

# GRI Index

PROFILE DISCLOSURE	DESCRIPTION	REPORTED	CROSS REFERENCE/DIRECT ANSWER	EXPLANATION
	<b>1. STRATEGY AND ANALYSIS</b>			
1.1	Statement from the most senior decision-maker of the organization.	Fully	14 - 15	
1.2	Description of key impacts, risks, and opportunities.	Fully	13, 7 -23, 27, 30 and 50	
	<b>2. ORGANIZATIONAL PROFILE</b>			
2.1	Name of the organization.	Fully	Font	
2.2	Primary brands, products, and/or services.	Fully	34 - 41	
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	Fully	6 - 9 and 17	
2.4	Location of organization's headquarters.	Fully	Third liners	
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Fully	6, 23, 28 and 31	
2.6	Nature of ownership and legal form.	Fully	Third liners	
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Fully	22- 31	
2.8	Scale of the reporting organization.	Fully	2, 4 - 5	
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Fully	8 - 9, 14 - 15	
2.10	Awards received in the reporting period.	Fully	50 , 65 - 66 and 80	
	<b>3. REPORT PARAMETERS</b>			
	<b>PERFIL DE LA MEMORIA</b>			
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	Fully	118	
3.2	Date of most recent previous report (if any).	Fully	118	
3.3	Reporting cycle (annual, biennial, etc.)	Fully	118	
3.4	Contact point for questions regarding the report or its contents.	Fully	Third liners	
	<b>REPORT SCOPE AND BOUNDARY</b>			
3.5	Process for defining report content.	Fully	118	
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	Fully	118	
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope).	Fully	118	
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Fully	8 - 9 and 17	
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	Fully	118	
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	Fully	12 - 13 and 118	
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Fully	118	
	<b>CONTENTS</b>			
3.12	Table identifying the location of the Standard Disclosures in the report.	Fully	120 - 128	
	<b>ASSURANCE</b>			
3.13	Policy and current practice with regard to seeking external assurance for the report.	Fully	118 and 119	
	<b>4. GOVERNANCE, COMMITMENTS, AND ENGAGEMENT</b>			
	<b>GOVERNANCE</b>			
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Fully	108 - 109	
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Fully	108 - 109	
4.3	For organizations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and/or non-executive members.	Fully	108 - 109	
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Fully	108 - 109	
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	Fully	108 - 109	

PROFILE DISCLOSURE	DESCRIPTION	REPORTED	CROSS REFERENCE/DIRECT ANSWER	EXPLANATION
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Fully	108 - 109	
4.7	Process for determining the composition, qualifications, and expertise of the members of the highest governance body and its committees, including any consideration of gender and other indicators of diversity.	Fully	108 - 115	
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Fully	2 - 5	
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Fully	108 - 109	
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	108 - 109	
	<b>COMMITMENTS TO EXTERNAL INITIATIVES</b>			
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Fully	2 - 5, 42 - 43 and 50	
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Fully	46 - 47, 67, 77, 82 - 104	
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: *Has positions in governance bodies; *Participates in projects or committees; *Provides substantive funding beyond routine membership dues; or *Views membership as strategic.	Fully	109	
	<b>STAKEHOLDER ENGAGEMENT</b>			
4.14	List of stakeholder groups engaged by the organization.	Fully	5	
4.15	Basis for identification and selection of stakeholders with whom to engage.	Partial	5	
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Fully	5	The Compartamos interest groups are identified in the sustainable business models.
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns	Partial	5	The sustainable business model is plotted the relationship and action guideline of each one, but not the frequency of interaction. The Compartamos interest groups analyzed the prospects of generating low value of the institution.
	<b>ECONOMIC PERFORMANCE</b>			
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Fully	13	
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Fully	96	
EC3	Coverage of the organization's defined benefit plan obligations.	Fully	79 - 104	
EC4	Significant financial assistance received from government.	Fully		Compartamos does not receive financial support from the government.
	<b>MARKET PRESENCE</b>			
EC5	Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	No Information		Information not considered in the materiality of the report
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	Fully		Local supply is privileged, being a service company.
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Partial	72	The hiring process is confidential.
	<b>INDIRECT ECONOMIC IMPACTS</b>			
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Fully	79 - 104	
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	Fully	18 - 31 and 56 - 63	
	<b>ENVIRONMENTAL INDICATORS</b>			
	<b>MATERIALS</b>			
EN1	Materials used by weight or volume.	Fully	98	
EN2	Percentage of materials used that are recycled input materials.	Fully	97	
	<b>ENERGY</b>			
EN3	Direct energy consumption by primary energy source.	Fully	98	
EN4	Indirect energy consumption by primary source.	No Information		Information not considered in the materiality of the report
EN5	Energy saved due to conservation and efficiency improvements.	Partial	96 - 97	The energy savings resulting from the various measures implemented and described, but not quantified.
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Fully		No use renewable energy sources

