

When you think of green building, chances are utilities aren't the first client that comes to mind. However, with the help of Philadelphiabased Re:Vision Architecture, Pennsylvania's largest electric and natural gas utility, PECO, installed a 45,000-square-foot vegetated green roof on its headquarters in central Philadelphia.

The largest in urban Pennsylvania, the roof soaks up more than 1.5 million gallons of rainwater runoff annually, reduces air temperatures in the summer and provides a habitat for wildlife. Through this partnership, RVA brings green building to a truly mainstream client.

"For us, it's about removing barriers to green building," says Principal Scott Kelly.

At RVA, the architects' job description goes beyond traditional responsibilities to include sustainability consulting, education and even project fundraising. RVA's immersion approach, often including a community-based Green Design Charrette to kick off a project, means that every employee is a director of sustainability, every project an opportunity to inspire and educate other businesses to adopt its triple bottom line approach. The entire project

is a collaborative process, exposing everyone, from the client to the contractor, to a new way to work. "All of the team members learn so much and are so much more knowledgeable about how to make more sustainable decisions on behalf of the project and beyond," Principal Jenn Rezeli explains.

## "It's about removing barriers to green building"

RVA distinguishes itself even among other firms with green buildings in their portfolio. For example: more than 50 percent of RVA projects meet the Architecture 2030 Challenge; more than fifty percent of its projects are built on brownfields or infill sites; more than 25 percent of its projects exceed local storm water management codes by at least 40 percent; and more than sixty percent of its suppliers are local; and, not surprisingly, more than 75 percent of its staff are LEED Accredited Professionals.

RVA has gone well beyond Green Building IOI, and by acting as teachers, as well as architects, the firm helps ensure that its sustainable buildings become occupied by sustainable businesses, too.

#### B Impact Report<sup>™</sup>

Consumers: >50% of projects meet Architecture 2030 Challenge; >75% projects incorporate water reuse systems/ renewable energy systems; 50-75% of projects built on brownfields/infill sites

Environment: Works in a green building; Comprehensive systems conserve energy & water use; Active program to minimize travel; Incentives for low-impact employee commutes

Community: >60% of expenditures directed toward local suppliers; >40% minority/women management; >75% of employees take time off for community service; 100% local ownership; Offers more than 20 hours paid time off for employees to volunteer annually;

Employees: Living wage paid to all employees; 100% of individual and family health insurance premiums covered; Grew employee base >15% last year

Find out more about our certification at: www.bcorporation.net/revisionarch



**Consumers:** 100% focused on insuring YMCA's, Jewish Community Centers and nonprofits residential camps

**Employees:** All employees paid a living wage, >80% individual/family health insurance premiums covered, Fully funded retirement plan for all employees; Offers 6+ weeks maternity leave; Offers health & wellness program and counseling services

Community: Written commitment to donate at least 10% of profits to charitable organizations; Matches employees' charitable contributions; Organizes company service days throughout the year; Requires and pays for 40 hours a year of volunteering by all employees – over 4000 hours donated last year!

**Environment:** Provides incentives for low-impact commutes; >50% materials printed on recycled/FSC certified paper; Uses sustainable kitchen products

Find out more about our certification at: www.bcorporation.net/redwoodsgroup

"Serve Others." That's the stated goal of the Redwoods Group, a property and casualty insurance provider that serves exclusively YMCAs, Jewish Community Centers (JCCs) and nonprofit residential camps. The Redwoods Group seeks to improve the quality of life in the communities where it works by helping make these community organizations stronger and safer.

"Year after year, people come back to their jobs and they do them better and better and better."

One specific example is the company's work to eliminate drownings. The Redwoods Group staff developed a program of improved lifeguard training and effective performance management techniques. Sharing these practices with customers has eliminated drownings at the Redwoods Group—insured YMCAs, JCCs and camps for the last two years. This is down from a national average of 13 per year at YMCA pools, and 3,500 nationally in the early 2000s. Additionally, those YMCAs that have worked with the company for four or more years have an injury rate 30 percent lower than new clients.

How has the company accomplished such improvements? On the job, employees are empowered to find new opportunities to reduce incidents at clients' facilities. That goes far beyond the charge of most insurers, and the approach has

produced some amazing results, not only for the community, but for the Redwoods Group, as well.

"Year after year, our people come back to their jobs and they do them better and better and better," says Redwoods President and CEO Kevin Trapani. The Redwoods Group's 10-year turnover rate is under 5 percent, and employee satisfaction is consistently high. "The key to having happy employees is, first, to have a mission they care deeply about and, second, to respect them by ensuring they have a great workplace that meets their needs," Trapani explains.

