

our online survey. For each completed survey, FCC will donate \$5 to Food Banks Canada, up to \$5,000. Our partnership with our stakeholders is important and we value your input.

Michael Hoffort

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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.



Corporate profile (G4-3, G4-31)

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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 sixth annual CSR report. The report measures our CSR performance for the 2015-16 fiscal year, 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. For each completed survey, FCC will donate \$5 to Food Banks Canada, up to a total of \$5,000.

We focus our CSR activities on five areas: agriculture and food, community, customers, employees and environment.

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Our vision (G4-56)

The full agriculture value chain believes FCC is advancing the business of agriculture.

We are the place to obtain 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 a socially and environmentally responsible corporation.

FCC is 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 related to farming. The primary focus of the activities of the corporation shall be on farming operations, including family farms.

Our values

We are committed to advancing the business of agriculture. We do this by setting our sights high – working to benefit our customers and to help employees achieve their potential.

Our corporate values represent these 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.

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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 five major, long-term corporate priorities that will enable us to fulfil our vision and mission. We call these priorities our strategic themes.

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

1. Sustainable business success – How we remain viable and relevant to customers (Agriculture and food, Customers)

In 2020, FCC is financially strong and well respected by stakeholders. The corporation is a trusted partner that acts as a catalyst for bringing industry partners together to make Canadian agriculture stronger. Small and medium-sized producers across the country view FCC as their reliable long-term source of financing. Agriculture producers and agribusinesses see FCC as providing relevant products and services through all economic cycles. FCC maintains an appropriate level of capital and achieves a return on equity of 15% or higher.

2. Great customer relationships – How we achieve great customer relationships (Customers)

In 2020, FCC continues to build great customer relationships and views this as the key differentiator. We share our knowledge of the industry and create innovative financial products and services to help customers. The Customer Experience Index score indicates that two out of three customers (65%) rate their experience with FCC as five out of five.

3. Effective enterprise risk management – How we protect FCC and great customer relationships (Agriculture and food, Customers)

In 2020, excellent risk management ensures ongoing viability for FCC and protects great customer relationships. FCC has risk management processes and practices consistent with a federally regulated financial institution. We stay within our risk appetite and tolerances and maintain an appropriate level of capital.

4. Operational efficiency – How we afford great customer relationships (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% or lower.

5. High-performance culture – How we work together to achieve great customer relationships (Employees)

In 2020, FCC continues to be an employer of choice, with a culture that inspires employees to deliver great customer relationships. FCC's employee engagement score is greater than the average of the Platinum and Gold Employers in the Aon Hewitt study.

We share our knowledge of the industry and create innovative financial products and services to help customers.

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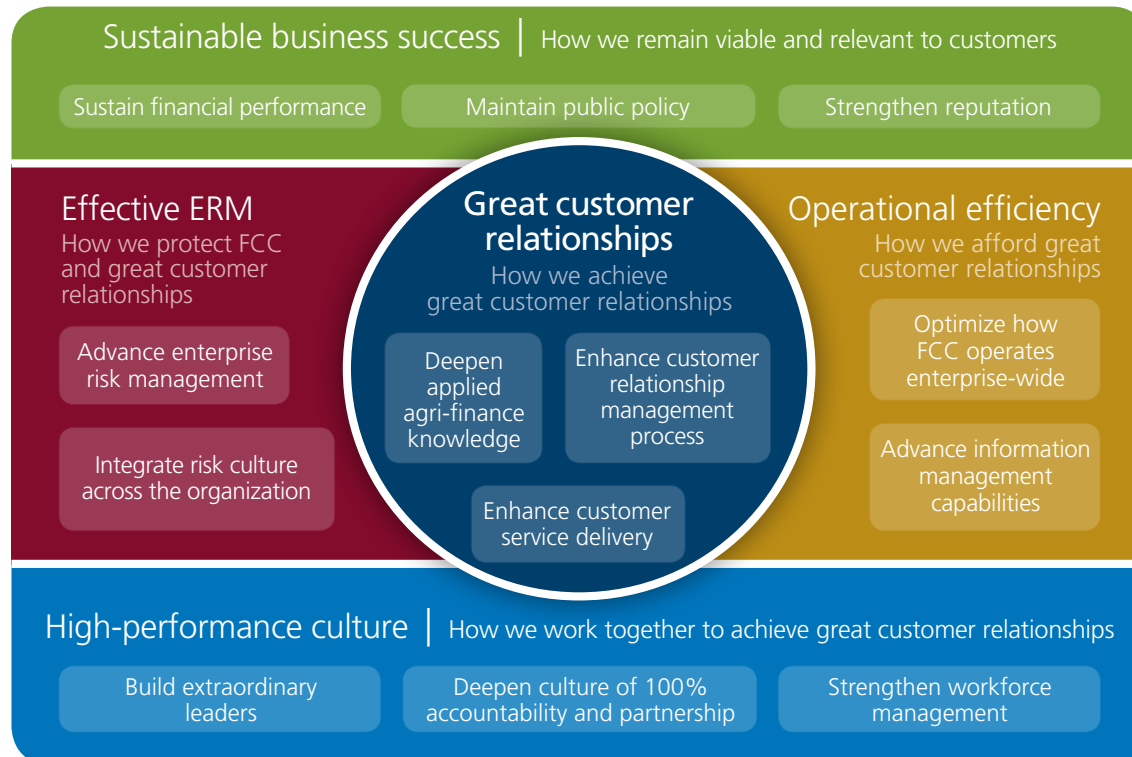
FCC corporate strategy map

Vision

The full agriculture and agri-food value chain believes FCC is advancing the *business of agriculture*.
 We are *the* place to obtain 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 a socially and environmentally responsible corporation.
 FCC is 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.

Mission

To enhance rural Canada by providing specialized and personalized business and financial solutions to farm families and agribusiness.



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Community

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

Agriculture and food

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



Customers

We focus on primary producers, as well as suppliers and processors along the agriculture value chain. We provide our customers with flexible, competitively priced financing, insurance, software, learning programs and other business services.

Employees

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



Environment

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

Corporate governance (G4-34)

FCC is governed by the Farm Credit Canada Act and the Financial Administration Act. Like other Crown corporations, FCC is subject to laws such as the Federal Accountability Act, Privacy Act, Access to Information Act, Canadian Labour Code, Employment Equity Act and Official Languages Act.

The FCC Board of Directors represents the breadth of Canadian agriculture. Its expertise contributes significantly to the corporation's vision and strategic development. The Board is responsible for the overall governance of the corporation. It ensures business activities are in the best interests of the corporation and the Government of Canada. The Board ensures FCC remains focused on our vision, mission and values, and fulfilling its public policy role.

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.

The Board is composed of 12 members, including the President and CEO and the Chair. Directors serve terms of up to four years and may be reappointed. They bring a combination of agriculture, business and financial experience to the task of governing a corporation that serves an increasingly complex industry. For

more information about the Board and senior management, including their biographies, visit fcc.ca (About FCC>Corporate Profile).

Board members participate in the strategic planning process and approve FCC's strategic direction and corporate plan. The Corporate Governance Committee reviews and makes recommendations to the Board with respect to sound governance practices. The committee also oversees FCC's policies on ethics, conflicts of interest and codes of conduct for employees and Board members. For more information on Board committees, remuneration and evaluation of Board performance, visit fcc.ca to read our 2015-16 Annual Report (About FCC>Corporate Profile).

FCC's Enterprise Management Team oversees our CSR program and is responsible for decision making on environmental, economic and social impacts. For more information on the Enterprise Management Team, visit fcc.ca.

CSR governance



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Code of conduct and ethics (G4-56)

At FCC, acting with integrity and maintaining the highest ethical standards are vital priorities. Each year, all employees, including senior management and 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 President and CEO or his direct reports, and a policy specifying how to address 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.



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Stakeholder engagement (G4-18, G4-24, G4-25)

At FCC, our CSR approach is centred on 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.

FCC worked with Canadian Business for Social Responsibility in 2010 to identify our list of stakeholders. We worked with our employees to develop a stakeholder map and key stakeholder groups based on the impact and influence the stakeholder has on FCC and vice versa. Our key stakeholder groups are:

- customers
- employees
- communities
- the agriculture and agri-food industry
- shareholders and elected officials
- the financial sector

The following chart outlines our stakeholder engagement activities (G4-26):

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 FCC Vision Panel 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

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Stakeholder engagement (G4-26)

Employees	
How we engage	How often
FCC invites feedback through 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 Enterprise Management Team attends a series of spring and fall meetings (which bring all employees together in their geographic area) and takes part in in-person employee question-and-answer sessions.	Annually
Employees take part in discussions with their leaders to review performance and discuss career development.	Semi-annually
Employees can participate in a communication panel to enhance communication across FCC.	Continually
Employees enhance their agriculture and finance knowledge through AgriCentre through internally created videos, articles and sector information. Employees can also post their own content to the site.	Continually
The President and CEO has a blog to share insights and obtain employee feedback.	Continually
The Enterprise Management Team has a blog to share insights and obtain employee feedback.	Continually



Employees take part in discussions with their leaders to review performance and discuss career development.

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Stakeholder engagement (G4-26)

Communities (where our customers and employees live and work)	
How we engage	How often
FCC conducts surveys of schools and partners of FCC Drive Away Hunger.	Annually
Formal and informal interactions occur between FCC and many community groups across Canada that 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.	Continually
FCC builds and conducts agriculture safety surveys on behalf of CASA.	Occasionally

Agriculture and agri-food industry (customers and select non-customer groups)	
How we engage	How often
The FCC Vision Panel, as described on page 16.	Continually
FCC continues to build and maintain mutually beneficial partnerships with agriculture industry organizations across the country whose objectives align with FCC’s strategic vision and goals. FCC supports over 200 agriculture industry associations, across Canada and sectors, through memberships and event and program sponsorships. Beyond the financial sponsorship that FCC offers, the sponsorship program builds relationships and grows advocacy among industry associations, their members and other industry influencers.	Continually
FCC provides learning opportunities for customers to grow their businesses by participating in FCC-sponsored forums, workshops, learning tours and special events.	Continually

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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 Director in Ottawa and others.	Continually
Formal and informal interactions occur between the FCC Board of Directors and the FCC Enterprise Management Team.	Bi-monthly
The Member of Parliament (MP) visitation program is an opportunity for FCC Vice-Presidents and District Directors across the country to provide information to, and solicit feedback from, their local MPs who represent both government and opposition caucuses.	Annually
FCC proactively seeks out opportunities to present FCC-specific information to standing committees or to House and Senate committees.	Occasionally

The financial sector	
How we engage	How often
FCC actively builds relationships, partners and shares information with financial institutions and credit unions at the local and national level.	Continually
FCC works closely with commercial Crown corporations to build relationships and share and learn information on initiatives and issues.	Continually

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Key concerns raised by stakeholders (G4-27)

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FCC has a defined approach to engage stakeholders. We strive to seek input and understand our stakeholders' needs so that we can better align our strategies and build input into our future activities. We encourage, and are responsive to, open and honest communication with all of our stakeholders. This sometimes requires us to answer some tough questions. Our Senior Leadership Team Exchange (an online forum for employees to submit questions to senior management about FCC's policies, practices and procedures) resulted in 10 CSR-related inquiries in 2015-16 with topics ranging from employee compensation to environmental responsibility.

We maintain an open dialogue with all stakeholders. Our customer complaint policy

is a commitment to hold ourselves accountable by responding to and resolving complaints at the most appropriate level. All complaints that come in through this channel are confidential.

