



## 2024 to 2025 Departmental Sustainable Development Strategy Report

Financial Consumer Agency of Canada

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# Introduction to the 2024 to 2025 Departmental Sustainable Development Strategy Report

The <u>2022 to 2026 Federal Sustainable Development Strategy (FSDS)</u> presents the Government of Canada's sustainable development goals and targets, as required by the <u>Federal Sustainable</u> <u>Development Act</u>. This is the first FSDS to be framed using the 17 Sustainable Development Goals (SDGs) of the United Nations 2030 Agenda, and provides a balanced view of the environmental, social and economic dimensions of sustainable development.

In keeping with the purpose of the Act, to make decision-making related to sustainable development more transparent and accountable to Parliament, the Financial Consumer Agency of Canada (FCAC or the Agency) supports the goals laid out in the FSDS through the activities described in FCAC's 2023 to 2027 Departmental Sustainable Development Strategy (DSDS). This Report provides a report on progress FCAC made related to its DSDS in the fiscal year 2024 to 2025.

The <u>Federal Sustainable Development Act</u> also sets out <u>7 principles</u> that must be considered in the development of the FSDS as well as DSDSs. These basic principles have been considered and incorporated in FCAC's DSDS and 2024 to 2025 DSDS Report.

To promote coordinated action on sustainable development across the Government of Canada, FCAC's departmental strategy reports on Canada's progress towards implementing the UN's 2030 Agenda and advancing the SDGs, supported by the Global Indicator Framework (GIF) and Canadian Indicator Framework (CIF) targets and indicators. The DSDS Report also now captures progress on SDG initiatives that fall outside the scope of the FSDS.



### Commitments for the Financial Consumer Agency of Canada









### GOAL 10:

## ADVANCE RECONCILIATION WITH INDIGENOUS PEOPLES AND TAKE ACTION ON INEQUALITY

#### **FSDS** context:

As a federal agency, FCAC is committed to advancing equity, diversity and inclusion (EDI) in its core business activities and employment practices. Through its EDI Action Plan 2022–2025, FCAC contributes to the Government of Canada's implementation of the FSDS and Call to Action on Anti-Racism, Equity, and Inclusion, and to key legislation aimed at reducing inequality, including the Employment Equity Act, the Accessible Canada Act (ACA) and the Pay Equity Act.

FCAC is improving outcomes for Canadians through core business activities within its mandate. For example, through the Make Change that Counts:

National Financial Literacy Strategy 2021–2026 and other research, policy and public affairs initiatives, FCAC seeks to understand the needs of populations that are at greater risk of experiencing financial vulnerabilities (including Indigenous peoples, racialized Canadians and people with disabilities) to tailor its financial literacy and consumer protection interventions and products to the needs of diverse demographics, and to engage stakeholders and partners to do the same. In support of the Procurement Strategy for Indigenous Business, FCAC also seeks to strengthen the economic relationship with Indigenous entrepreneurs and communities, by providing increased economic opportunities to First Nations, Inuit and Métis businesses through its procurement processes. Through its Accessibility Plan 2023 to 2025, FCAC is taking action in the workplace to identify, remove and prevent barriers, to contribute to the ACA goal of a barrier-free Canada by 2040.

As an employer, FCAC seeks to attract and retain a diverse workforce that is representative of Canadians, and to foster an inclusive, respectful and enabling workplace where all contributions and perspectives are valued. FCAC continues to develop and strengthen its foundational people management policies, and leaders and employees receive training appropriate to their roles. FCAC's approach to EDI is supported by its EDI Action Plan, which includes actions informed by its first employment systems review, targeted recruitment strategies, accommodation and accessibility measures, and intentional efforts to celebrate diversity and promote inclusion. As of March 31, 2025, FCAC's representation of 2 of the 4 employment equity groups,

specifically women and persons with disabilities, continued to exceeded labour market availability. FCAC's representation of Indigenous employees and members of visible minorities has increased, but slight gaps are receiving sustained attention.

Key initiatives benefit from the engagement of members of employment equity and other equity-seeking groups, including from the 2SLGBTQIA+ community. The Public Service Employee Survey (PSES) and the employee engagement sessions that FCAC holds following the release of results are key sources of measures for evaluating EDI at the Agency. In 2024–2025, FCAC achieved an Agency response rate of 82.4% for the PSES, which far exceeded the public service response rate of 50.5%. Results will be published in summer 2025 and presented valuable employee perspectives on key peoplemanagement themes, including diversity and inclusion and anti-racism. Employee engagement sessions will be held in the fall 2025 to unpack the results and inform FCAC's next triennial EDI Action Plan, which will be developed in 2025–2026. The EDI Ambassadors Community that was launched at FCAC in FY 2024-2025 provides a dedicated forum for discussion and input on EDI initiatives, raises awareness of EDI initiatives across the Agency, and encourages employee engagement in EDI initiatives. The Agency also posted its final Pay Equity Plan on September 3, 2024, and a notice informing employees of the Agency's obligation to update the pay equity plan by September 3, 2029, was posted on FCAC's intranet in March 2025. EDI events and announcements throughout the year raise awareness, encourage curiosity, and promote understanding across the Agency. At the time of writing, at least 1 event and 3 commemorations per year have an Indigenous focus. As a small agency with limited capacity to develop training, FCAC hopes to benefit from the foundational training that Justice Canada, the Canada School of Public Service and other Government of Canada departments will co-create with Indigenous subject matter experts, as identified in the *United Nations Declaration on the Rights of Indigenous Peoples Act* Action Plan.