PROFILE DISCLOSURE	DESCRIPTION	REPORTED	CROSS REFERENCE/ DIRECT ANSWER	EXPLANATION
EN7	Initiatives to reduce indirect energy consumption and reductions achieved. <b>WATER</b>	Fully		Not accounted for indirect energy consumption
EN8	Total water withdrawal by source.	Fully		In offices using water public service
EN9	Water sources significantly affected by withdrawal of water.	Fully		We do not affect water sources directly for our operation.
EN10	Percentage and total volume of water recycled and reused. <b>BIODIVERSITY</b>	No Information		Information not considered in the materiality of the report
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Fully		We do not have offices in natural service.
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Fully		For our economic activity do not have significant impacts on biodiversity.
EN13	Habitats protected or restored.	Fully		We do not operate in habitats protected or restored
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	Fully	96 - 98	Not material
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk. <b>EMISSIONS, EFFLUENTS AND WASTE</b>	Fully		For our activity, do not have significant impacts on species extinction
EN16	Total direct and indirect greenhouse gas emissions by weight.	Fully	98	
EN17	Other relevant indirect greenhouse gas emissions by weight.	Fully	98	
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Partial	96 -98	The reductions do not have been identified
EN19	Emissions of ozone-depleting substances by weight.	Fully		For our economic activity not use gases of any kind and in terms of air conditioning equipment, these are mostly last generation.
EN20	NOx, SOx, and other significant air emissions by type and weight.	Fully		For our economic activity do not use any gas.
EN21	Total water discharge by quality and destination.	Partial		Only water is used in bathrooms and office cleaning and their destination is the public sewer. We have no quantification in 2012.
EN22	Total weight of waste by type and disposal method.	Partial	97	No specific method of treatment of waste, but if the total managed for recycling
EN23	Total number and volume of significant spills.	Fully		For our economic activity do not have the risk of spills.
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Fully		For our economic activity do not carry any type of waste.
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff. <b>PRODUCTS AND SERVICES</b>	Fully		For our economic activity do not have significant impacts on biodiversity or habitat
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Fully	96 - 98	
EN27	Percentage of products sold and their packaging materials that are reclaimed by category. <b>COMPLIANCE</b>	Fully		For our economic activity is not significant selling materials or packaging.
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations. <b>TRANSPORT</b>	Fully		No fines in the environmental field
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce. <b>OVERALL</b>	Fully	96 - 98	
EN30	Total environmental protection expenditures and investments by type. <b>SOCIAL: LABOR PRACTICES AND DECENT WORK</b> <b>PERFORMANCE INDICATOR</b> <b>EMPLOYMENT</b> <b>ASPECTO: EMPLEO</b>	Partial		Only describes the support to ONG's focused on environmental care.
LA1	Total workforce by employment type, employment contract, and region, broken down by gender.	Partial	6 and 72	Lack breakdown by contract.
LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region.	Partial	72	"Falta el desglose por región."
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations. <b>LABOR/MANAGEMENT RELATIONS</b>	Fully	70 - 71	Solo se tiene una sola jornada laboral, de 8 horas de lunes a viernes en todos los lugares de operación.
LA4	Percentage of employees covered by collective bargaining agreements.	No Information		Information not considered in the materiality of the report
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements. <b>OCCUPATIONAL HEALTH AND SAFETY</b>	No Information		Information not considered in the materiality of the report
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	No Information		Information not considered in the materiality of the report