Our Access to Information and Privacy Office responds to any inquiries that come in through that channel. Only access to information requests are listed publicly, as requests made under the Privacy Act are protected. FCC tables annual reports under both Acts that state the number of requests received. There was one significant access to information request reported in 2015-16. A complete list can be found at fcc-fac.ca/en/about-fcc/transparency-and-accountability/access-to-information.html.

Materiality (G4-18)

Content discussed in this report was informed by our materiality analysis conducted with stakeholders, analysis of other stakeholder engagement efforts and discussions with senior leaders at FCC.

Using best practices in stakeholder engagement, a list of issues were chosen based on their relevance to FCC and the agriculture industry. FCC surveyed the FCC Vision Panel, made up of customers and non-customers, along with FCC employees, to gauge the significance of these issues. Participants were asked to rank the issues in terms of importance to them and how important they feel the issue should be to FCC.

Over 1,900 stakeholders responded to the survey with 1,300 responses from the Vision Panel and 600 from employees. The results were compiled in 2014-15 and analyzed along with executive feedback that measured FCC's ability to influence and control the outcome of the issues, as well as the impact each issue has on our customers.

FCC is a member of the Canadian Roundtable for Sustainable Beef, the Canadian Roundtable for Sustainable Crops and the Canadian Horticulture Roundtable on Sustainability. In 2016, a new position was developed at FCC to manage and build stakeholder relationships.



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Material topics and boundaries (G4-19, G4-20, G4-21)

FCC's material topics	GRI G4 Aspects	Impact boundaries		
		Within FCC	Outside FCC	Page references
Access to markets – logistics and standards	n/a		Customers, agriculture industry, Government of Canada	32
Community investments	G4-EC1/FSS – Economic performance	Yes	Customers and their communities, employees and their communities, rural Canada	41
Customer relationships	G4-PR5/FSS – Product and services labelling		Customers	51
Data security and privacy	G4-PR8 – Customer privacy	Yes	Customers, employees, Government of Canada	49-50
Diversity	G4-LA12 – Diversity and equal opportunity	Yes	Customers, employees	58
Economic contribution	G4-EC1/FSS – Economic performance	Yes	Customers and their communities, Government of Canada, rural Canada, competitors	26 & 52
Employee engagement	G4-LA1 – Employment	Yes		57
Farm animal welfare	n/a		Consumers, customers, agriculture industry, Government of Canada	33
Food safety	n/a		Consumers, customers and agriculture industry	32
Food supply	n/a		Consumers, customers and agriculture industry	33

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FCC's material topics	GRI G4 Aspects	Impact boundaries		Page references
		Within FCC	Outside FCC	
Food traceability	n/a	Yes	Consumers, customers, agriculture industry, Government of Canada	32
Long-term environmental impact of agriculture	n/a	Yes	Customers and their communities, the agriculture industry, Government of Canada	71
Operational footprint	G4-EN1 – Materials G4-EN3 – Energy G4-EN15 – Emissions G4-EN16 – Emissions G4-EN17 – Emissions G4-EN30 – Transport	Yes	Employees and communities where operations exist	70
Rapid evolution of technology	n/a	Yes	Customers	52
Risk management	n/a	Yes	Customers, Government of Canada, rural Canada, competitors, agriculture industry	27
Succession planning	n/a	Yes	XX	57
Supporting the agriculture industry	n/a	XX	Customers and the agriculture industry	33
Training and education	G4-LA9 – Training and education	Yes	XX	57-58

Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes to or which it endorses (G4-15)

Canada Labour Code (including occupational health and safety) and legislation (including the Employment Equity Act and the Official Languages Act)

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The Precautionary Principle (G4-14)

The Precautionary Principle is not commonplace within the financial sector. FCC is committed to operating in an environmentally responsible manner. We hold ourselves to high standards and take the environment into consideration throughout our daily operating activities, from increased use of teleconferencing to duplex printing and using a wheat-based paper that has lower environmental impact during its creation.

We strive to make continuous improvements year after year with the efficiency of our building operations. While FCC does not own any of our office buildings, we work in partnership with landlords to implement environmentally friendly and energy-efficient changes. In 2015-16, those changes included the completion of the updates to the elevator system at corporate office (where nearly half of our employees work) that will realize significant efficiencies. Each year, we measure and report on our energy and electrical usage for most of our operations. The 2015-16 results can be found on page 72 of this report.

The existing FCC corporate office tower is a BOMA BEST®(Building Environmental Standards)-rated building. FCC is also leasing several floors in a new tower. The shell of the building is LEED Certified Silver and the core of the building follows LEED Certified Silver guidelines.



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List of memberships (G4-16)

For a list of organizations FCC holds memberships with, or otherwise supports, refer to the appendix A of this report.

FCC facts (G4-5, G4-6, G4-7, G4-9)

Status	Federal Crown corporation – Farm Credit Canada Act 1959
Corporate office location	Regina, Sask.
President and CEO	Michael Hoffort
Board Chair	Dale Johnston
Number of employees	More than 1,700
Number of offices	100
Number of customers	More than 100,000
Office locations	See fcc.ca (About FCC>Contact)
Public policy	See fcc.ca (About FCC>Corporate Profile>Public Policy Role)
Code of conduct and ethics	See fcc.ca (About FCC>Transparency and Accountability>Code of Conduct and Ethics)

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Financial performance (G4-EC1)

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 \$28 billion and 23 consecutive years of growth reflect our customers’ continued confidence in FCC.

(Millions of Canadian dollars)	2015-16	2014-15	2013-14
Direct economic value generated			
Revenue	1,157.3	1,514.7	1,255.4
Economic value distributed			
Operating costs	308.1	401.8	403.2
Employee wages and benefits	226.0	203.4	224.2
Payments to providers of capital (dividends)	90.4	126.1	50.3
Community investment	3.0	3.0	3.8
Economic value retained (economic value generated less economic value distributed)	529.9	780.4	573.9

*Restated due to accounting change in FCC ventures. (G4-22)

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FCC is a financially
self-sustaining
Canadian federal
Crown corporation.

Risk management (DMA)

As a financial institution, risk is inherent in virtually all FCC activities. FCC takes potential risks into account when lending to customers, delivering services and defining priorities.

FCC is diligent about enterprise risk management and integrates it with corporate initiatives and strategic planning across business lines. We continually improve our approach through implementation and execution of our enterprise risk management framework and measurement of activities against a formal risk appetite and tolerance statement that define and measure acceptable risk.

FCC completed implementation of recommendations resulting from a review of our risk management practices by the Office of the Superintendent of Financial Institutions. FCC has developed risk management objectives to maintain risk management practices consistent with federally regulated financial institutions.

Facility changes (G4-13)

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Location	Office opening, move, expansion or closure
Medicine Hat, Alta.	Move
Conexus Tower, Regina, Sask.	Move
Stonewall, Ont.	Move
Rivière-du-Loup, Que.	Move
Grand Falls, N.B.	Closure



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Supply chain (G4-12)

FCC's supply chain is typical of a business office operation (office supplies, equipment, office furnishings, apparel and other promotional items, etc.).

In 2014-15, FCC developed a Supplier Code of Conduct. Each of our suppliers is expected to apply the standards of this code within its own operations and throughout its supply chain. Implementation of this code has begun in some areas of FCC.

Summary of major FCC supplier changes (G4-13)

FCC entered into new information technology contracts for data and network services that will result in the corporation transitioning to a new supplier of these services in 2016-17.

We made a number of changes to lease agreements in 2015-16. FCC closed one office in New Brunswick and moved one Quebec office, one Manitoba office and one Alberta office. In each of the office moves, the existing lease agreement was terminated and a new lease agreement was entered into with a different landlord in the same city. We entered into two new lease agreements for our

corporate office buildings and consolidated our parking leases to two locations in downtown Regina. We also discontinued our contract with a Regina-based company for the supply of coffee to FCC's corporate office.

FCC entered into two construction contracts for leasehold improvements to one office in Alberta and one in Quebec, and a new contract was awarded that consolidated the majority of FCC's building security alarm monitoring services under a single national provider.

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AGRICULTURE AND FOOD

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



I grow **safe, healthy food**
for my family too.



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Partnerships with industry sustainability groups

We believe that sustainability and social licence – the level of public trust granted by the community at large and a particular entity's consumer base are vital to the future of agriculture as new technologies are developed and consumers become increasingly interested in where their food comes from and how it's produced and processed. Canadians will need to grow more food to feed a growing world, and farmers will need to have new technologies, advancements and the support of multiple stakeholders to make this happen. FCC is a member of the Canadian Roundtable for Sustainable Beef, Canadian Roundtable for Sustainable Crops and Canadian Horticulture

Roundtable on Sustainability. FCC's role is to partner with the industry and producers to help them be successful and add value to Canadian agriculture as a whole. FCC is here to support and assist producers as they adapt to any new changes in their standards of practice and explore emerging opportunities. As a lead partner in Agriculture More Than Ever, FCC also has a role to play in encouraging producers to be a positive voice for the industry. We do this by providing resources that dispel myths about how food is produced in Canada and by fostering a sense of pride throughout the industry. The food conversation is becoming more and more important, and our goal at FCC is to empower the industry to have those important conversations.

FCC is a member of the Canadian Round Table for Sustainable Beef, Canadian Roundtable for Sustainable Crops and Canadian Horticulture Roundtable on Sustainability.

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Ag education – Generation Ag and Agriculture in the Classroom partnership

One of the ways that FCC promotes agriculture as a vibrant, forward-looking industry is to connect with and inspire the next generation through our agriculture education initiatives. It's important to educate people on the industry that we're a part of and to help people, especially children, understand what agriculture is all about and how they can be a part of it. We support Canadian Agriculture Literacy Week, a national initiative by Agriculture in the Classroom to partner with elementary schools to educate children on agriculture and where their food comes from. In 2016, a total of 19,435 students participated in the program in 382 schools across Canada. Our partnership with Agriculture in the Classroom also includes a new program, Generation Ag, which we piloted in 2015. We partnered with a Regina high school to pilot an agriculture education program to students who have largely grown up in an urban setting. The goals of the program were to increase awareness of career opportunities in agriculture and educate students on different aspects of the industry. Students completed case studies, listened to guest speakers, went on an agriculture tour and pitched their ideas to a panel of experts on how to market careers in agriculture to their fellow students. The pilot program was a success and we'll be extending the program through our partnership with Agriculture in the Classroom to more schools in 2016.



Material issues impacting the Agriculture and Food focus area

Access to markets – logistics and standards (DMA)

FCC is committed to providing an alternate source of competitively priced and structured financing to agriculture customers in Canada. As a federal Crown corporation, FCC's sole purpose is to support farm families and small and medium-sized agriculture-based businesses.

Our public policy role is the foundation of everything we do to advance the business of agriculture. At FCC, we take a long-term view, serving agriculture and our customers through highs and lows. Our loan products reflect that agriculture is a cyclical industry and it takes time for business operations to flourish. Unpredictable weather and market conditions can negatively affect even the best producers and agribusiness operators. For example, the beef industry in Canada has experienced periodic impacts from BSE (bovine spongiform encephalopathy) and the market closures that resulted. FCC continued to lend in spite of these challenges. When those situations occur, FCC can approve a customer support program for a particular industry or customer group for a certain time period. Loan restructuring or deferral of principal payments gives producers the flexibility and time they need to recover.

Food safety and traceability (DMA)

FCC supports the development of a vibrant, sustainable and competitive agriculture industry, which includes ensuring that the food Canada supplies is safe and traceable. FCC offers a software program, Field Manager PRO, with built-in tools that make it easier for producers to meet requirements around food traceability. Producers can have an electronic record of the entire life cycle of their product from seed/planting to harvest and storage, and we offer support to help them take full advantage of the software and navigate through any technical issues they may encounter.

