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## BNQ 21000 and EcoPrêt PME

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ISSUE: Building on the environment

### ITINERARY 3A

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## PROMOTER

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Robert Rodrigue, SADC Haut-Saint-François

### **Presentation of the issue:**

What can be done to help businesses who want to Go Green, knowing that there are virtually no financing programs for SMEs at this level?

### **Project description:**

SADC Haut-Saint-François has implemented the EcoPrêt PME (SME EcoLoan) in 2010. It targets SMEs who want to Go Green. Several projects and sectors are eligible. The evaluation criteria are: at least five years of existence, demonstrated ability to pay, adequate working capital, satisfactory debt ratio and, most importantly, establishing an environmental/SD action plan demonstrating the environmental gains.

Financial assistance meets the following criteria: conventional loan, financing up to 100% of eligible expenses, maximum 10-year amortization, moratorium of 12 months on capital, no coverage, no guarantee.

### **The key elements to remember according to the promoter:**

Such tools allow SMEs to be supported in their efforts for sustainable development.

## ENTREPRENEURS

Pierre Genest-Denis, IGA Cookshire

Gilles Denis, IGA Cookshire | E-mail: gillesdenis47@hotmail.com

Gaétane Plamondon, Tardif Diesel | E-mail: gaetaneplamondon@tardifdiesel.com

Gaston Tardif, Tardif Diesel | E-mail: gastontardif@tardifdiesel.com

### **Summary of the presentation by Pierre-Denis Genest, IGA Cookshire**

To give back to the community and the children, the company implemented a number of SD measures. The owners looked into waste management, green building, development of vegetated surfaces, promotion of local products, recovery of raw materials, employee commitment, importance of the business to the community, cooperation from business partners and valorization of the town center.

### **The key elements to remember according to Pierre Genest-Denis:**

- management based upon a vision;
- SD vision is based on the long term;
- therefore, the return on investment is long-term;
- to develop an SD vision, you must convince the people and hold your own on all fronts.

### **Summary of Gaétane Plamondon and Gaston Tardif's presentation, Tardif Diesel**

Tardif Diesel is a truck dealer established for more than 30 years, and who employs 40 people. In 1999, with help from the SADC and CLD, the company moved to a new building, which was extended in 2010. Energy savings were central to the construction work. Using Isoblocs for the walls, a concrete heated floor and a solar wall led to substantial savings, and the side-benefit of added comfort for the workers. In order to continue to implement SD, the company wants to move towards a "Green Key" environmental certification.

### **The key elements to remember according to Gaétane Plamondon and Gaston Tardif:**

- SD is compatible with profitability;
- the fact that employees are comfortable and proud ensures the continuity of the company.

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## RESEARCHER

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Jean Desrochers, University of Sherbrooke | E-mail: jean.desrochers@usherbrooke.ca

### **Summary of the researcher's presentation:**

What is sustainable development (SD): a systemic approach, including the environment, the communities and the economy. The SD Act and its 16 principles also provide the basis for an SD process. To make these principles more concrete, the BNQ 21000 standards are there to support the businesses. This is a voluntary standard that operationalizes the 16 principles. It presents 21 issues linked to the company on a micro level, and directly linked to the Act's principles. A five-level self-assessment is presented for each issue.

### **The key elements to remember according to the researcher:**

For a company to implement SD, it must take into account its stakeholders.

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## QUESTION PERIOD

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### **Questions addressed to Pierre Genest-Denis, IGA Cookshire**

Q.: What is the next step?

A.: Awareness, particularly for the managers. There has to be ongoing awareness.

Q.: With this project, were you able to raise awareness among the people of Sobeys?

A.: Yes, among other things, future IGAs will all use CO<sub>2</sub> and not freon.

Q.: How receptive are the bankers in financing such projects?

A. (Robert Rodrigue) Some are open, particularly with respect to environmental assessments. Moreover, as difficult as it may be to persuade them, they are all very proud once the project is completed.

### Questions addressed to Mrs. Plamondon and Mr. Tardif, Tardif Diesel

Q.: What is the "Green Key" certification?

A.: This certification is managed by Nature Québec and addresses the environmental management for automotive workshops.

Q.: Is the company succession linked to the garage's orientation?

A.: The company's employee retention rate is excellent. The partners are young and engaged, in addition to being particularly influenced by the technological and environmental aspects. Decontamination of a portion of the land is in progress in order to reassure the company. This also reassures the customers: they see the progression of the company.

Q.: In terms of health and safety at work, have you noticed a reduction in accidents since the move to the new building?

A.: There have been no accidents since 1994. The Prevention Mutual makes annual visits with areas for improvement each year. We wish to establish a health and safety committee very soon. Some employees are volunteer firefighters: this brings more benefits than negative aspects.

### Questions addressed to Jean Desrochers, University of Sherbrooke

Q.: Do the companies need to ensure their financial health before considering SD?

A.: No, not necessarily. For example, working on the mission-vision-values does not require a good financial health upstream. Engaging in SD improves the financial health of the company, thus, also contributes to the financing. BNQ 21000 standards helps businesses go further, but remain voluntary.

Q.: How does the certification work?

A.: There is no actual certification. The process begins with a self-diagnosis and continues through guidance from the consultants.

Q.: Is the standard adapted to SMEs?

A.: A simplified version is being developed.

Q.: Why is it voluntary and not mandatory?

A.: The major applicants who embrace the process can eventually spread and influence the smaller companies.

Q.: How long does it take to go through the BNQ 21000 process?

A.: It varies. Some issues can be viewed in the short term, others longer term.

### Questions addressed to Robert Rodrigue, SADC Haut-Saint-François

Q.: How is the EcoPrêt PME financed?

A.: With investment funds.

Q.: Do you have examples of companies that have benefited from the EcoPrêt PME?

A.: Both companies present today have benefited from this product.

Q.: What is the interest rate associated with the loan?

A.: Base rate plus two, which is equivalent to a no-risk loan, therefore, excellent.

Q.: How many companies have qualified for the loan?

A.: Three, but this is a product that has started to gather momentum.

Q.: Do all SADCs offer this loan?

A.: Only SADC Pierre-De Saurel offers a similar product.

Q.: Are the more socially-oriented projects fundable?

A.: Until now, there has been none. EcoPrêt is more technology-oriented, but we must begin with a single step. Each project is evaluated with an open-mind.

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### ADDITIONAL DOCUMENTATION

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**NOTE: All linked documents (PowerPoint, Prezi, etc.) are only available in their original French version.**

[PowerPoint from Robert Rodrigue, SADC Haut-Saint-François](#)

[PowerPoint from Jean Desrochers, University of Sherbrooke](#)