In its <u>Employment Equity Annual Reports</u>, FCAC provides analyses of its representation data, and descriptions of principal measures taken to achieve progress over time. Additionally, employment equity representation data are part of the Agency's key performance indicators, which are reviewed quarterly by FCAC's executive committees. The Agency's representation data as of March 31 of each year are also published on FCAC's website in the Agency's <u>Annual Report</u>, along with highlights of the EDI Action Plan. Embedding EDI in its core organizational activities and decision-making enables FCAC to produce better and more effective outcomes and truly make changes that count.

<sup>&</sup>lt;sup>1</sup>Since March 31, 2025, labour market availability is based on Statistics Canada data, the 2021 Census and the 2022 Canadian Survey on Disability.

**Target theme:** Advancing reconciliation with First Nations, Inuit, and the Métis communities

**Target:** Between 2023 and 2026, and every year on an ongoing basis, develop and table annual progress reports on implementing *the United Nations Declaration on the Rights of Indigenous Peoples Act* (Minister of Justice and Attorney General of Canada)

IMPLEMENTATION STRATEGY	DEPARTMENTAL ACTION	PERFORMANCE INDICATOR STARTING POINT TARGET	HOW THE DEPARTMENTAL ACTION CONTRIBUTES TO THE FSDS GOAL AND TARGET AND, WHERE APPLICABLE, TO CANADA'S 2030 AGENDA NATIONAL STRATEGY AND SDGS	RESULTS ACHIEVED
Other	Implement FCAC's National Financial Literacy Strategy (National Strategy). One of the key priorities of the National Strategy is to "Build & provide for diverse needs." By mobilizing the ecosystem to address the needs of diverse groups in the population, including Indigenous peoples, the National Strategy aims to act on inequalities and help all Canadians achieve financial resilience.  FCAC engages with national financial literacy stakeholders by leading a Financial Literacy Working Group for Indigenous Peoples to advance the goals of the National Strategy.  Program: Research, Policy, and Education	Performance indicator: As part of its Departmental Results Framework that was updated in 2023– 2024, FCAC will track the outcomes of the Financial Literacy Program including program outcome indicator (POI) 2: Number of ecosystem initiatives (by FCAC and stakeholders) that aim to contribute to any outcome of the National Financial Literacy Strategy.  FCAC will identify a POI tracking target of ecosystem initiatives that aim to address inequalities (e.g., collaborations, partnerships, and/or interventions that aim to support groups experiencing inequality, research activities that include disaggregated data, etc.). This target will include, but not be limited to, initiatives that aim to improve outcomes for Indigenous peoples.  Starting point: As part of its Departmental Results reporting, FCAC established baselines (i.e., the starting point) for its Program	Relevant targets or ambitions: GIF Target: 10.2 By 2030, empower and promote the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.	Indicator result: Number of ecosystem initiatives that aim to address inequalities (e.g., collaborations, partnerships, and/or interventions that aim to support groups experiencing inequality; research activities that include disaggregated data, etc.)  For fiscal year 2024-25, the result is 28.  Note: As of 2024–2025, the result is 116. The count for this indicator is cumulative.  Program Outcome Indicator 2 is related to the number of ecosystem initiatives (by FCAC and stakeholders) that aim to contribute to any outcome of the National Financial Literacy Strategy.  For fiscal year 2024-25, the result is 42.  Note: As of 2024–2025, the result is 169. The count for this indicator is cumulative.

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		Outcome Indicators by the end of FY 2023–2024. <b>Target:</b> As part of its Departmental Results reporting, FCAC established targets for its Program Outcome Indicators in FY 2023–2024. Results will be reported in 2025–2026.		The target for this indicator is "Year-over-year improvement within the 5-year National Strategy cycle."