The software also has Canada GAP (Good Agricultural Practices) forms built into it that auto-populate and are editable to make it easier for producers to comply with regulations. Canada GAP provides national food safety standards and a certification system for fresh produce suppliers. The GAP program is HACCP-based and is built on producers taking science-based, preventive measures to reduce the risk of contamination. Producers implement the requirements and follow procedures to minimize known food safety hazards. The program helps fresh produce suppliers demonstrate food safety vigilance and is the first Canadian food safety program to achieve international recognition by the Global Food Safety Initiative.



At FCC, we take a long-term view, serving agriculture and our customers through highs and lows.

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Food supply and supporting the industry (DMA)

The world's population is expected to reach 9.6 billion by 2050. This means the world will need 70% more food than it currently produces. Canada is one of just a handful of nations capable of meeting this growing global demand for safe, high-quality food and FCC is committed to supporting our customers, producers and the agriculture industry along the way.

Our presence in agriculture puts us in a unique position to be a catalyst for continued growth and progress and to contribute to the lives of Canada's farm families and rural communities. We work hard to deliver well beyond the loan transaction and part of how we do this is by sharing knowledge. We share knowledge and insights that enrich the lives and business of customers and non-customers alike. In 2015-16, we hosted 133 learning events that reached over 14,000 attendees and we had over 200,000 views/listens of e-learning videos, learning events, podcasts and webinars.

We also support the industry through our efforts to contribute to a safe agriculture industry. In 2015-16, training programs that were funded through the FCC Ag Safety Fund resulted in over 1,600 people receiving training on safe agriculture practices. FCC contributed nearly \$290,000 to safety in agriculture initiatives this year, helping producers develop the skills they need to keep themselves, their families and their employees safe.

Young producers play a key role in a vibrant, sustainable industry. We support them through our Young Farmer Loan and with the FCC on Campus program. We also focus our efforts on teaching school-age children and young adults about agriculture by partnering with Agriculture in the Classroom, 4-H Canada, and in Quebec, the Association des jeunes ruraux du Québec and the Fédération de la relève agricole du Québec.

Farm animal welfare (DMA)

In recent years, the market has seen increasing focus on sustainability standards, set by retailers and expected by consumers, which are affecting the farm animal welfare practices of agri-businesses and producers. The issue of sustainability was also identified as a material issue facing the agriculture industry through stakeholder research that FCC conducted in 2014. FCC attends board meetings at the National Farm Animal Care Council annually to better understand what this means for the industry and our customers, and to explore possible opportunities for FCC to offer support on this issue. We also provide knowledge to our customers on animal welfare through articles published in our AgriSuccess publication and on our website.

Agriculture and Food – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Help young producers develop in the industry	Dollars loaned to young producers	\$2.64 billion	Allows more young producers to choose a career in agriculture, ensuring a future for the industry	Achieve \$2.45 billion in lending to young farmers	\$2.42 billion	\$2.27 billion
				Explore the development of a new product for young entrepreneurs		
				Deliver FCC on Campus programs, including Ag Bag program, two lounge sponsorships and defining a new on-campus strategy		
				Continue to maintain a strong FCC 4-H Canada program		
Increase industry knowledge and skills for a successful and profitable industry	Number of individuals benefiting from learning experiences provided by FCC	14,593 – FCC Learning event attendees ^a n/a – partner program attendees ^b 203,567 – views of e-learning videos, podcasts and webinars 7,368 – people reached through FCC's Speakers Bureau	Producers and agribusiness operators have the information and training they need to advance their farm management practices	Attract 10,000 FCC Learning event attendees Launch a new version of FCC Forums	11,652 – FCC Learning event attendees n/a – partner program attendees 166,142 – views of e-learning videos, podcasts and webinars n/a – people reached through FCC's Speakers Bureau	13,343 – FCC Learning event attendees 13,954 – partner program attendees 131,144 – views of e-learning videos, podcasts and webinars n/a – people reached through FCC's Speakers Bureau
				Achieve a score of 4.0 or greater on the post-event survey question "likely to use information"		
				Launch a new version of FCC Forums		
				Launch a new FCC event and experiential marketing strategy as a part of the National Agriculture Day event		

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Agriculture and Food – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Strengthen and support agriculture and agri-food networks	Number of industry association partnerships	202	Industry associations better understand FCC's role in the agriculture industry and are equipped with messaging to promote agriculture	Strengthen relationships with industry associations, including: Establishing role clarity and clear communication channels among internal stakeholders Launching a new strategy for sharing FCC knowledge resources with industry association partners	191	213
	Dollars invested in support of industry associations	\$1.02 million			\$982,368	\$1.12 million
Contribute to the safety of the industry	Number of people trained through the FCC Ag Safety Fund	1,627	Producers have the skills to keep themselves, their families and their employees safe while working in their operations	Producers have the skills to keep themselves, their families and their employees safe while working in their operations	6,180	6,615
	Dollars invested in agricultural safety	\$287,500			\$300,000	\$160,000
	Number of people helped through Back to Ag	9			5	n/a

GOLD

Continued on next page



Agriculture and Food – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Promote agriculture as a vibrant, forward-looking industry, fostering excitement and building a positive image of the industry	Dollars invested in Agriculture in the Classroom	\$95,500	More students in Canada have a better understanding of the agriculture industry and where their food comes from Changing the preceptions of Canadian ag can attract the talent, investment, and consumer confidence needed to continue to grow the industry	To continue to support Canadian Agriculture Literacy Week To explore other opportunities that have a broader reach of students Continue to build and support a community of partners and agvocates Survey results showing a 25% increase in positive awareness of the cause among producers Develop and implement an integrated marketing campaign for the cause	\$82,000	\$85,000
	Number of students reached through Canadian Agriculture Literacy Week	19,435 ^c			26,695	29,112
	Total partners and agvocates ^d of Agriculture More Than Ever	459 partners 2,087 agvocate			380 partners 1,185 agvocates	n/a n/a

a FCC Learning events include hands-on workshops, seminars and forums with inspiring speakers.

b Our partner programs include speaker sponsorships, workshops and keynote addresses for agriculture associations and industry conferences. In 2014-15, the partner program went through a change and we're no longer reporting on this initiative.

c In 2015-16, Agriculture in the Classroom revised the way that final numbers are calculated in Alberta to make it consistent across the country, which resulted in a decrease in overall students reached.

d An agvocate is an individual or group that actively promotes agriculture in respectful and meaningful ways.

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Commitments made for 2015-16	Result
To support 4-H at the national, provincial and club level through program support and the FCC 4-H Club Fund	FCC met this target and extended our commitment at the national level with a financial commitment of \$250,000 per annum through to 2018.
To sponsor and upgrade two to three student lounges at agriculture universities and colleges	FCC did not meet this target. We sponsored and upgraded one student lounge in 2015-16.
To distribute backpacks to first-year agriculture students as part of the student orientation program at participating agriculture universities and colleges	FCC met this target by distributing 945 FCC backpacks to students.
To reach 11,000 people through FCC-hosted learning events to advance farm management practices for producers and young farmers	FCC exceeded this target by reaching 14,593 people through FCC-hosted learning events.
To begin implementing some of the tactics associated with the renewed industry associations strategy that was developed in 2014-15	FCC met this target by implementing tactics identified in the industry association strategy.
To continue to work with the Canadian Agricultural Safety Association to reduce the number of farm safety incidents in Canada each year	FCC met this target by continuing to partner with the Canadian Agricultural Safety Association for Canadian Agricultural Safety Week and with the FCC Ag Safety Fund, which resulted in 1,627 people trained on safe agricultural practices.
To continue to support Agriculture in the Classroom's Canadian Agriculture Literacy Week program	FCC met this target by continuing to be a major sponsor of Canadian Agriculture Literacy Week. A total of 19,435 students were reached in 382 schools across Canada during Canadian Agriculture Literacy Week in March 2016.
To achieve 425 Agriculture More Than Ever partners and 2,500 advocates	FCC exceeded our partnership target by achieving 459 partners. We didn't meet our target to achieve 2,500 advocates.

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COMMUNITY

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





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FCC Drive Away Hunger

At FCC, we're passionate about making a difference. FCC Drive Away Hunger is one of the largest employee-led food drives in Canada and it demonstrates our long-term commitment to the industry by bringing the agriculture community together to share the food it produces with those who need it most.

In 2015, the food drive's 12th year, our employees, customers and community partners collected enough food for 5.2 million meals, far surpassing our goal of three million meals. FCC Drive Away Hunger has provided over 27 million meals to Canada's food banks since 2004.

Making the shift from counting pounds to the number of meals provided has given us a more tangible way to measure and communicate donations. We approached Food Banks

Canada in 2014 with the idea to collaborate on an impact measure and we researched and developed a meals conversion metric: \$1 can provide 3 meals and one pound of food equals one meal for those in need. This metric makes it easier to communicate impact – especially to children, who are the future of giving in our country. It was shared with Food Banks Canada's member food banks in 2015 and FCC Drive Away Hunger used it to report our campaign totals last year. This innovative measure will be offered to other Food Banks Canada partners to help them communicate more effectively and ultimately increase donations thanks to a better understanding of the impact donors have when they give to food banks. FCC was honoured to receive Food Bank Canada's Innovator of the Year award in 2015, an award for a corporate partner who

has made a unique contribution to Food Banks Canada and filled a need in addressing the issue of hunger or food banking in Canada.

Since 2004, FCC Drive
Away Hunger has
provided over 27 million
meals to Canadian
foodbanks.

STARS air ambulance

One of the reasons FCC exists is to enhance the lives of farm families and rural Canadians. We've committed \$500,000 to STARS air ambulance over five years beginning in 2015, to help STARS provide critical care and transportation for rural residents in Alberta, Saskatchewan, Manitoba and eastern B.C. who don't have quick or easy access to health care in emergency situations. The need for the service is great – last year alone, STARS flew over 3,000 missions in Western Canada, or about eight missions per day. Our funding will help cover costs associated with medical and communication equipment, helicopter upgrades and medical training. STARS' Mobile Education Units travel around the provinces delivering education and trauma simulation in rural communities. The experts in these mobile units provide rural physicians, nurses and paramedics with valuable experience making critical life-and-death decisions in a less stressful team environment. STARS can make a huge difference when it matters most and we're proud to lend a hand to this great cause.



Photo: STARS/Mark Mennie / @STARS 2012

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Photo: Walkerton Firefighters Association

Material issues impacting the community focus area

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Community investments

(DMA, G4-EC1/FSS)

At FCC, we foster strong and vibrant communities where our customers and employees live and work, with a focus on rural Canada. We do this by supporting projects that make positive changes in these communities. Our community investment activities are closely aligned with the agriculture industry, focusing on hunger, enhancing rural communities, safety in agriculture, education about agriculture, and employee volunteerism.

We have five key funds from which charitable and non-profit organizations can receive support. These funds include the FCC AgriSpirit Fund, FCC Expression Fund, FCC Regina Spirit

Fund, FCC Ag Safety Fund and FCC Aboriginal Student Empowerment Fund. We hold a national food drive each year, FCC Drive Away Hunger, to help raise food and cash donations for food banks across the country. We also support the United Way and communities in general through other giving initiatives.

Each initiative and program has specific goals and measurements attached to it and we measure success based on these goals and the impact on the beneficiaries. Community investment funding opportunities are reviewed and analyzed based on specific criteria, including, but not limited to, fitting within our focus areas, inclusiveness and impact on the community.