Starting with an outstanding benefit plan that includes IOO percent reimbursement for continuing education, the Redwoods Group supports employees personally as well as professionally. Employees are required to volunteer 40 hours each year. All employees did so last year, collectively serving more than 4,000 hours in the community. The Redwoods Group also matches employee charitable giving, and as a company, donates at least IO percent of its annual profits in addition to a much larger amount from its foundation.

"If we value human dignity, fairness, compassion and personal responsibility, then we can't run," Trapani asserts. "Social good and profit are not mutually exclusive. We're finished in our society with the concept of either/or," he says. "It is the time of and/both."



Imagine driving down your street. You look up and every home proudly displays solar panels. Does this seem like a dream from the far-off future? Not if Sungevity has anything to say about it. Through its accessible technology platform and leasing system, Sungevity has become one of the fastest-growing residential solar providers in the country. From 2009 to 2010, the company expanded the capacity of its installed solar panel systems tenfold. To date, Sungevity has sold solar to more than 1,000 homes.

"Sungevity's goal is to mainstream solar and bring it to millions of homes across the United States," founder Danny Kennedy says.

Two interrelated innovations might help Sungevity achieve its goal. First, Sungevity's systems are designed, sold and engineered remotely, both online and over the phone. This eliminates time-consuming and costly site visits, creating an average savings of 10 percent compared to the competition.



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#### Highlights

#### B Impact Report™

Consumers: 100% of revenues come from residential solar installations

Environment: Provides incentives to encourage low-impact commutes; >75% paper used is recycled/FSC certified; Uses nontoxic janitorial products, unbleached/ chlorine free paper products, and organic/sustainable kitchen products

Employees: Living wage paid to all employees; 100% of individual/family health insurance premiums covered; part-time employees qualify for full-time health benefits; >75% employees share ownership; Grew employee base by >15% last year

**Community:** Banks with a local community bank; Offers time off to employees to do community service; >20% minority/women management

Find out more about our certification at: www.bcorporation.net/sungevity

Second, Sungevity leases the panels to customers, eliminating the barrier of upfront capital costs. Customers pay a fixed monthly fee that, even when combined with their traditional utility bill (for night use or times when the home uses more energy than the panels are producing), creates significant and immediate savings for a majority of Sungevity's customers. Kennedy likes to call it "saving money by saving the planet." As Sungevity offers lease systems for no money down to those with good credit, it brings solar to households that could not otherwise afford it.

"Sungevity's goal is to mainstream solar and bring it to millions of homes across the United States" Sungevity has also created numerous "green-collar" jobs. More than 100 people are directly employed in its Oakland, Calif. office, where they design, sell and manage solar installation projects. The company subcontracts with up to 200 installers across the country in its preferred installer network. This creates valuable jobs in multiple communities.

Sungevity is committed to bringing solar to every family. Who better to set an example than the First Family? Teaming with a variety of organizations, Sungevity launched its "Solar on the White House" campaign. The petition gathered more than 50,000 signatures, and in October, the White House accepted the challenge. The Obamas will acquire solar panels this spring.

Sungevity's mission is daunting, to be sure, but its innovative approach may just bring solar panels to your neighborhood next.

Similar B Corps: Sun Light & Power | SunPower Builders | Southern Energy Management | Skala | Sustainable Solutions Unlimited

## Sustainable tradeshow displays & banners from a certified green company

- "Latex" printing system uses only non-toxic, water-based inks
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- Recyclable substrates
- Most tradeshow displays feature reusable stands
- Banners are hemmed & include free grommets for added durability & easy installation



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#### Community Impact: GLOBAL



Many say Europe has long been a global leader on sustainability. German-based apparel company hessnatur backs up that claim. The company has been a pioneer of sustainable business since "long before being green was chic," says Irene Wilson, hessnatur's U.S. representative.

Founded in 1976, hessnatur has a remarkable history of increasing sustainability in its global supply chain. The company has always used natural fibers\* exclusively, and it quickly worked to develop organic sources with suppliers. Today, hessnatur's organic production projects can be found throughout the world, from cotton in Egypt to silk in China and alpaca in Peru. Currently, 100 percent of hessnatur's cotton is organic, and only the limited availability of organic fibers has prevented it from reaching their goal of sourcing 100 percent organic silk (50%), linen and wool (both 20%).

Hessnatur's initiatives go beyond organic, though. In 2002, hessnatur developed a set of social standards and created a completely transparent, socially responsible supply chain, from fiber production to the factory floor. Detailed information about the country of origin, fibers, dyes and finishes for every single item can be found on the hessnatur website

and catalog. Additionally, hessnatur has every partner commit to its guidelines, and it audits the factories that make its products.

