



Waterloo Sustainable Development Group

Proposal for the Impact Investing Research Group

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Ethical investing can seem daunting. We at the Impact Investing Research Group (IIRG) understand that you want the best for the world, but you don't want to compromise on your financial returns. Let us help you navigate through your transition towards financing a brighter future.

WSDG-IIRG is positioned to be Canada's leading sustainable investment group committed to providing a full suite of services that supports the advancement of the sustainable development goals, while making viable profits for our investors.

In partnership with the University of Waterloo, we are the first and only Canadian owned and run sustainable investment group dedicated to enhancing value for investors while focusing on ethical and high-growth companies that promotes sustainability in diverse sectors. Through our commitment to sustainable investment, we seek to deliver strong and consistent financial returns to our investors while helping our portfolio companies build a better world.

We want to hear from you. Simply tell us about yourself, your values, and your investment goals, and we'll take care of the rest.



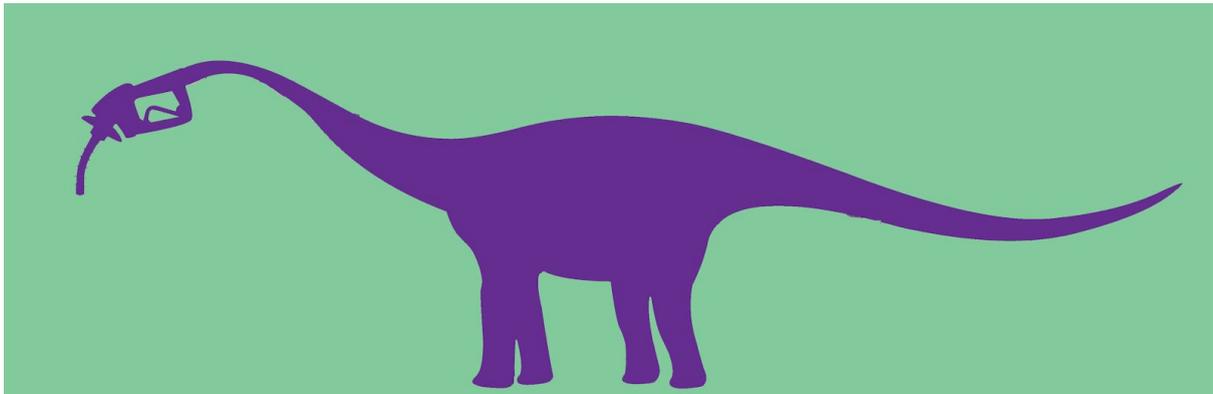
How we Operate

Our mandate for impact investing is two-fold. We first assess your existing investments for its carbon footprint along with other environmental and social impacts. We use this to assess your investment 'value at risk' under various low-carbon scenarios using our proprietary machine learning algorithms. We then recommend alternative investment strategies that align with your ethical position. Whether based on exclusionary or inclusionary investment strategies or project financing, our experts individually align their purpose with your passion.

Divestment and Reinvestment

The world is changing - and your investments should too. High carbon exposure will lead to stranded assets in a low-carbon world. Portfolios with dependence on investments with high carbon exposure are especially susceptible to devaluation. According to the Carbon Tracker Initiative, over 2 trillion dollars are at risk of being devalued in the coming years.

Our fossil fuel divestment strategy follows a well-established method of measuring your carbon exposure not only from the fossil fuel industry, but from utilities, construction, and transportation as well. Our research shows that low-carbon investment strategies outperform traditional investment portfolios while concurrently reducing your carbon exposure.



Our Divestment to Reinvestment Roadmap

Share your existing investment portfolio with us - our expert analysts will individually assess each investment to measure its carbon exposure. Your portfolio's carbon exposure will give us an estimate of your carbon 'value at risk'. This is how much of your investment portfolio may be susceptible to devaluation under a low-carbon scenario. Let us then recommend sustainable investment strategies based on your interests and financial targets. Looking for new investment opportunities? Let us help you find portfolios that are making a difference today. Alternatively, consider investing your money in one of our sustainable ventures from aquaponics to renewable energy through our project finance initiative.

We at IIRG want to help you align your investments with your values. In addition to your carbon exposure, we can offer divestment services from a range of sin stocks including alcohol, tobacco, and weaponry. Sleep better knowing your money is helping rather than hurting the world.

ESG Risk Management

The path to sustainability holds both risks and opportunities. Do you know how your portfolio will perform in a low-carbon world? Our scenario analysis methodology uses machine learning to actively assess the value at risk of your investment portfolio. By incorporating environmental and social governance (ESG) indicators in investment decisions, our strategy mitigates your risk of default relative to traditional investments. This means that our investment criteria is rigorous, investing only in businesses that will be resilient to our changing planet. Our mandate of rational investing reduces risks, which reduces bad loans, and consequently, reduces default rates. We apply this holistic and systematic approach to risk management - looking well beyond financial indicators to predict future performance.



Our Risk Management Roadmap

We provide bespoke solutions to help track ESG issues which helps us identify, classify, and assess every single transaction to ensure the safety of funds and conformity with best practices. This strategy saves your business not only the time and money, but also accounts for all risks and stakeholder considerations before investment is made.

Our proprietary big data and artificial intelligence software allows us to assess risks and ensures your business decisions take into consideration every single stakeholder, regulatory, institutional, industry, competition and reputational concerns. To ensure this, we integrated key assessment expectations using algorithms to address vast ESG issues, hitherto manually done, and provide more accurate output that are specific to your business, industry, investments, and setting.

Project Finance

In alignment with the Equator Principles and IFC Performance Standards, we help you directly invest in sustainable development initiatives and project finance. The Equator Principles is a standardized risk management framework for assessing and managing environmental and social risks in project finance, to ensure loans are financially responsible.



Our Project Finance Roadmap

Here our team match your portfolio with key ESG risks considerations to guide your project finance decisions. Not only do we provide key consulting services, we also provide a viable framework that is industry focused, helping you make fast decisions on vast areas of the project. We also provide capacity training for business teams on ESG guidelines across different industries.

To ensure your success, we provide ongoing guidance, project support, and assessment that helps business to prevent, mitigate, and manage ESG risks. Through this approach, we support business and partners create processes that enhance profitability, performance and ensure transparency while being responsible to diverse stakeholders and the environment.

Competitiveness through Differentiation

What differentiates us is the individuality that we bring to support your needs. We are a one customer non-financial risk assessor, that helps protect your finances at every turn. For us every case is different and provides an exciting way to not just create sustainable profitability, but also help protect your funds and enhance your business. We deliver a thorough assessment highlighting what is material to your business and investment decisions.