PROFILE DISCLOSURE	DESCRIPTION	REPORTED	CROSS REFERENCE/ DIRECT ANSWER	EXPLANATION
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region and by gender.	Partial		For our economic activity are considered as low-risk labor
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	No Information		Information not considered in the materiality of the report
LA9	Health and safety topics covered in formal agreements with trade unions.	No Information		Information not considered in the materiality of the report
LA10	<b>TRAINING AND EDUCATION</b> Average hours of training per year per employee by gender, and by employee category.	Partial	76 - 77	Training hours are not broken down by employee category.
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Fully	67, 76 - 77	
LA12	Percentage of employees receiving regular performance and career development reviews, by gender.	Fully	76	
LA13	<b>DIVERSITY AND EQUAL OPPORTUNITY</b> Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Partial	72	Not include the breakdown by age and gender.
LA14	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	No Information		Information not considered in the materiality of the report
LA15	Return to work and retention rates after parental leave, by gender.	No Information		Information not considered in the materiality of the report
HR1	<b>INVESTMENT AND PROCUREMENT PRACTICES</b> Percentage and total number of significant investment agreements and contracts that include clauses incorporating human rights concerns, or that have undergone human rights screening.	No Information		Information not considered in the materiality of the report
HR2	Percentage of significant suppliers, contractors and other business partners that have undergone human rights screening, and actions taken.	Partial		Providers sign a code of ethics in Mexico and Guatemala to make valid contract.
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Fully	76 - 77	
HR4	<b>NON-DISCRIMINATION</b> Total number of incidents of discrimination and corrective actions taken.	No Information		Information not considered in the materiality of the report
HR5	<b>FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING</b> Operations and significant suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and actions taken to support these rights.	Partial		By the nature of our activities are not important risk in this area
HR6	<b>CHILD LABOR</b> Operations and significant suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	No Information		Information not considered in the materiality of the report
HR7	<b>PREVENTION OF FORCED AND COMPULSORY LABOR</b> Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	No Information		Information not considered in the materiality of the report
HR8	<b>SECURITY PRACTICES</b> Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	No Information		Information not considered in the materiality of the report
HR9	<b>INDIGENOUS RIGHTS</b> Total number of incidents of violations involving rights of indigenous people and actions taken.	Fully		We have no recorded incidents of this nature
HR10	<b>ASSESSMENT</b> Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments.	Partial		All employees know, sign and agree to comply with the code of ethics that prohibits such behavior
HR11	Number of grievances related to human rights filed, addressed and resolved through formal grievance mechanisms.	Not material		We have no recorded incidents of this nature
SO1	<b>LOCAL COMMUNITIES</b> Percentage of operations with implemented local community engagement, impact assessments, and development programs.	No Information		Information not considered in the materiality of the report
SO2	<b>Corruption</b> Percentage and total number of business units analyzed for risks related to corruption.	Partial	76 and 50	The materialization of this risk is constantly assessed by the area in charge and countered with training to employees.
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Fully	76	
SO4	Actions taken in response to incidents of corruption.	No Information		Information not considered in the materiality of the report

PROFILE DISCLOSURE	DESCRIPTION	REPORTED	CROSS REFERENCE/DIRECT ANSWER	EXPLANATION
SO5	<b>PUBLIC POLICY</b> Public policy positions and participation in public policy development and lobbying.	Fully		Through collaborative professional bodies are set public positions
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Fully		Not make contributions to political institutions
SO7	<b>ANTI-COMPETITIVE BEHAVIOR</b> Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Fully		We participate in a very competitive market, where we have strict regulations and there is no monopoly.
SO8	<b>COMPLIANCE</b> Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	No Information		Information not considered in the materiality of the report
SO9	Operations with significant potential or actual negative impacts on local communities.	Fully		By the nature of our activities no significant risks exist in this area
SO10	Prevention and mitigation measures implemented in operations with significant potential or actual negative impacts on local communities.	Fully		By the nature of our activities no significant risks exist in this area
PR1	<b>SOCIAL: PRODUCT RESPONSIBILITY</b> <b>CUSTOMER HEALTH AND SAFETY</b> Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Fully		The products and services of Compartamos not affect the health and safety of their clients
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Fully		The products and services of Compartamos not affect the health and safety of their clients
PR3	<b>PRODUCT AND SERVICE LABELLING</b> Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Fully	34 - 41	This information may be supplemented on the website: <a href="http://www.compartamos.com">www.compartamos.com</a>
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Fully	42 - 43	We have no fines for breach of regulations regarding the labeling of products.
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Fully	14, 42- 43, 26, 28 and 30	
PR6	<b>MARKETING COMMUNICATIONS</b> Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Fully	14, 42- 43, 26, 28 and 30	
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	No Information		Information not considered in the materiality of the report
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	No Information		Information not considered in the materiality of the report
PR9	<b>COMPLIANCE</b> Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	No Information		12:23:00 PM