"By supporting their suppliers and helping others in their industry, hessnatur is setting the standard for what it means to be successful."

Extending its leadership beyond its own production, hessnatur works to encourage others in the apparel industry to embrace higher standards. The company partners with international organizations that implement and monitor working conditions throughout the world. With the Fair Wear Foundation, it supports and mentors its suppliers throughout the implementation process of its social standards.

"You're not in business for 35 years unless you run your business successfully," Wilson affirms. By supporting its suppliers and helping others in their industry, hessnatur is setting the standard for what it means to be successful.

\*Synthetic fibers, like polyester and nylon, are made from petroleumbased chemicals and production requires much higher consumption of energy and chemicals than natural fibers. **Accountability:** Employees & managers are evaluated based on social and environmental targets

Employees:Living wage paid to all employees; 100% employees participate in the company bonus plan; >80% individual and family health insurance premiums covered; part-time employees qualify for full-time health care benefits; Fully funded employee retirement plan; Offers off-site subsidized childcare, health & wellness programs, and counseling services

Consumers: 100% products are organic or made of recycled/sustainable materials; hessnatur initiated the world's first organic cotton project in 1991

Community: 100% suppliers are third party certified as paying fair wages and creating safe, healthy work environments; All suppliers are reviewed bi-annually for social and environmental criteria; Banks with a local & independent bank; >30% women/minority management; Offers 20 hours/ year paid time off for employees to volunteer

Environment: Most facilities are in a green building; Provides incentives for low-impact employee commutes; Comprehensive systems reduce energy, water, and chemical use; >75% materials printed on recycled/FSC certified paper; >50% energy used comes from renewable sources; Has conducted a Life Cycle Assessment on >75% products

Find out more about our certification at: www.bcorporation.net/hessnatur



B Impact Report<sup>™</sup>

**Environment:** Over 50 sustainable initiatives on-site, from solar panels to honey bees; Tees use 100% sustainable fibers; 100% company fleet uses alternative fuel; Packaging uses 100% post-consumer recycled material

Employees: Living wage paid to all employees; >15% profits shared with employees; On-site garden provides access to organic produce for all employees; Covers >50% health insurance premiums for employees; >50% senior positions filled with internal candidates

Community: Kept jobs at home when everyone else didn't; Banks with a local, independent bank; >40% expenditures directed towards independent local suppliers; >5% profits donated to charitable organizations; >30% suppliers are in low-income communities

Find out more about our certification at: www.bcorporation.net/tsdesigns



North Carolina is the home and heart of TS Designs. Since 1977, the T-shirt manufacturer has seen the ebb and flow of the North Carolinian cotton industry. The state was once a leading apparel producer, but after NAFTA and rise of outsourcing, production moved to Mexico and other markets. Many locals lost their jobs.

"I think we now realize what driving everything to the lowest cost gets us," President Eric Henry explains. "Dirty energy and outsourcing; It does not create a sustainable economy or a better community." Instead of following the competition south, TS Designs launched an innovative program aimed at creating long-term quality jobs that supported a better quality of life for their local community. While the apparel industry has almost completely shifted overseas, TS Designs T-shirts are over 80 percent domestically made, with over 50 percent of creation taking place in North Carolina

Since 2008, TS Designs has married two issues their customers care about—buy local and be transparent. Most apparel travels thousands of miles, often from overseas. TS Design T-shirts are sourced within a 750-mile area. In addition, every shirt is stamped with the year of creation, allowing anyone to visit their website and access information on all aspects of the supply chain. Pictures and contact information are available for each player

in the process. This is a rare opportunity to truly connect with the people behind the product.

"Instead of following the competition south, TS Designs launched an innovative program aimed at creating long—term quality jobs that supported a better quality of life for their local community."

Keeping business local does have some trade-offs. North Carolina cannot yet supply organic cotton. However, by investing in the area with a long-term view, TS Designs is laying the groundwork for the transition. "We view sustainability as a journey, not a destination," Henry explains. Taking the time to develop the marketplace—and the jobs that come with it—is a testament to this B Corp's people-centric approach.

"We happen to be in the T-shirt business but more than that, we want to demonstrate what a sustainable triple-bottom-line business looks like," says Henry. With a firm commitment to community and transparency, TS Designs is poised to continue to do so far into the future.



### What do you do when payday doesn't come soon enough?

Last year, more than 20 million Americans turned to predatory 'payday' lenders to meet short-term financial needs. With exorbitant interest rates of up to 433 percent APR and two-week repayment periods, these short-term solutions often lead to long-term problems, setting off a vicious cycle of debt and stress.