(G4-EC1/FSS)

Focus area	Priorities (goals) (G4-EC1/FSS)	Actions	Percentage dollars allocated of total community investment budget
Hunger	Reduce hunger in rural communities across Canada	Leading the FCC Drive Away Hunger program to raise food and funds for Canadian food banks	13%
Agricultural safety	To contribute to the safety of the industry	Offering the FCC Ag Safety Fund, the FCC Back to Ag Fund and Canadian Agriculture Safety Week	9%
Education about agriculture	To promote agriculture as a vibrant, forward-looking industry, fostering excitement and building a positive image of the industry	Partnering with Agriculture in the Classroom to deliver Canadian Agriculture Literacy Week	12%
Community enhancement	To support the communities where our customers and employees live and work, with a focus on rural Canada	Supporting capital projects in rural Canada through the FCC AgriSpirit Fund Celebrating minority official language communities through the FCC Expression Fund Supporting Regina-based charities and non-profits through the FCC Regina Spirit Fund	50%
Volunteerism	To support employee volunteerism	Encouraging employee volunteerism by supporting the organizations our employees serve through our employee donation match program and our monthly volunteer draw	9%
Other			7%

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Community – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance ^a
Reduce hunger in rural communities across Canada	Meals provided through FCC Drive Away Hunger	5.2 million meals provided	Helped reduce hunger in Canada and increase awareness of the issue of hunger locally, provincially and nationally	To provide four million meals for Canadians in need	5 million meals ^c	6.6 million meals
	Number of partners involved in FCC Drive Away Hunger	269			254	533
	Number of communities involved in FCC Drive Away Hunger ^b	325			214	263
	Number of schools involved in FCC Drive Away Hunger	402			389	415
	Number of food banks benefiting from FCC Drive Away Hunger ^b	142			219	243

^a Results in 2013-14 were greater than other years due to the 10th anniversary of FCC Drive Away Hunger.

^b Communities and food banks supported varies due to the number and location of the tours across Canada.

^c In 2014-15, FCC worked in partnership with Food Banks Canada to develop a new meals conversion metric that would quantify the impact of the cash and food donations collected through the FCC Drive Away Hunger program. The measure was changed from “pounds collected” to “meals provided” in 2015-16.

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Community – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Support the communities where our customers and employees live and work	Number of community projects supported through the FCC AgriSpirit Fund, FCC Expression Fund and FCC Regina Spirit Fund	FCC AgriSpirit Fund: 74 FCC Expression Fund: 8 FCC Regina Spirit Fund: 14 <hr/> 96	Funding helped charities and non-profit organizations across Canada make life better in their communities through enhancement projects	To support community projects across Canada through FCC's various funds For projects funded through the FCC Regina Spirit Fund to benefit people within the four diversity categories	FCC AgriSpirit Fund: 78 FCC Expression Fund: 9 FCC Regina Spirit Fund: 10 <hr/> 97	FCC AgriSpirit Fund: 93 FCC Expression Fund: 7 FCC Regina Spirit Fund: 13 <hr/> 113
	Percentage of profits donated to charities and non-profit organizations	n/a – measure removed in 2014-15			n/a – measure removed in 2014-15	.096%
	Total dollars donated to charities and non-profit organizations	\$3 million		To donate a maximum of \$3 million to Canadian charities and non-profit organizations	\$3 million	\$3.8 million

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Community – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Support employee volunteerism	Dollars donated to charities and non-profit organizations via the employee volunteer program	\$81,274	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 fund all eligible employee requests via the employee volunteer program in 2016-17	\$81,532	\$74,866

^a In 2014-15, FCC worked in partnership with Food Banks Canada to develop a new meals conversion metric that would quantify the impact of the cash and food donations collected through the FCC Drive Away Hunger program. The measure was changed from "pounds collected" to "meals provided" in 2015-16.

Commitments made for 2015-16	Result
To change the measurement for FCC Drive Away Hunger to “meals provided”	FCC successfully transitioned the measurement from pounds collected to meals provided.
To provide three million meals for Canadians in need	FCC exceeded this targeted by providing 5.2 million meals for Canadians in need.
To continue to support community projects across Canada through FCC’s various funds	FCC met this target by supporting 96 community projects across Canada in 2015-16.
For 100% of the projects funded through the FCC Regina Spirit Fund to benefit people within the four diversity categories (Aboriginal peoples, persons with disabilities, women and visible minorities)	FCC met this target and 100% of projects funded directly benefit those that fit within one of the four diversity categories.
To donate a maximum of \$3 million to charities and non-profit organizations	FCC met this target by donating \$3 million to charities and non-profit organizations.
To donate \$96,000 to charities and non-profit organizations via the employee volunteer program in 2015-16	FCC didn’t meet this target, however, we did fund all eligible employee requests through the employee volunteer program.

In addition to this, FCC partners with Agriculture in the Classroom, Canadian Agricultural Safety Association, Food Banks Canada and the Rick Hansen Foundation.

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CUSTOMERS

We focus on primary producers, as well as suppliers and processors along the agriculture value chain. We provide our customers with flexible, competitively priced financing, insurance, software, learning programs and other business services.



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FCC Management Software

FCC offers a suite of software products to help our customers manage their operations and reduce environmental impacts. Field Manager PRO and AgExpert Analyst are business management tools that enable producers to plan, track and analyze their operations online, reducing the need for paper. Field Manager PRO offers important traceability features on inputs such as fertilizers, pesticides and fungicides – knowing what and how much is put on their fields helps our customers minimize waste and save money. Field Manager PRO also supports Canada GAP, a food safety program designed to help implement and maintain effective food safety operations. To help customers maximize the benefit to their businesses, we offer online and in-person support for our software, including a network of qualified trainers across Canada.

FCC Ag Crisis Fund

The FCC Ag Crisis Fund is one of the ways we show our commitment to our customers and Canadian agriculture. Employees can request support for individual customers facing a crisis such as a fire, farm accident or serious illness. The fund provides in-the-moment support when an unexpected event occurs and, since 2005, FCC has supported more than 1,300 customers through the fund.

The FCC Ag Crisis Fund
is one of the ways we
show our commitment
to our customers and
Canadian agriculture.

Material issues impacting the Customer focus area

Privacy and data security

(DMA, G4-PR8)

Privacy and data security is of vital importance to Canadians, and controlling the collection, use and disclosure of personal information has become a pressing issue facing the financial services industry, including FCC.

We're committed to respecting the privacy of our customers and employees. We continue to raise awareness among employees about the importance of privacy and data protection and strive to continually improve the policies, systems and tools that we use to secure personal information and protect it from unauthorized collection, use and disclosure.

FCC is subject to the Privacy Act (Canada), which is administered by the Office of the Privacy Commissioner of Canada. Under the Privacy Act, FCC must limit the collection, use and disclosure of personal information, provide appropriate security to guard against a loss or misuse of data, and provide individuals with a right of access to the personal information that FCC holds about them.

Compliance with the Privacy Act is managed by a team in our Governance division:

- FCC's Executive Vice President, Law and Corporate Secretary is our Chief Privacy Officer. The Chief Privacy Officer manages FCC's compliance with the Privacy Act, has oversight of FCC's privacy policies and guides the corporation in identifying and managing privacy risks.
- FCC's Privacy Officer, who also serves as our Complaints Officer, reports to the Chief Privacy Officer. The Privacy Officer responds to requests for personal information under the Privacy Act, manages FCC's investigation and response to privacy incidents, and advises the corporation on privacy protection.

Concerns or complaints about FCC's privacy practices or our compliance with the Privacy Act can be escalated to the Privacy Commissioner, who acts as an independent ombudsman to resolve privacy problems and oversee compliance with the Privacy Act.

In 2015-16, we continued to improve our privacy practices by introducing a new corporate privacy policy and developing a mandatory all-employee privacy training program that is delivered online.

Much of FCC's IT infrastructure is outsourced to service providers. Privacy standards are documented and included in all service agreements and service providers are subject to recurrent audit by FCC. We regularly conduct penetration tests of our IT systems and continually update and upgrade our cyber security with the help of third-party industry experts. To date, we have not suffered a privacy breach as a result of third-party intrusion into our IT systems.

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Incidents and complaints (G4-PR8)

A privacy incident is any potential or actual compromise of personally identifiable information in a form that could be accessed by an unauthorized person. Given FCC's size (1,700 employees, 100 offices and over 100,000 customers), privacy incidents do occur. Employees are responsible to identify privacy incidents, which are reported to and logged by FCC's Privacy Officer. For the most part, incidents have involved human error on the part of an FCC employee. In the past fiscal year, FCC experienced 40 minor privacy breaches affecting 343 individuals. No significant privacy incidents were reported to FCC's Privacy Officer and no complaints concerning FCC have been made to the Office of the Privacy Commissioner of Canada.

Promoting privacy protection

We expect employees to respect FCC's privacy principles and integrate privacy protection into their day-to-day business operations:

- Our Code of Conduct and Ethics makes all employees accountable for the personal information in their care. A breach of privacy is treated as a serious matter and may result in discipline up to and including termination.
- FCC maintains an internal privacy policy and an online privacy policy on our public website. Our privacy policies reflect our compliance requirements under the Privacy

Act and are consistent with the Canadian Standards Association's Model Code for the Protection of Personal Information.

- Privacy training is provided as part of the orientation for all new employees.
- Resource materials on privacy protection are available to all employees. For example, our customer experience standards, which all employees are required to follow, include privacy and confidentiality standards and guidelines.

FCC has three contact options for privacy complaints:

- Contact FCC's Privacy Officer for questions about FCC's privacy practices or privacy access requests.
- Individuals not satisfied with FCC's response to their questions can contact the Office of the Privacy Commissioner of Canada.
- Anyone wanting to make a complaint – anonymously if they choose – about any type of concern from privacy to employee wrongdoing can do so by contacting Confidenceline, an independent whistleblower hotline accessible 24 hours a day, 365 days a year. Callers will talk to an independent professional who will ensure their report of misconduct is handled properly, without having to give their name.



FCC is committed to respecting the privacy of our customers and employees.

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Customer relationships

(DMA, G4-PR5)

In today's marketplace, customers expect an extraordinary experience all of the time, whether they deal with us in person, on the phone or via written communication. Because the customer experience begins with each employee, FCC has customer experience standards in place that apply to all employees.

We measure how we're doing at providing an extraordinary customer experience through our Customer Experience Index (CEI). The CEI is a survey we send to customers at various stages in their relationship with FCC that allows us to receive ongoing feedback. We use the results of the CEI to measure our success at providing an extraordinary customer experience at all times.

Acting with integrity

We support our commitment to our customers through our core values, which include acting with integrity. FCC's **Code of Conduct and Ethics** guides how we operate and our employees have an obligation to speak up in good faith and report possible violations of this code. FCC also provides the public with direct access to FCC's Integrity Officer if they would like to discuss a possible situation.

This code applies to FCC, the FCC Board of Directors and all of our employees (including permanent, term, contract and work placements). Compliance with this code is a condition of employment and all new employees must sign both the code and a Declaration of Promise of Fidelity and Secrecy, confirming that the employee understands the code and their commitment to comply with it. Employees are required on an annual basis to reaffirm their understanding of the code and their commitment to uphold it, and are also required to complete an online training module.

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Initiatives to enhance financial literacy (DMA, G4-PR5/FSS)

We believe sound financial management is essential to succeed in agriculture. Through our FCC Learning programs, we offer support in farm financial management targeted to agriculture producers across Canada. One of the ways we do this is through our bimonthly AgriSuccess magazine. In each edition, we feature a column called “Your Money” that discusses various financial topics relevant to farmers, including succession planning, accounting and taxes.

