

Advisor Carbon Neutrality Program

FAQ's for Bullfrog Power & Less

Bullfrog Power

Do Financial Advisors have to pay anything to have their offices bullfrogpowered?

No, this is a corporately-funded program being offered to all Financial Advisors at no charge.

How does bullfrogpowering your Financial Advisor office work?

When you choose Bullfrog Power, Bullfrog's generators put 100% renewable electricity onto the electricity grid on your behalf. Bullfrog ensures the energy going onto the systems on your behalf is from clean, renewable sources, displacing energy from polluting sources.

Can leased/rented facilities take advantage of Bullfrog Power and support renewable electricity?

Yes any facility can be bullfrogpowered, including leased or rented facilities where the occupant may not pay directly for their electricity use. As long as the location being bullfrogpowered is connected to the electricity grid they can participate in the Bullfrog Power program. Bullfrog does not inject the renewable electricity directly into the specific location. With Bullfrog Power, you continue to draw electricity from the electricity grid – just as you always have. Bullfrog ensures the energy going onto the systems on your behalf is from clean, renewable sources thereby enabling customers to uniquely claim the environmental attribute associated with the creation of the emission free electricity.

Where does Bullfrog Power's renewable electricity come from?

Bullfrog's renewable electricity comes from a blend of wind and low-impact hydro power sourced from new Canadian renewable energy facilities, with at least 50% sourced directly from your region. Your support also helps to bring new renewable energy projects online, locally within your region as well as across Canada.

How does Bullfrog Power help fund new renewable energy projects?

Bullfrog Power signs long-term power purchase agreements and pays a premium to the wind and low-impact hydro generation projects that comprise its core renewable electricity product. This helps to ensure these projects are financially viable, and helps to support the renewable energy industry and the associated jobs it supports in the local communities across Canada.

As the renewable electricity industry is still quite new and in its infancy most new jobs that it creates are incremental to the already existing jobs in the electricity generation industry. The primary focus of developing a renewable electricity industry is to transition from fossil fuel based generation and in particular coal based generation which is the most polluting and has the highest impact on carbon emissions which lead to climate change.

Bullfrog customers are helping to advance local and community-based renewable energy projects in their regions, and throughout the country. Bullfrog provides critical financing to help these projects through the construction and development phases—which can be the most difficult phases. Together, the Bullfrog Power community has already supported over 60 new community renewable energy projects across Canada—from British Columbia and Alberta to Nova Scotia and the Northern Territories. Learn more [here](#).

Of the 60+ community projects Bullfrog Power has supported, over 20 have been local renewable energy co-operatives.

How do Financial Advisors offices know they're getting what they signed up for?

Bullfrog Power's renewable energy products are based on legally binding contracts under which providers are obligated to retire renewable electricity attributes on behalf of Bullfrog's customers. Furthermore, the renewable electricity supplied is verified by a national accounting firm annually to ensure that the renewable electricity was produced and accurately counted and credited to you. All of Bullfrog Power's renewable energy audits are published on its website and available for [download](#).

Do environmental groups support what Bullfrog Power is doing?

Bullfrog Power has earned the support of leading environmental groups, local conservation authorities, health groups and non-profit organizations. Many of these groups have bullfrogpowered their facilities in support of clean, renewable energy. Bullfrog Power partners with these organizations to educate Canadians about the environmental and health benefits of clean, renewable power. Leading environmental groups that support Bullfrog Power include WWF-Canada, the David Suzuki Foundation, the Pembina Institute, the Asthma Society of Canada, The Lung Association and many others.

How are the emission reductions treated?

When your office chooses Bullfrog Power, Bullfrog retires all of the Renewable Electricity Certificates associated with the clean, renewable electricity on your behalf. As a result your office can communicate that it has reduced its estimated electricity related emissions footprint accordingly.

How is electricity consumption for my office location being calculated?

This program utilizes an estimate of electricity consumption (for offices with 1-10 employees it is 18 MWh annually, for offices with 11-25 employees it is 45 MWh annually), based on values derived by Bullfrog using average square footage per employee from the NAIOP (Commercial Real Estate Development Association) and square footage intensity values from Natural Resources Canada. These are averages and your office may have lower or higher actual usage. Therefore, your office may claim that it is greening exactly either 18 MWh or 45 MWh a year of office electricity use. Your office may also claim that it is bullfrogpowered with 100% renewable electricity. However, your office cannot claim that it is greening 100% of its electricity use (unless it is actually using either 18 MWh or 45 MWh a year or less).

