

2) Clearinghouse CDFI Climate Action Plan

1. Introduction

Clearinghouse CDFI is dedicated to reducing its environmental impact and to contribute to global efforts supporting combat climate change. Because most of our employees work remote across the nation, our operations differ from those of traditional office-based businesses. Yet CCDFI is committed to our corporate responsibility to minimize its carbon footprint and use resources responsibly to ensure future generations have access to natural resources and a healthy environment. This Climate Action Plan Outlines Clearinghouse CDFI's (hereinafter CCDFI) commitment to sustainability, focusing on key areas such as home-office energy use, business travel, digital infrastructure, procurement practices, and environmental stewardship activities. By setting clear goals and engaging stakeholders, we (CCDFI) aim to align with B Corp's climate objectives and foster a culture of Environmental Stewardship & Circularity (ESC) and Climate Action.

This plan meets the requirements of:

- **Climate Action (CA) 2.1**
- **Environmental Stewardship & Circularity (ESC) 5.1**

2. Commitment to Climate Action

2.1 Supporting the 1.5°C Ambition (CA 2.1.2a)

CCDFI supports the B-Corp ambition to limit warming to 1.5°C, as outlined in the Paris Agreement. CCDFI strategies and operations will align with this target to contribute to a sustainable, low-carbon future.

2.2 Publication and Accessibility (CA 2.1.1)

This Climate Action Plan will be published on CCDFI's website under a resolute "Sustainability" section. Publication ensures that all stakeholders, employees, clients, investors, and the public can easily access the information.

3. Conduct Companywide Assessment

As a predominantly remote company, our environmental impacts primarily arise from:

- **Home Office Energy Use:** Electricity consumption by employees working from home. On average, a company with fifty employees switching to full-time remote work can expect to save approximately \$36,000 annually per building in electricity costs.
- **Business Travel:** Occasional travel for meetings and conferences.
- **Digital Infrastructure:** Energy use from cloud services and data centers.
- **Annual Service Day:** Develop opportunities for staff to contribute to addressing environmental issues while working together toward B-Corp impact standards.

- **Sustainability Practices:** Identify ways employees can influence each day at their home office and in their respective communities. The goal here is to show that our practice is regular and consistent rather than one-time occurrences.

By Q3 2026, Clearinghouse will conduct a baseline assessment of its environmental stewardship, focusing on Scope 1 (sustainability training), Scope 2 (use of resources), and Scope 3 (establishing sustainability initiatives with the organization) where applicable. This will inform the Company of its reduction targets.

4. SMART Goals and Targets (CA 2.1.2b)

Below are our SMART goals designed to address our key impact areas:

4.1 Goal 1: Reduce Company-Wide Carbon Footprint by 15% by 2028

- **Specific:** Target emissions reduction from home office energy use, business travel, and digital infrastructure.
- **Measurable:** Calculate 2026 baseline data and track progress annually using the tracker tool created by the Sustainability and Innovation Manager.
- **Achievable:** Implement energy-efficient practices, prioritize virtual meetings, and offset remaining emissions.
- **Relevant:** Supports the 1.5°C goal and enhances the Company’s sustainability reputation.
- **Time-bound:** Achieve by December 31, 2028.

Implementation Steps:

- Complete baseline emissions assessment by Q3 2026.
- Distribute energy-efficient home office guidelines by Q4 2026.
- Create and share a sustainability activity tracker with staff by Q4 2026.
- Monitor progress biannually.

4.2 Goal 2: Ensure 100% Employee Sustainability Training by Q4 2026

- **Specific:** Train all employees in sustainable remote work practices.
- **Measurable:** Track completion via an online survey.
- **Achievable:** Develop and deploy an accessible training module.
- **Relevant:** Builds employee engagement in climate action.
- **Time-bound:** Complete by Q2 2026.

Implementation Steps:

- Develop a training module by Q4 2025. -https://clearinghousecdfi-my.sharepoint.com/:w:/g/personal/senchelm_ccdfi_com/IQBdwZNFnJTfRo6AsxrX3UQiAVfv33vmoOeeqXLro0saVJE?e=yLQANz

- Launch the program and communicate its importance by the end of Q1 2026.
- Ensure full participation by Q2 2026.

5. Resource Allocation (CA 2.1.2c)

To implement this plan, CCDFI will allocate:

- **Financial Resources:** \$100,000 for initiatives to increase efficiency and eliminate waste, Service Day, and training.
- **Human Resources:** A Sustainability Manager will oversee execution, with support from B Corp Committee.