Another important area where we enhance financial literacy is through our FCC Ag Knowledge Exchange workshops. We offer several events across the country to provide financial management advice. Two topics we focus on in particular are financial management on the farm and providing financial tips for a smoother transition of operations through succession planning.

Rapid evolution of technology (DMA)

It’s materially important to FCC to ensure we remain technologically competitive. The expectations of our customers and employees are evolving as rapidly as the technology around us and if we don’t invest in these capabilities, we’ll find ourselves outpaced by more digitally committed competitors. A fundamental way to address rapidly evolving technologies is to explore and assess how these technologies impact and can be leveraged to benefit our customers and employees. We train and develop our solution and delivery teams to ensure awareness of the most current capabilities and we hold Innovation Weeks to explore innovative solutions and technologies. We’ve set up our delivery teams to deliver value continuously, measure the outcomes, learn from the results and apply the insights. Among our measures, we’re using a subset of our Customer Experience Index to assess the customer experience we’re providing through FCC’s online and mobility channels. As we innovate and improve, we must also protect our systems and customer information from cyber-attack, which becomes a bigger risk the more access we provide.

Customer – Performance Trends (G4-PR5)

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Consistently provide an extraordinary customer experience	Customer experience index	62.8%	More than 62% of all customer responses to CEI questions reflected the best possible score for that question.	To achieve the targeted national CEI score of 62% in 2016-17	63.6%	62.4%
Demonstrate unwavering support and commitment to customers	Number of customers supported by the FCC Ag Crisis Fund	162	Customers received funding to help support their families and operations in the short term during times of crisis.	To continue to financially support customers facing difficult times through the FCC Ag Crisis Fund in 2016-17	177	166

Commitments made for 2015-16

Result

To achieve a national CEI score of 62% in 2015-16

FCC met this target with a score of 62.8%.

To continue to financially support customers facing difficult times through the FCC Ag Crisis Fund in 2015-16

FCC met this target with 162 customers supported through the Ag Crisis Fund.

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EMPLOYEES

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



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FCC recognized again as a top employer in Canada

Over the past 10 years, FCC has consistently ranked among the top 15 organizations in Canada and we continue to be among the nation's best employers according to the annual Aon Hewitt Best Employers study. While Aon Hewitt no longer ranks organizations, they assess them based on their performance in four areas: employee engagement, leadership performance, culture and employer brand. Based on this year's study, FCC was recognized as a Platinum employer – the top category – which means that we performed strongly in all four areas.

We're happy to receive positive feedback, but the journey to ensure FCC is a great place to work never ends. This survey is part of how we engage with employees to generate ideas on how we can improve the way we do things. We have a very high response rate every year (86% in 2015), which tells us that employees are eager to tell us what they think. Their feedback helps us improve and simplify processes, strengthen risk management practices, operate more efficiently and better serve our customers. The survey also tells us that leadership is one area where FCC really shines. That's important to us because we've chosen to base our employee experience on strong leadership and a healthy culture focused on personal

accountability and partnerships. We have a 96% rate of engagement among our formal leaders and 88% of employees feel that their direct manager is highly effective in providing leadership to them. The survey also shows that employees see FCC as a socially responsible organization that adds value to Canadian agriculture. Employees enjoy what they do, they feel good about making a contribution and they genuinely trust and respect their co-workers.

Diversity – Campus for All

We welcome the diverse skills and perspectives that our employees bring to FCC, and we're working to attract a wide range of talented individuals. As part of our commitment to being an inclusive employer, we've partnered with the University of Regina's Campus for All program, a four-year inclusive post-secondary education experience for adults with intellectual disabilities. Campus for All students attend classes, participate in campus activities, make friends, prepare for work and enjoy the same opportunities as their post-secondary peers. At the end of their fourth year, students receive a Certificate of Inclusive Post-Secondary Education

and work with a partner organization, Creative Options Regina, to find suitable employment opportunities. In May 2015, we hired our first Campus for All graduate and we now have three employees working at our corporate office in Regina. We worked with Creative Options Regina to develop part-time jobs and duties based on the work that needed to be done and the abilities, area of study and personal interests of the individuals hired. We want to make sure all of our employees are set up for success and Campus for All graduates continue to receive support from the program, a job coach and their FCC colleagues.



Photo: University of Regina Photography Services.

We welcome the diverse skills and perspectives that our employees bring to FCC, and we're working to attract a wide range of talented individuals.

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Material issues impacting the Employee focus area

Succession planning

(DMA)

Succession planning is critical to FCC's business success. It creates an effective process for identifying, developing and retaining top talent and it ensures we have a supply of qualified candidates ready to fill key leadership positions should they become vacant. Given the competition for top talent in Canada, failing to focus on succession management could affect our ability to serve our customers and achieve our business goals in the future. To manage this risk, we're developing a more structured, intentional process to select and develop talent for future needs. This involves using standard criteria to identify employees with the desire and potential to move to more senior roles and to ensure that we develop them to reach their potential. So far, we've assessed all of our leaders to identify those with high potential and we're working with them to create development plans. In 2016-17, we'll go deeper into the corporation to assess employees who have the potential to become leaders. We've also developed a number of metrics that will help us measure the effectiveness of our approach and the quality of our talent pipeline over the long term.

Employee engagement

(DMA, G4-LA1)

Employee engagement is very important to FCC. When employees are intellectually and emotionally committed to FCC, they're more likely to speak positively about the corporation, stay with us for the long term and strive to do their best every day. When employees are inspired to give that extra effort to work with their colleagues in an environment of 100% accountability and committed partnerships, it helps to create an extraordinary customer experience, inspire customer loyalty and set FCC apart in the marketplace.

FCC participates in the annual Aon Hewitt Employee Engagement survey as one way to listen to our employees. More than 86% of employees completed the most recent survey in June 2015. This is considered to be a very high participation rate and it speaks to how highly invested our employees are in sharing their feedback. Our overall employee engagement score was 83% – up 4% over the previous year's result. This is a very high rate of engagement that places FCC in the top group of employers – the Platinum level – who take part in the Hewitt survey. Survey results are shared with leaders, who are expected to engage their teams in conversations around the employee experience and come up with action plans to continue deepening and sustaining engagement.

Training and education

(DMA, G4-LA9)

FCC fosters a culture where learning is encouraged and supported by management and our employees' success in meeting their learning objectives is measured and recognized. We offer a blended approach to training with formal and informal learning opportunities, including online learning, post-secondary education, internal and external learning events, job shadowing, coaching and mentoring.

Our Employee Development policy outlines our commitments. FCC requires all permanent employees, including those on probation or in developmental roles, and term employees hired for six months or more, to engage in meaningful conversation with their manager about their development. Typically, employees focus on two aspects of growth – development in their current jobs and preparing themselves for future career opportunities. We believe this growth happens most effectively when employees have ongoing discussions with their managers and create deliberate plans to achieve their goals.

We measure this through our annual employee engagement survey where we ask the question, "Did you have a meaningful development conversation with your manager?" We then compare the engagement scores of those who said yes to this question and those who said no.

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It's clear year over year that employees who have had a meaningful conversation with their manager about development have a higher engagement score.

In 2016-17, FCC is undertaking a project that will assess our corporate maturity relative to learning and provide an action plan to transform our learning system over the long term to ensure that it's efficient and effective and that employees are fully supported in performing their roles.

Diversity (DMA, G4-LA12)

FCC strives to have a workforce that represents the diversity of our customers across Canada and reflects the qualified Canadian workforce. We're committed to providing a work environment that supports the productivity, personal goals, dignity and self-respect of all employees.

Championing diversity also makes great business sense. Having a diverse workforce strengthens FCC by contributing different

perspectives, new ideas and new ways of doing things. It enriches our culture and positions us for long-term financial sustainability.

In addition to this, as a federal Crown corporation operating under the Employment Equity Act, FCC must provide equal opportunities for employment to the four designated groups: women, Aboriginal peoples, persons with disabilities and visible minorities.

Under the Employment Equity Act, FCC is required to make progress in creating a level playing field for all employment equity groups. We're continuing to make progress on our diversity initiatives:

- We have tools and resources easily available to employees to increase awareness and understanding of diversity.
- Our corporate website follows accessibility standards and regulations.
- Diversity awareness training is available to support our employees in creating a work environment that is respectful of all differences.

- Diversity content has been woven throughout our talent supply process to help managers create a transparent and equitable hiring process.
- We integrated diversity information (corporate and divisional gaps) into FCC's 2015-16 workforce planning process. Corporate-wide and division-specific employment equity gaps were shared with the respective leadership teams. Those teams were asked to consider their current challenges in building and maintaining an equitable workforce in their divisions. They were also tasked with brainstorming ways to reinforce the importance of a diverse workforce and make commitments to improve the diversity of their divisions over the coming year.



Employee – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Sustain and grow our culture	Employee engagement score (Aon Hewitt survey)	83%	Our employees value our culture and understand that it's foundational to our ability to serve our customers and work successfully as a team	FCC will continue to measure employee engagement	79%	81%
Enhance leadership capabilities throughout the organization	Leadership satisfaction score (Aon Hewitt survey) ^a	80.7%	When employees feel supported, valued and inspired by their leaders, they are more likely to stay at FCC and to give their all to serving our customers	To be equal to or better than the other Gold and Platinum employers identified by Aon Hewitt	77.6%	80%
	Leadership effectiveness score (Aon Hewitt survey) ^b	88%			84%	85%

^a 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.

^b 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.

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Employee – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Build a workforce that reflects the diversity and linguistic duality of our customers and the qualified Canadian workforce	New diversity candidates hired ^c	23 new diversity candidates hired	Diversity makes us a stronger team, enabling us to benefit from many different perspectives, abilities and strengths FCC is working toward a fully representative workforce that is reflective of the qualified Canadian workforce	Hire 16 new diversity candidates in 2016-17	Minus 4 net new diversity employees hired ^d	Gap reduced by 17
	Number of employees enrolled in second language training	48 learning English: 18 learning French: 30	Bilingualism contributes to the vitality of FCC and we're committed to the equal status of Canada's official languages as we deliver products and services and communicate with customers, employees and stakeholders	To develop a three-year diversity and inclusion plan	55 learning English: 18 learning French: 37	100 learning English: 34 learning French: 66

^c Our corporate measure for diversity was revised in 2015-16 from "number of net new diversity candidates hired" to "number of new diversity candidates hired."

^d Our corporate measure for diversity was revised in 2014-15 from "reduce the corporate-wide employment equity gap by 12 each year over the next five years" to "Net new diversity candidates hired."

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Employee – Performance Trends						
Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Provide learning opportunities for employees to develop in their jobs and their careers	Percentage of employees who have completed individual development plans (IDP)	n/a	Employees have a plan, supported by their managers, that helps them learn and grow in their positions and in their careers	To continue to assess employee learning options and provide development opportunities that meet employee and business needs	96%	98%
	Percentage of employees who implemented most of the actions outlined in their IDP over the past year	n/a			71%	75%

e In 2015-16, we modified the expectations for the IDP process. We no longer have employees fill out a formal IDP plan nor do we track results. Leaders are now encouraged to have meaningful conversations with all employees about their individual development plans.