Where is Bullfrog Power available?

Bullfrog Power is available across Canada. As long as your office is connected and drawing power from the electricity grid it can become bullfrogpowered. When customers choose Bullfrog Power, Bullfrog's generators put 100% renewable electricity onto the electricity grid on their behalf. Bullfrog ensures the energy going onto the systems on its customer's behalf is from clean, renewable sources, displacing energy from polluting sources. In Canada, the electricity grid consists of several regional interconnected grids and Bullfrog Power currently procures supply in each region to make sure it can inject renewable electricity into the regions where its customers are located. To view an interactive map of all of Bullfrog Power's Canadian supply sources and renewable energy projects it has supported please go [here](#).

What if the Financial Advisor no longer wishes to be part of this program?

Financial Advisors may at any point in time withdraw from the program (there is no fee to do so). In the event of withdrawal, the Financial Advisor shall cease to use any program-related promotional material, logos or identifiers associated with Bullfrog Power or Less Emissions, or to continue with any marketing or environmental claims enabled by this program. Financial Advisors will be requested to contact Bullfrog Power via email (business@bullfrogpower.com) and Sustainability & Citizenship (sustainability@cooperators.ca) to provide notice of program withdrawal.

Bullfrog Power is a Certified B Corporation – what does this mean and why did Bullfrog decide to become a B Corp?

Certified B Corporations meet higher standards of social and environmental performance, transparency, and accountability. Unlike traditional corporations, Certified B Corporations are required to consider the impact of their decisions on their employees, suppliers, community, consumers, and the environment. In order to qualify as a B Corporation, a company must pass a test related to its corporate impact on workers, consumers, suppliers, communities, and the environment.

Bullfrog Power became a B Corp to formally recognize its commitment to Canadians and the environment, and to join a growing group of organizations using the power of business to solve social and environmental problems. The characteristics of B Corporations are aligned with Bullfrog Power's mission and values and how it operates. B Corporations in Canada are still new, but they promise to be part of an important shift in the way businesses understand their bottom lines. With the other B Corporations across the country, Bullfrog Power is showing Canadians that social enterprises can be successful—and can help change the world.

Less

Do Financial Advisors have to pay anything to be able to state their offices are carbon neutral?

No, this is a corporately-funded program being offered to all Financial Advisors at no charge.

What is Less?

Less is a Canadian provider of high quality carbon offsets for businesses and individuals interested in *lessening* their environmental impact.

What is offsetting?

Offsetting is a mechanism that allows individuals and organizations to address their environmental impact. Carbon offsets are designed to help mitigate the emissions associated with one activity (such as necessary air travel) with another activity elsewhere that avoids or reduces an equivalent amount of emissions.

How will offsetting work for the Financial Advisor?

A carbon offset purchase (at no charge) will be made on behalf of the Financial Advisor's office, enabling them to claim their office is carbon neutral. The offsets purchased will mitigate the associated emissions with related energy use at the office. It is important to note that other emission sources, such as business travel or commuting to-and-from work, are not included in the carbon neutrality claim.

What type of offset projects does Less source from and where are they located?

Offsets associated with the Financial Advisor program are sourced from a VER+ Standard-certified project located here in Canada (a Landfill Gas Management System (LGMS) designed to significantly reduce greenhouse gases created by landfill waste, situated in Fredericton, NB).

See the [projects page](#) for more information.

How does Less ensure that the greenhouse gas reductions associated with its offsets are quantified accurately?

All Less offsets meet the Kyoto Protocol's Clean Development Mechanism (CDM) criteria for quantification. Gold Standard and VER+ Standard-certified projects use methodology approved by the [UNFCCC](#) Methodology Panel (MP) and CDM Executive Board (EB) for defining the baseline, evaluating the project emissions and emissions reductions, and determining the monitoring procedure for a project.

This means there are accurate measurements of the emissions that would have occurred in the absence of the project and the emissions reductions occurring as a result of the project.

How does Less ensure offsets are sold only to one buyer (not double-counted)?

Less provides an [annual independent audit](#) by an internationally recognized auditing firm to demonstrate that all international offsets are derived from Gold Standard-certified projects and all Canadian offsets are derived from VER+ Standard-certified projects. The audit ensures serialized offsets are retired on behalf of Less customers to preclude double-counting of the environmental benefits. It is also designed to validate that Less has sourced sufficient offsets from Gold Standard and VER+ Standard-certified projects to meet or exceed its contracted commitments.

Click [here](#) to read the latest audit.