6. Stakeholder Engagement (CA 2.1.2d)

CCDFI will engage stakeholders as follows:

- **Employees:** Annual CCDFI webinar and quarterly communication on sustainability progress.
- **Clients and Investors:** Annual sustainability report detailing achievements Due >>>
- **Community:** Partnerships with climate-focused NGOs or initiatives.

A feedback mechanism will be available via our CCDFI website for stakeholders to provide input.

7. Annual Environmental Stewardship Service Day Event (CA 2.1.3d)

CCDFI will conduct at least two in-person volunteer events annually focused on climate change and/or environmental stewardship. Details can be found under the Activities section.

8. Monitoring and Reporting

Progress will be measured using KPIs:

- **Environmental Footprint:** All Staff Annual activity, Individual activities vs. 2026 baseline.
- **Training:** Percentage of employees trained.
- **Efficiency Initiatives Adoption:** Confirmation of the number of efficiency initiatives implemented.

An annual sustainability report will be published on the CCDFI website.

9. Review and Update (CA 2.1.3)

Clearinghouse will update this plan every three years, with the next revision scheduled for 2028, incorporating new science, technology, impact, and stakeholder feedback.

10. Approval (CA 2.1.2e)

This plan has been approved by our highest governing body, the Board of Directors, reflecting our commitment to climate action.

11. Addressing Environmental Stewardship & Circularity Standards

11.1 ESC 5.1.1: Material Procurement Decisions

CCDFI has assessed the environmental impacts of three most material procurement decisions:

- **IT Equipment:** Impacts include energy use and e-waste.
- **Cloud Services:** Impacts from data center energy consumption. Addressed by Goal 4 (renewable energy providers).
- **Office Supplies:** Minimal use, but impacts include resource extraction. CCDFI will procure, when possible, recycled, or sustainable products starting in 2026. We have a centralized order for all necessary equipment so this should be easily tracked.

These impacts will be reviewed annually, starting with the fiscal year before Year 0 (2026) and each subsequent year.

11.2 ESC 1.6: Animal Welfare As a company with a predominant remote workforce and no direct involvement in animal-related activities (e.g., raising, transporting, or slaughtering animals), **ESC 1.6** does not apply to our operations. Clearinghouse does not procure animal products or services that require animal monitoring. Our business model will not change.

Activities

Environmental Stewardship Yearlong Practices and Service Day Commitment:

Virtual and Individual Environmental Projects

1. Virtual Tree-Planting Campaign:

- **Description:** Partner with organizations like One Tree Planted or Ecosia to fund tree planting based on employee participation or company donations.
- **Activities:** Employees can earn “trees” by completing eco-friendly tasks (e.g., going paperless for a week. Biking instead of driving). The company will make contributions to planting trees globally. Any time there is a match, there must also be a limit.
- **Impact:** Supports reforestation, sequesters of carbon, and engages employees in a tangible outcome.
- **Remote Execution:** Host a kickoff virtual session, track contributions via a company dashboard, and share photos/videos of planted trees.

2. Eco-Education Series

- **Remote Execution:** Provide virtual tutorials and track progress through pledges or a shared tracker; **Eco-Education Series:**
- **Description:** Host a year-long virtual workshop series on sustainability topics like composting, renewable energy, or zero-waste living. Leverage Clearinghouse’s existing Nectar platform to assign points toward environmental stewardship activities to help incentivize progress.
- **Activities:** Invite experts (e.g., via Zoom) or use employee volunteers to lead sessions. Employees complete mini projects, like starting a home compost or auditing their energy use.

- Impact: Builds environmental literacy and empowers employees to adopt sustainable practices.
- Remote Execution: Schedule quarterly meetings, share recordings, and create a resource hub on the company's intranet.

Community-Based Volunteer Events (Hybrid/Virtual)

1. Adopt-a-Community Cleanup:

- Description: Employees participate in local cleanups in their respective communities, coordinated as a company-wide initiative, tracked through CCDFIs Volunteer Dashboard.
- Activities: Employees sign up for a local cleanup event (e.g., via CleanUp.org or local environmental groups) or organize a solo cleanup. Share photos and impact metrics (e.g., pounds of trash collected) on a company platform or social media platform.
- Impact: Reduces litter, protects local ecosystems, and fosters community pride.
- Remote Execution: Host a virtual launch event to share safety tips and resources. Create a shared map or gallery to showcase cleanup locations and results.