Commitments made for 2015-16	Result
To reach our 2015 target for employee engagement with a score greater than or equal to the average for the Best Employers Study	FCC exceeded this target. Our engagement score was 5% higher than the average score of the Gold and Platinum employers identified by Aon Hewitt.
To reach our 2015 target for leadership with an indicator score greater than or equal to the average for the Best Employers Study	FCC exceeded this target. Our leadership index score was 7.2% higher than the average of the other Gold and Platinum employers identified by Aon Hewitt.
Revise the diversity measure to hire 6 new diversity candidates in 2015-16	FCC exceeded this target with 23 new diversity candidates hired.
To implement year two of the Corporate Inclusion and Diversity Plan	FCC met this target by providing mandatory diversity training for all employees and offering programs and tools that promote the inclusion of diversity students and build awareness of diversity at FCC.
To implement tactics identified in the 2015-18 Official Languages Plan	FCC met this target by updating our Official Languages policy, providing tools and resources to increase our employees' ability to work in their second language and encourage them to use it in the workplace.
To continue to assess employee learning options and provide development opportunities that meet employee and business needs	FCC met this target by providing a number of programs for employees to learn and grow and by facilitating conversations between employees and managers to discuss individual learning needs and plans to help employees succeed in their jobs.

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Workforce breakdown (G4-10)

By province and gender			
	2015-16	2014-15	2013-14
Alberta	201 132 F 69 M	193 127 F 66 M	190 123 F 67 M
British Columbia	62 38 F 24 M	66 38 F 28 M	65 42 F 23 M
Manitoba	70 47 F 23 M	70 47 F 23 M	71 45 F 26 M
New Brunswick	83 62 F 21 M	83 59 F 24 M	85 59 F 26 M
Newfoundland and Labrador	3 2 F 1 M	3 3 F 0 M	3 3 F 0 M
Nova Scotia	11 6 F 5 M	11 6 F 5 M	11 6 F 5 M
Ontario	296 178 F 118 M	296 179 F 117 M	283 168 F 115 M
Prince Edward Island	8 5 F 3 M	8 5 F 3 M	10 6 F 4 M
Quebec	130 84 F 46 M	129 80 F 49 M	125 78 F 47 M
Saskatchewan	918 567 F 351 M	909 561 F 348 M	908 554 F 354 M
Total	1,782 1,121 F (63%) 661 M (37%)	1,768 1,105 F (63%) 663 M (37%)	1,751 1,084 F (62%) 667 M (38%)



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Workforce breakdown (G4-10)

By employment contract, status and gender			
	2015-16	2014-15	2013-14
Permanent	1,680 1,617 F/T 63 P/T 1,049 F 631 M	1,670 1,591 F/T 79 P/T 1,036 F 634 M	1,660 1,582 F/T 78 P/T 1,023 F 637 M
Short-term, student or term	102 84 F/T 18 P/T 72 F 30 M	98 86 F/T 12 P/T 69 F 29 M	91 81 F/T 10 P/T 61 F 30 M
Total	1,782	1,768	1,751

Typically FCC uses "more than 1,700" as our employee number, which includes active, leave without pay, and paid leave permanent employees. However, for the purposes of this report, and as per Global Reporting Initiative (GRI) criteria, this employee number also includes short-term, student and term employees.

Diversity and equal opportunity (G4-LA12)

By management vs. non-management and gender			
	2015-16	2014-15	2013-14
Management	257 126 F 131 M	256 127 F 129 M	251 127 F 124 M
Non-management	1,525 995 F 530 M	1,512 978 F 534 M	1,500 957 F 543 M
Total	1,782	1,768	1,751

FCC currently measures the only breakdown of employees according to gender.



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Training and education (G4-LA9)

Average hours of training per employee			
	2015-16	2014-15	2013-14
New employees (less than two years) ¹	33.9 34.9 F 32.1 M	29.4 31.1 F 26.1 M	44.3 43.8 F 45 M
Existing employees (more than two years) ²	11.6 11.0 F 12.7 M	11.5 11.2 F 12.0 M	17.1 17.2 F 16.9 M
Average of all employees (both new and existing) ³	16.2	15.2	23.1

1 Gender breakdown calculated by dividing the total number of training hours for new employees by the total number of new female and male employees.

2 Gender breakdown calculated by dividing the total number of training hours for existing employees by the total number of existing female and male employees.

3 Calculated by dividing the total number of training hours for both new and existing employees by the total number of employees.



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Employment (G4-LA1)

Workforce turnover rates and hires			
Age – Exits		Age – Hires	
Under 30 years	11 6 F 5 M	Under 30 years	29 23 F 6 M
30-50 years	60 35 F 25 M	30-50 years	57 29 F 28 M
Over 50 Years	55 26 F 29 M	Over 50 Years	10 2 F 8 M
Total	126 67 F 59 M	Total	96 54 F 42 M

FCC has appeared
on Aon Hewitt’s Best
Employers in Canada
list 13 years in a row.

Employment (G4-LA1)

Workforce turnover rates and hires			
Province – Exits		Province – Hires	
Alberta	18 11 F 7 M	Alberta	20 13 F 7 M
British Columbia	12 4 F 8 M	British Columbia	5 2 F 3 M
Manitoba	6 4 F 2 M	Manitoba	8 6 F 2 M
New Brunswick	6 3 F 3 M	New Brunswick	2 2 F 0 M
Nova Scotia	1 1 F 0 M	Nova Scotia	0
Ontario	15 9 F 6 M	Ontario	12 5 F 7 M
Prince Edward Island	1 1 F 0 M	Prince Edward Island	0
Quebec	14 7 F 7 M	Quebec	6 5 F 1 M
Saskatchewan	53 27 F 26 M	Saskatchewan	42 21 F 21 M
Total	126 67 F 59 M	Total	96 54 F 42 M

Note: Turnover and hire information is presented based on permanent employees only. We don't maintain information on our contingent workforce at this time and are therefore unable to report on what portion of FCC's work is performed by workers who are legally recognized as self-employed or by individuals other than employees or supervised workers.

FCC has no employees who are covered under collective bargaining agreements. (G4-11)

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Employee survey results – CSR

Each year, several CSR-specific questions are included in the AON Hewitt employee survey. Since 2011, all scores have either increased or remained at high levels. We attribute this to several factors, including increased communication to employees about FCC’s

CSR efforts through the CSR report and other initiatives, 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 2015 Best Employers in Canada:

	2015	2014	2013	2015 Best Employers in Canada
This is a socially and environmentally responsible organization.	94%	93%	94%	87%
We have a work environment that is open and accepts individual differences (e.g. gender, race, ethnicity, sexual orientation, religion, age).	95%	94%	94%	91%
This organization is fair, respectful and honest with customers/clients.	94%	94%	94%	88%
This organization has an excellent reputation in our local community	94%	94%	95%	86%
It is important to me that this organization is socially responsible.	91%	89%	90%	*
This organization considers long-term social and environmental impacts when it makes decisions.	90%	88%	n/a	*

* These are custom questions developed by FCC and they aren’t asked of other survey participants.



94% of employees believe that FCC is a socially and environmentally responsible organization.

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A person wearing a light-colored shirt and dark trousers stands in a field of low-lying vegetation. The person's legs and feet are visible in the foreground. In the background, a large plume of white smoke or steam rises from the horizon under a warm, golden sunset sky. A large green circle with the number 68 is overlaid on the left side of the image.

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ENVIRONMENT

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



Highlights

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Employees support our CSR approach

Being environmentally and socially responsible is important to FCC – in fact, it's part of our corporate vision. Our employees think it's important as well, and our latest Aon Hewitt survey results indicate that 94% of employees believe FCC is socially and environmentally responsible. Each year, we take steps to ensure we're minimizing our impact on the environment and we encourage employees to do the same. In 2015-16, we introduced a carpool program at our corporate office location where almost half of our employees work. Employees are encouraged to drive together and qualifying carpools are given access to a designated carpool parking spot. We work in partnership with our landlords to implement energy-saving initiatives in our buildings, and we also moved a number of corporate office employees into a LEED Certified Silver building.

We engaged employees by encouraging them to share what they do in their everyday lives to reduce their footprint. We also revamped our existing Think Green program and will be rolling out new initiatives so we can continue to reduce our waste and paper usage. While there is still work to do, we've made steady, continuous progress and it's resonating with employees.

Emissions reductions to date

We've been measuring and reporting on FCC's operational footprint since 2010. After an initial period of learning and gaining experience in reporting, we now use 2012 as our benchmark year. Overall, we've reduced our emissions by 9% since 2012. The biggest part of our operational footprint comes from the building emissions, or energy usage, at our 100 offices across Canada. We've reduced our emissions by 6% through energy-efficient upgrades

to existing buildings and by encouraging our employees to take simple steps each day to reduce energy usage, including lowering blinds on hot days and turning off lights when they leave meeting rooms. We've reduced our travel emissions (air and vehicle) by 15% by reducing travel overall and introducing technology such as video conferencing that enables us to hold virtual meetings with colleagues in other offices. We've also reduced our paper usage by 12% by encouraging employees to consider the environment before printing and to duplex print whenever possible. Emissions reductions will continue over time and we're encouraged by the progress we've made to date.

Material issues impacting the Environment focus area

Operational footprint

(DMA: G4-EN1, G4-EN3, G4-EN15, G4-EN16, G4-EN17, G4-EN30)

Like many organizations, our success is inevitably linked to environmental issues. Man-made climate change and other global megatrends – including resource scarcity and population growth – all have an impact on our business, our customers and our communities. With 100 office locations across Canada, managing our operational footprint and being an environmentally responsible organization is important to us. In fact, we speak directly to it in our corporate values.

Our internal efforts reinforce our corporate commitment to the environment and call on all employees to look for ways to make FCC and their own households more environmentally efficient. Many of our employees have taken this challenge to heart and actively use recycling stations at work, carpool, turn off lights and audiovisual equipment when leaving a meeting room, and participate in other environmental initiatives. FCC has offices across the country, in particular rural Canada. With our corporate office located in Regina, our employees need to travel periodically to keep operations running efficiently and smoothly. We measure emissions produced by our business travel and we've seen reductions each year since our benchmark year in 2012. Although our results in 2015-16 indicate a

smaller decrease than last year, we're satisfied that our overall approach is delivering the intended results. Progress has been achieved by increased video-conferencing technology and employees making cost-effective and environmentally sound transportation choices. FCC's travel and expense policy encourages employees to travel together on corporate business and use mass transit options to and from airports wherever possible.

As a financial institution, we create documentation throughout our business activities. We measure our paper consumption each year and encourage conservation efforts through initiatives such as our recycling program, encouraging duplex printing and implementing other initiatives.

While we've made good progress in recent years, we still have some work to do. In 2015-16, we took a look at our existing internal environmental campaign and we made recommendations on how we can continue to grow and make progress in this area while engaging employees. We've already begun rolling out the changes corporate-wide and will continue to do this throughout the 2016-17 fiscal year, including looking for opportunities to be more paperless as an organization and to have consistent environmental practices, including recycling programs, in all of our offices.



We've reduced our overall emissions by 9% since 2012.

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Long-term environmental impact of agriculture (DMA)

With population growth, resource scarcity and the increasing sustainability standards expected by consumers and retailers, a sustainable agriculture industry is vital to the success of our organization, our customers and the industry.

FCC exercises all reasonable care to safeguard the environment. We understand the agriculture industry will play an important role in addressing environmental challenges in the future and we want our customers to have the information they need to make educated decisions. FCC offers support to our customers and the industry by developing and sharing tools, knowledge and environmental products to help them manage their environmental performance. FCC's Enviro-Loan encourages sound environmental practices by deferring principal payments on environment-related projects or upgrades. FCC's Energy Loan assists producers who want to use renewable energy sources on their farms to save money and become more self-sufficient by producing their own energy.