Emerge Workplace Solutions offers an alternative to payday lending that helps people build credit, save money and improve their overall financial stability.

The Emerge Loan combines the convenience of payday loans with the interest rates of traditional lenders by partnering with employers, banks and credit unions. Offered to employees as an employer benefit, the four- to eight-month Emerge Loan can provide the liquidity to solve urgent financial problems while helping build long-term financial security. The Emerge program simplifies repayment through payroll deduction, and provides clients with a savings account into which a portion of each paycheck is direct deposited.

Customers also have access to an online suite of financial education, webinars and financial crisis counseling.

By providing the necessary tools and training, Emerge helps clients to take back control of their financial lives. The average customer gains 50-60 points on his or her credit score. This improves the client's chances of receiving affordable loans and can lead to lower down payments and interest rates, creating valuable savings. "We help people around the country build credit, access better products and move into the mainstream financial market," says Emerge CEO Jonathan Harrison.

#### "Emerge offers an alternative to payday lending for 20 million Americans."

Programs are currently rolling out in Seattle and New Orleans and will eventually reach throughout the U.S. through a national credit union partnership. "The long-term goal is systemic change," Harrison says. "As a B Corp in the financial services industry, we're beginning to show that there are ways of making a fair profit without exploiting people or resources."

#### Certified: November 2007

Consumers: 100% business focused on creating affordable, convenient loans and provide access to credit; 100% products designed to serve low-income populations; Provides financial education and guidance in order to create broader access to mainstream financial tools

Employees: All employees paid a living wage; Covers 100% health insurance premiums for employees; Part-time employees qualify for full-time health benefits

**Community:** >60% suppliers are local and independent; Banks with a local and independent bank; Strategically supports women/minority owned suppliers

**Environment:** >75% materials printed on recycled/FSC certified paper; Has implemented office wide water usage reduction and recycling programs

Find out more about our certification at: www.bcorporation.net/emerge



"We are building a sustainable social support system for the next generation of American workers," says Freelancers Insurance Company (FIC) President and CEO Sara Horowitz.

FIC is a model social enterprise. It is a model not just because it uses a for-profit business to serve those in need, but because it serves at scale.

#### Highlights

#### **B Impact Report**™

#### Certified: November 2007

**Employees:** Living wage paid to all employees; Covers 100% health insurance premiums for employees; Grew employee base by >15% last year

Consumers: Offers group-rate, portable health insurance coverage to independent workers; 45% of those covered would have no other access to coverage

**Community:** 100% owned by a nonprofit; >40% suppliers are local & independent; >40% minority/women Board and management;

**Environment:** Provides incentives to encourage low-impact commutes; Efficient office equipment reduces energy usage

Find out more about our certification at: www.bcorporation.net/freelancersinsuranceco

In today's economy, more and more people are working for themselves or as part-time employees and contractors. At last estimate in 2005, there were approximately 42 million Americans—or 30 percent of the workforce—working independently. For many, that helps pay the bills and put food on the table, but often it can also mean living without health insurance or paying higher prices for less coverage than most employer-provided plans.

"We are building a sustainable social support system for the next generation of American workers."

That's why the nonprofit Freelancers Union, with almost 150,000 members nationwide, created Freelancers Insurance Company. FIC provides portable health insurance solely to Freelancers Union members and places members' health insurance needs—not quarterly earnings reports—front and center. By aggregating members into one buying pool and underwriting their health insurance, FIC gives freelancers access to the benefits of larger plans, previously only available to those working for large employers. FIC provides health insurance at approximately

one-third the cost of comparable plans on the individual market. Freelancers Union also offers dental, life and disability insurance; a 401(k) retirement plan; a mental health services directory; and corporate discounts.

With Freelancers Union as the sole owner, FIC can remain IOO percent committed to promoting the economic and physical wellbeing of current members—as well as that of the next generation of independent workers.

"Our members let us know what we're doing wrong and right," Horowitz explains. "We're set up every which way to hear them and to respond. They drive our continuous evolution."

It was a Union member's feedback that led to the creation of FIC, and it is member feedback that is shaping the future. In the next year, FIC is exploring new health care delivery models for the ever-growing group of those without access to employer-sponsored insurance. The company is looking to partner with health clinics to serve its members, while helping keep costs down. It is also working to develop smaller networks of doctors to provide affordable services or launch clinics designed exclusively for member needs. Through each of these models, and current services, FIC will bring sustainable, affordable and portable health coverage to generations of independent workers to come.