Global Garden Project:

- Description: Employees plant native species or create pollinator gardens to support biodiversity in their yards, balconies, or community spaces. (see above)
- Activities: The company provides seed kits or reimburses purchases of native plants. Employees document their gardens with photos or videos and share progress in virtual “garden tours.”
- Impact: Enhances local ecosystems, supports pollinators, and sequesters of carbon.
- Remote Execution: Offer a virtual workshop on native planting with a local ecologist. Use a shared platform (e.g., Padlet) to track garden growth and exchange tips.

2. Support Local Environmental Nonprofits:

- Description: Employees volunteer their time or skills to local environmental organizations (e.g., watershed groups, wildlife rescues) remotely or in person.
- Activities: Offer volunteer services like graphic design and social media support. Alternatively, organize a company-wide volunteer day where employees choose local in-person opportunities.
- Impact: Strengthens community organizations and amplifies their environmental efforts.
- Remote Execution: Create a curated list of vetted nonprofits by region. Host a virtual showcase where employees present their contributions.

Company-Wide Collaborative Initiatives

1. Sustainable Product Innovation Hackathon:

Description: Employees form virtual teams to brainstorm eco-friendly improvements to company products, services, or operations.

Activities: Teams pitch ideas (e.g., reducing packaging waste and adopting renewable energy for servers) in a virtual competition. Winning ideas receive funding or implementation support.

Impact: Aligns company operations with sustainability and engages employees creatively.

Remote Execution: Use collaboration tools like Teams or Zoom for brainstorming and presentations. Involve Executive Liaison judging for buy-in.

2. Green Office Supply Drive

Description: Employees collectively source and donate eco-friendly office supplies (e.g., recycled paper, refillable pens) to schools or community centers in their areas.

Activities: Employees coordinate local drop-offs and share stories of impact.

Impact: Reduces waste, supports education, and promotes sustainable products.

Remote Execution: Use a virtual platform to track donations and share photos of delivered supplies. Host a wrap-up event to highlight community impact.

Staff Building Together – People • Planet • Profit Retreat

Description: Employees collaborate on a company-backed campaign to increase efficiency, sustainability, and diversify our product offerings and wraparound support services for communities.

Activities: Staff will focus on a unified strategy for inclusive capital deployment, tailored loan products, a scalable technical assistance model, improved efficiency through AI, educate on conservation practices and sustainable materials for projects, and increase community trust through co-design.

Impact: Amplifies sustainability, climate action, and positions the company as an environmental stewardship leader.

Remote Execution and In-Person Retreat: Coordinate via campaign toolkit and virtual strategy sessions. Share results in company-wide communication.

Additional Sustainability Practices for Home Offices:

Optimize Energy Use:

- Turn off computers, monitors, and peripherals when not in use to reduce standby energy consumption.

Reduce Paper and Waste:

- Go paperless by using digital tools for notes, documents, and signatures (e.g., Evernote, DocuSign).
- Recycle electronics, batteries, and office supplies through local e-waste programs.
- Use reusable items like refillable pens and washable coffee mugs.

Sustainable Workspace Setup:

- Incorporate indoor plants to improve air quality and reduce stress (e.g., spider plants, snake plants, peace lilies, aloe vera, etc.). See above.
- Use natural lighting to reduce reliance on artificial lights during the day. See above.

Green Computing:

- Enable power saving modes on devices to reduce energy use.

- Use cloud services with data centers powered by renewable energy (e.g., Google Cloud, Microsoft Azure).
- Regularly maintain devices to extend their lifespan, reducing the need for replacements.

Lifestyle and Community Sustainability Practices

1. Support Local Sustainability:

- Participate in community cleanups, tree-planting events, or local environmental groups to enhance green spaces.
- Support sustainable practices.
- Advocate for community initiatives such as urban gardens, recycling programs, and renewable energy projects.

2. Promote Sustainable Habits:

- Share eco-friendly tips with colleagues via virtual meetings or social platforms.
- Organize virtual workshops or community events to educate others about climate-friendly practices, such as composting or energy conservation.
- Encourage employers to adopt green policies, such as remote work incentives or carbon

This Climate Action Plan ensures compliance with **CA 2.1** and **ESC 5.1**, using SMART goals to drive measurable progress. By addressing our unique remote operations and clarifying the inapplicability of **ESC 1.6**, CCDFI is positioned to reduce our environmental impact and support global climate goals.

Recommended Action: Ratify and approve as presented.