As a federal Crown corporation, FCC is also responsible to comply with the Canadian Environmental Assessment Act, 2012 (CEAA 2012) where required. Our Environmental Risk Management policy provides the standards and criteria that employees need to follow throughout the lending process. As part of our loan approval process, we work with customers to review environmental risk through questionnaires, site inspections and assessment reports from qualified consultants.



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Environment – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Reduce our greenhouse gas (GHG) emissions and environmental impact	Total GHG emissions in tonnes (t) carbon dioxide equivalent (CO ₂ e) office energy: 5,572 t air travel: 952 t vehicle travel: 966 t paper: 220 t	7,711 t CO ₂ e	We are managing our business and resources responsibly	To continue to focus on strategies to ensure we responsibly manage our GHG emissions over time	7,717 t CO ₂ e office energy: 5,567 t air travel: 1,003 t vehicle travel: 930 t paper: 217 t	7,991 t CO ₂ e office energy: 5,623 t air travel: 1,077 t vehicle travel: 1,056 t paper: 236 t
	Revenue in millions of Canadian dollars(\$)	\$1,157.30	Between 2013-14 and 2014-15, our revenue grew by 5.07%, yet overall GHG emissions were reduced by 5.3%	To roll out the recommendations on our re-envisioning of our internal Think Green program corporate-wide	\$1,514.70*	\$1,255.40*
	Tonnes (t) of carbon dioxide equivalent emissions (CO ₂ e) per revenue in millions of Canadian dollars (\$)	6.66 t CO ₂ e / \$ million revenue		To continue to roll out our Supplier Code of Conduct corporate-wide To implement our Supplier Code of Conduct corporate-wide	5.10 t CO ₂ e / \$ million revenue	6.36 t CO ₂ e / \$ million revenue

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Environment – Performance Trends

Priorities	Measures	2015-16 performance	Impact of 2015-16 performance	Future plans	2014-15 performance	2013-14 performance
Develop and share tools, knowledge and environmental products	Number of dollars loaned to customers who are advancing environmental practices	Energy Loan-\$3.6 million	Customers have the financing they need to switch to renewable energy sources for their operations	These products are reviewed annually and updates will be made as needed	Energy Loan-\$8.1 million ^a	Energy Loan-\$6.8 million
		Enviro-Loan-\$0			Enviro-Loan-\$7,162 ^a	Enviro-Loan-\$52,093
Identify and evaluate environmental risks ^b	Number of new real property loans	9,409	FCC identifies the environmental risk related to customer property to ensure environmental impacts are well managed and mitigated where possible ^d	To continue to require environmental assessments for each new real property loan	9,270	8,725 ^c

* Restated due to accounting change in FCC ventures (G4-22)

a The Energy Loan and Enviro-Loan are niche products that enable our customers to increase the sustainability of their operations. Customers have the opportunity to use FCC custom loan products to advance their environmental practices. Customers are using other loan products for environmental purposes depending on the overall need for financing.

b 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 FCC'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.

c This number is a conservative estimate based only on new real property loans. Additional environmental risk assessments are also required in certain situations.

d All FCC employees involved in real property loans are required to take training on our environmental policy, environmental risk and mitigation measures to identify the environmental risk related to customer property

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Commitments made for 2015-16	Result
To continue to focus on energy reduction strategies to ensure that GHG emissions continue to decline over time	FCC met this target. While FCC has not set specific GHG emissions reduction targets, the corporation continued to focus on environmental efficiency overall.
To re-envision our internal Think Green program	FCC met this target. Implementation of tactics will roll out in 2016-17.
To implement our Supplier Code of Conduct corporate-wide	In progress. The Supplier Code of Conduct will continue to roll out in 2016-17.
To implement consistent environmental practices corporate-wide	In progress. Initiatives to achieve this target will be rolled in out 2016-17.
To continue to offer the Energy Loan and Enviro-Loan to our customers	FCC met this target, however, uptake of these products has decreased over the past few years. We believe that customers are using other loan products offered to make environmental and energy efficiency upgrades.
To continue to require environmental assessments for each new real property loan	FCC met this target. In 2015-16, an environmental assessment was required for all new real property loans.

FCC greenhouse gas emissions (G4-EN15, G4-EN16, G4-EN17, G4-EN30)

We've been reporting our greenhouse gas (GHG) emissions since 2010-11. The CSR team analyzed the areas of FCC operations that impact the environment. We looked at FCC's core business and used the GHG Protocol to evaluate environmental impacts and emissions according to scope.

Based on this assessment, we determined that FCC's energy use from buildings, employee air and vehicle travel, and paper use have the most significant environmental impact. Our 2015-16 results show that we remained relatively consistent in tonnes of carbon dioxide equivalent compared with 2014-15 levels. Our strategy is on track and FCC's efficiency and employee engagement activities are having an impact over time.

The 2015-16 GHG emission assessment is based on a representative sample of 74% of FCC's total office square footage.

(Tonnes of CO ₂ equivalent)	2015-16	2014-15	2013-14
Natural gas	1,067	1,306	1,421.8
Diesel	0.0	2.6	0.9
Propane	0.0	1.2	2.3
Gasoline	0.0	0.0	0.0
Fuel oil	0.0	0.0	0.0
Electricity	4,505	4,257	4,197.7
Air travel	952	1,003	1,076.9
Vehicle travel	966	930	1,055.7
Paper use	220	217	235.8
Total emissions	7,711¹	7,717²	7,991.1³

¹ 2015-16: Based on an assessment of 57 out of 100 offices, representing 74% of FCC's total square footage.

² 2014-15: Based on an assessment of 62 out of 103 offices, representing 81% of FCC's total square footage.

³ 2013-14: Based on an assessment of 70 out of 106 offices, representing 77% of FCC's total square footage.

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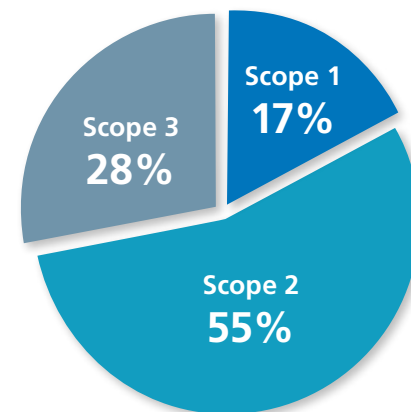
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Emissions by scope (G4-EN15, G4-EN16, G4-EN17, G4-EN30)

We measure and report our direct and indirect GHG emissions into three broad scopes according to GHG Protocol accounting principles:

Scope	Emissions (tCO ₂ e)	Emissions (tCO ₂ e)
Scope 1	Direct GHG emissions from sources that are owned and/or controlled by FCC (for example, on-site fuel combustion).	1,067
Scope 2	Emissions created from the consumption of purchased electricity that occurs off-site, but is still attributable to FCC's activities.	4,505
Scope 3	Emissions from sources not owned or controlled by FCC, but still integral to FCC operations (for example, emissions attributable to airlines that employees use for business travel).	2,138
Total		7,711



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In 2015-16, FCC employees travelled 154,824 more vehicle kilometres than the year before. This is an increase of 4% and equal to over 36 tonnes of CO₂e.

We decreased our air travel by 169,528 kilometres or 2% (equal to nearly 51 tonnes of CO₂e). This reduction is the result of increased video-conferencing capabilities and employees making cost-effective and environmentally sound transportation choices.

FCC paper use (G4-EN1)

FCC paper use for full-time employee (FTE)	2015-16	2014-15	2013-14
Total paper use in tonnes (t)	168.5	166.8	182.5
Number of FTEs	1,782	1,768	1,751
Total paper use by weight in kilograms (kg) by FTE	96.8	94.7	103.7
Average post-consumer recycled content of paper (%)	19.3	21	24.6

FCC’s paper use increased minimally by 1% from last year’s total paper usage. We also saw a slight decrease in our percentage of paper containing post-consumer recycled content this past year. In 2016-17, we’ll be exploring new opportunities to increase our usage of green paper sourcing and to decrease our overall paper usage.



Moving forward we will continue to look for opportunities to reduce paper usage as an organization.

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FCC energy use (G4-EN3)

FCC saw a 9% overall decline in total energy usage in gigajoules. The number of gigajoules per full-time employee, decreased from 34.1GJ/FTE to 31.67GJ/FTE. This is a testament to the focus that FCC places on energy efficiency at both the employee and facility levels.

	2015-16	2014-15	2013-14
Total energy use in gigajoules (GJ)	55,112	60,132	62,511
FCC energy use per full-time employee (FTE):			
Total direct energy use in GJ: share from renewal sources (%)^a	21,785; 0% ^b	26,815; 0% ^c	29,346; 0% ^d
Total indirect energy use in GJ: share from renewable sources (%)	33,327; 39.5% ^b	33,317; 38.3% ^c	33,165; 39.9% ^d
Number of FTEs	1,782	1,768	1,751
GJ of energy per FTE (GJ/FTE)	31.67	34.1	35.5
FCC energy use per office square footage (ft²):			
Total office square footage (ft²)	554,347	607,701	574,237
GJ of energy per square foot (GJ/ft²)	0.099	0.099	0.109
Heating degree days, Canada^e	3,637	4,240	4,402

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

^b Source: Canada's Greenhouse Gas Inventory, "National Inventory Report 1990-2014: Greenhouse Gas Sources and Sinks in Canada", Environment Canada, April 2016.

^c Source: Canada's Greenhouse Gas Inventory, National Inventory Report 1990 – 2011, Environment Canada. Figures for 2013 were used for 2014-15 fiscal year due to data availability.

^d Source: Canada's Greenhouse Gas Inventory, National Inventory Report 1990 – 2011, Environment Canada. Figures for 2012 were used for 2013-14 fiscal year due to data availability.

^e Source: National Climate Data and Information Archive, Environment Canada.

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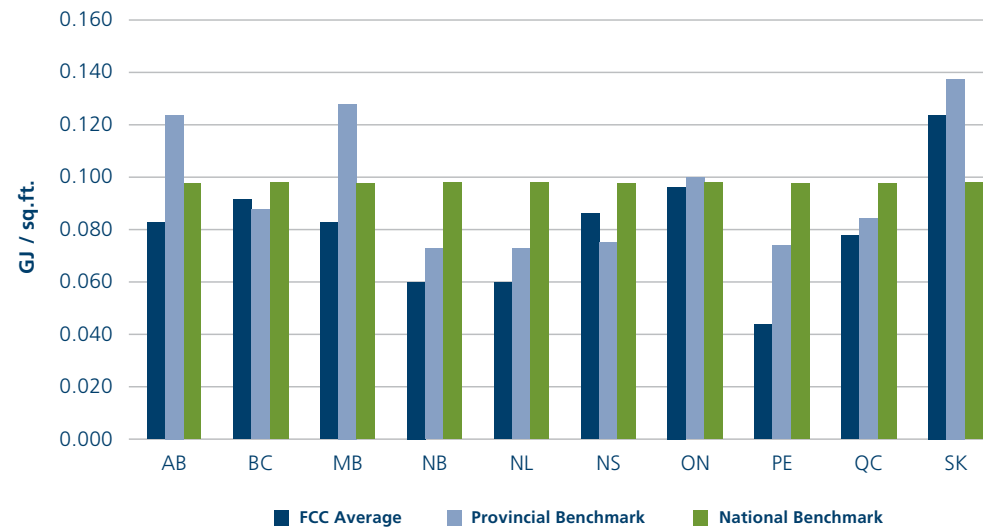
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FCC office building energy intensity by province, 2015-16



*Note: The national energy intensity benchmark has been adjusted according to an FCC-specific blended average based on FCC provincial office space distribution.

FCC is below provincial and national energy intensity benchmarks in all provinces except Saskatchewan.

In Saskatchewan, FCC's energy intensity level is slightly above the national benchmark. This is due to the fact that Saskatchewan is a colder province than others and therefore requires more heat throughout the year. A more accurate reflection of FCC's energy intensity in Saskatchewan is to compare it relative to the provincial average, as it would take into account the colder weather. Using this comparison, FCC is below the provincial average.

In 2015-16, there were 3,637 heating degree days (HDDs)¹ compared to 4,240 in 2014-15, a 14% decrease year over year. Given this decrease, some reduction in the amount of natural gas consumed is to be expected.

¹ 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° C - (+18° C) = 28 HDDs). The number of HDDs can be calculated in a given year or month to provide a snapshot of overall climate variability.

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Our report scope and boundary

(G4-23, G4-28, G4-29 G4-30, G4-31, G4-32, G4-33)

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

The 2015-16 report measures our CSR performance for the fiscal year (April 1, 2015, to March 31, 2016) in our five focus areas. Our previous report was published in November 2015. All reports are available online at fcc.ca.

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

Scope, boundary or measurement methods applied in this report that have changed since 2014-15:

- New material issues were included as a result of the materiality analysis.

Our process

This report was prepared using the Global Reporting Initiative (GRI) G4 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 globalreporting.org.

This report was prepared "In Accordance" with the GRI G4 Guidelines – Core option and is not externally assured. Our GRI Content Index, which lists the GRI indicators we report on, is on pages 81-87. The report was submitted for the GRI Materiality Disclosures Service and GRI confirmed the correctness of the locations of the G4 materiality disclosures (G4-17 – G4-27). Our CSR team is responsible for planning, executing and reporting, with input from CSR working group members across the corporation, including Corporate Communication, Facilities and Administration, Finance, Human Resources, Information Technology, Legal, Marketing, Operations and Research.

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Global Reporting Initiative G4 content index (G4-32)

This report was prepared 'In Accordance' with the GRI G4 Guidelines – Core option.

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General standard disclosure	Page	
Strategy and analysis		
G4-1	Statement from the most senior decision-maker of the organization	Pages 3-6
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G4-3	Name of the organization	Page 8
G4-4	Primary brands, products and/or services	Pages 88-91 in this report; 38-42 in the FCC 2015-16 Annual Report at fcc.ca/annualreport
G4-5	Location of organization's headquarters	Page 25
G4-6	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	Page 25
G4-7	Nature of ownership and legal form	Page 25
G4-8	Markets served, including geographic breakdown, sectors served and types of customers/beneficiaries	Pages 43-45 in the FCC 2015-16 Annual Report at fcc.ca/annualreport
G4-9	Scale of the reporting organization	Page 25 in this report, 43-45 in the FCC 2015-16 Annual Report at fcc.ca/annualreport
G4-10	Workforce breakdown	Pages 63-64
G4-11	Employees covered under collective bargaining agreements	Page 66

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G4-15	Externally developed economic, environmental and social charters and/or principles	Page 23
G4-16	Memberships in associations and national/international organizations	Pages 25 and 92
Identified Material Aspects and Boundaries		
G4-17	All entities included in FCC's consolidated financial statements	Pages 38-42 in the FCC 2015-16 Annual Report at fcc.ca/annualreport
G4-18	Process for defining report content	Page 16 identifying stakeholders; page 21 materiality and defining report content
G4-19	Material aspects/topics and boundaries	Pages 22-23
G4-20	Material aspects/topics and boundaries	Pages 22-23
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G4-25	Basis for identification and selection of stakeholders with whom to engage	Page 16
G4-26	FCC’s approach to stakeholder engagement, including frequency and engagement type	Pages 16-19
G4-27	Report key topics and concerns that have been raised by stakeholder engagement and how FCC responded to those concerns	Page 20
Report Profile		
G4-28	Reporting period	Page 80
G4-29	Date of most recent report	Page 80
G4-30	Reporting cycle	Page 80
G4-31	Contact point for questions regarding the report and its content	Pages 8 and 80
G4-32	Report “in accordance option,” the GRI content index for reporting option, and if the report has been externally assured	Page 81-87
G4-33	FCC’s policy and current practice with regard to seeking external assurance	Page 80

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Governance		
G4-34	Governance bodies of FCC, including committees of the highest governance body and any committees responsible for decision making on economic, environmental, social impacts	Pages 14 in this report, 10-14 in the FCC 2015-16 Annual Report at fcc.ca/annualreport
Ethics and Integrity		
G4-5b	FCC’s values, principles, standards, code of conduct and ethics	Pages 9 and 15

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	G4-EC1/F55	Direct economic value generated and distributed	Page 26 revenue generated and distributed; and pages 41-42 community investments	
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	G4-EN1	Materials used by weight or volume	Page 77	Renewable resources are only material to FCC
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	G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	Pages 65-66	
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	G4-LA12	Composition of governance bodies and breakdown of employees per category and by significant location of operations	Page 64	FCC currently measures the breakdown of employees according to gender only
Product Responsibility				
Product and service labelling	G4-DMA		Page 51-52	
	G4-PR5	Results of surveys measuring customer satisfaction	Page 53	
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	G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Page 50	

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FCC products, services and programs (G4-4)

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

Agriculture and food

- We help build success for young farmers with products such as the **Young Farmer** and **Transition loans**.
- We give a boost to students by helping improve agriculture student lounges and distributing back packs at agriculture colleges and universities across Canada.
- We're a national and provincial sponsor of 4-H Canada and we provide local funding through the **FCC 4-H Club Fund**.
- Our valuable agricultural news and information publications are offered free of charge and include **AgriBusiness & Agri-Food Weekly**, **Ag Sector Guides**, **AgriSuccess**, **Faerland Values Report**, **FCC Ag Economist Report** and **FCC Express**.
- FCC offers free learning events for anyone involved in Canadian agriculture, including **FCC Ag Knowledge Exchange**, **FCC Forums**, **agriwebinars** and **FCC Management Software** events.
- **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 (CASA), 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.
- In partnership with the Canadian Agricultural Safety Association and the Rick Hansen Foundation, our **Back to Ag program** enables injured farmers and agricultural workers to apply for funding to purchase specialized equipment or adapt existing equipment to get them back to working in agriculture.
- FCC supports agriculture education by working with Agriculture in the Classroom, which distributes resources to schools across the country that are used to teach children about Canadian agriculture. FCC is the founding sponsor of **Canadian Agriculture Literacy Week**.
- 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.



FCC products, services and programs (G4-4)

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 our **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.
- The **FCC Ag Crisis Fund** allows employees to request support for individual customers facing difficult times, such as a serious illness, fire or farm accident.

Employees

- We provide employees with a learning program on how to apply FCC's cultural practices. The Culture Fundamentals program helps all employees understand what our culture is about and what is expected in terms of how employees behave and work together every day. New employees also have the opportunity to read about the culture and get information from their managers before they enter the program. We support the development of our leaders with the Leadership Transformations Program. This program is mandatory for all new leaders at FCC. The focus is on helping leaders develop an authentic leadership presence that inspires employees to do their best every day. The program includes classroom learning, coaching, a leadership project and other development experiences to ensure leaders transfer their new way of being to the workplace every day.
- Our Aboriginal Summer Student Program provides students with work experience that helps prepare them for possible employment at FCC upon graduation.

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FCC products, services and programs (G4-4)

Employees (continued)

- The **Aboriginal Student Empowerment Fund** helps Aboriginal post-secondary students in Regina and Moose Jaw achieve their educational goals while creating awareness about FCC as a potential employer. FCC provides \$50,000 to assist with costs such as bus passes, child care and damage deposits, so that students will be able to spend more time focused on school and less time worrying about financial stress.
- Our Aboriginal Summer Student Program provides students with work experience that helps prepare them for possible employment at FCC upon graduation.
- We work closely with Creative Options Regina to create meaningful employment opportunities at FCC for graduates of the University of Regina's **Campus for All** program. Campus for All is a four-year inclusive post-secondary experience for adults with intellectual disabilities.
- To support employees in creating a work environment that is respectful of differences, we offer online diversity awareness training to employees. This required training provides learners with awareness, knowledge and strategies on providing equitable service to our customers and employees, and creating positive conversations in the workplace about diversity.
- To increase FCC's visibility among members of the four designated groups, we sponsor various ethno-cultural community events and maintain our presence at universities, colleges and career fairs across the country.
- To broaden our understanding of the skills and abilities of people in the four designated 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 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 training programs help employees efficiently gain the skills and knowledge they require to be successful in their positions.



To provide superior service in both official languages, we offer language training programs for employees in bilingual positions.

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FCC products, services and programs (G4-4)

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 **Earth Day**.
- Our **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®** certified, which means we ensure the paper we use is made from environmentally managed forests whenever possible.
- We use a paper made from wheat straw as the primary paper for our corporate office location. It has a small environmental footprint, doesn't impact the food supply chain, and is one of the most environmentally sustainable paper types currently available in North America.



The mark of
responsible forestry

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List of memberships (G4-16)

Visible, proactive sponsorship and support is provided through formal partnerships and/or multi-year agreements that enable FCC to connect with industry stakeholders and association members.

FCC supports more than 200 associations across Canada each year, and has built solid, active relationships with about 50 of them to date. In 2015-16, we renewed our industry association strategy to further engage with 20 national and provincial producer groups, with the intent of growing relationships and awareness of industry opportunities and delivering value through knowledge and insights.

In addition to our industry partnerships, FCC is actively involved with a number of other organizations to advance our business practices, including CSR.

Our major partners include the following:

Agricultural Alliance of New Brunswick
Agriculture Producers Association of Saskatchewan
Alberta Federation of Agriculture
Alberta Milk
Atlantic Grains Council
Atlantic Outstanding Young Farmers
Association for Talent Development
B.C. Agricultural Council
B.C. Greenhouse Growers' Association
B.C. Outstanding Young Farmers
Canadian Agriculture Safety Association
Canadian Association of Agri-Retailers
Canadian Association of Farm Advisors
Canadian Beef Breeds Council
Canadian Cattlemen's Association
Canadian Federation of Agriculture
Canadian Horticultural Council
Canadian Roundtable for Sustainable Beef
Canadian Society for Training & Development
Canadian Young Farmers Forum
Chicken Farmers of Canada
Conference Board of Canada
Dairy Farmers of Canada
Dairy Farmers of Manitoba
Dairy Farmers of Ontario
Dairy Farmers of P.E.I.

Egg Farmers of Canada
Fédération de la Relève agricole du Québec
4-H Canada
Grain Growers of Canada
International Association for Human Resources Information Management
Institute of Performance and Learning
Keystone Agriculture Producers Inc.
L'Association québécoise des industries de nutrition animale et céréalière
L'Union des producteurs agricole
Le Conseil de la transformation alimentaire et des produits de consommation
Manitoba Outstanding Young Farmers
Newfoundland Federation of Agriculture
Nova Scotia Federation of Agriculture
Ontario Federation of Agriculture
Ontario Outstanding Young Farmers
PEI Federation of Agriculture
Pulse Canada
Saskatchewan Association of Human Resources Professionals
Saskatchewan Outstanding Young Farmers
Western Barley Growers
Western Canadian Wheat Growers Association
Western Equipment Dealers Association
World at Work Membership

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

The Conference Board of Canada
Le Conference Board du Canada



Canadian
human rights
commission

My Canada
includes
everyone.

Aon

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We post our CSR report online at fcc.ca to help reduce our impact on the environment. 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 Senior Director of Strategy, Government Relations and Corporate Social Responsibility at csr@fcc.ca.



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