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Increased Indigenous employment in the federal public service	Increase Indigenous employment at FCAC.  Program: Internal Services	Performance indicator: Percentage of indeterminate and term employees who self-identify as a member of Indigenous Peoples, compared to Canadian workforce availability (WFA) data adapted from the Statistics Canada census.  Starting point: As of March 31, 2023, the representation of Indigenous employees at FCAC was 3.2%, compared to the WFA of 4% based on 2016 census data.  Target: As of March 31 of each year, representation of Indigenous employees meets or exceeds WFA (WFA to be updated when 2021 census data are available).	Increasing Indigenous employment in the federal public service is identified in the FSDS as an implementation strategy supporting the goal, which also supports implementation of Many Voices One Mind: A Pathway to Reconciliation and Call to Action on Anti-Racism, Equity and Inclusion report. The contributions and perspectives of FCAC's Indigenous employees enrich the workplace culture and enhance the programs and services provided to Indigenous peoples and all Canadians.  Relevant targets or ambitions: GIF Target: 10.3 Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies, and action in this regard.	Indicator result: As of March 31, 2025, representation of Indigenous peoples among FCAC employees increased to 3.6%.  With the release of Statistics Canada data from the 2021 census, FCAC's new target is to meet or exceed labour market availability of 4.2% for Indigenous peoples as of March 31 of each year.  Notes: FCAC will continue to emphasize recruitment of Indigenous talent to meet or exceed its target. The Agency promotes and leverages the Indigenous Career Pathways tool and available pools of Indigenous talent, and hiring managers are strongly encouraged to consider Indigenous candidates for all positions, as well as for student hiring.  In line with updates to the Public Service Employment Act, assessment tools are evaluated at the outset of each staffing process, to ensure the mitigation or elimination of biases and barriers for candidates, including Indigenous candidates.  By seeking out Indigenous talent and creating an environment where they can thrive, FCAC aims to increase Indigenous

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				employment in the public service and advance reconciliation with First Nations, Inuit and Métis communities.  FCAC fosters an inclusive workplace that welcomes diversity and encourages the development of cultural competencies. In FY 2024–2025, the Agency offered a virtual Kairos Blanket Exercise for managers and employees, to increase awareness of the importance of reconciliation. Additionally, the executive team participated in a session on antiracism facilitated by a Traditional Indigenous Knowledge Keeper.
Support economic development and entrepreneurship in Indigenous communities	Ensure a minimum 5% of the total value of FCAC's contracts are held by Indigenous businesses.	Performance indicator: Percentage of the total value of FCAC's contracts held by Indigenous businesses.	In 2021, the Government of Canada announced the implementation of a mandatory requirement for federal departments and agencies, to ensure that 5% of the total value of its contracts be held by Indigenous businesses, with the goal of increasing economic opportunities for First Nations, Inuit, and Métis businesses. The initiative is being implemented in a phased approach; FCAC was part of Phase I and was required to meet or exceed the 5% target by the end of fiscal year 2022–2023.  Relevant targets or ambitions:	Indicator result: The percentage of contracts awarded to Indigenous businesses in 2024–2025 is 49.8%  Notes: This achievement was made possible through a combination of competitive requirements won by Indigenous suppliers, as well as several Indigenous set-asides.

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			GIF Target: 10.3 Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices, and by promoting appropriate legislation, policies, and action in this regard.	

#### **Initiatives advancing Canada's implementation of SDG 10 - Reduced Inequalities**

The following initiatives demonstrate how FCAC programming supports the 2030 Agenda and the SDGs, and supplement the information outlined above.

PLANNED INITIATIVES	ASSOCIATED DOMESTICS TARGETS OR AMBITIONS AND/OR GLOBAL TARGETS	RESULTS ACHIEVED
FCAC's Research, Policy, and Education Program strengthens the financial literacy and resilience of Canadians. Working with stakeholders (i.e., through mobilizing the financial ecosystem), the program relies on evidence-based research and collaboration to propose policies, educate consumers, and encourage them to take beneficial financial actions. The scope of this program is covered comprehensively by the National Financial Literacy Strategy.  One of the key priorities advanced by the National Strategy is to "Build & provide for diverse needs." The aim of this priority is to encourage stakeholders to use tailored approaches to better serve the financial needs of diverse audiences. By addressing the needs of diverse subgroups in the population, including those who experience different forms of financial vulnerability, the National Strategy aims to reduce inequalities and promote financial resilience.	The identified actions contribute to economic inclusion – GIF Target 10.2: By 2030, empower and promote the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.	In 2024–2025, FCAC continued to implement its National Financial Literacy Strategy (National Strategy).  The target outcome of several of the initiatives carried out in 2024–2025 was to "Build and Provide for Diverse Needs." These initiatives included the following:  • FCAC tested the effectiveness of gamified online modules in increasing the financial confidence of students in grades 6–12 (particularly girls and including Indigenous students).  • FCAC reported on the effectiveness of targeted interventions at improving the financial confidence and responsible financial behaviours of young women (ages 16–25), including Indigenous young women.  In addition, FCAC continued to partner with other financial ecosystem stakeholders and encouraged them to measure the impacts of their efforts in reducing inequalities. The National Strategy Dashboard showcases the

PLANNED INITIATIVES	ASSOCIATED DOMESTICS TARGETS OR AMBITIONS AND/OR GLOBAL TARGETS	RESULTS ACHIEVED
In support of this priority, FCAC conducts ongoing research and analysis to identify and understand the diverse needs of target population groups who are at greater risk of experiencing financial vulnerabilities (e.g., research initiatives that include disaggregated data by age, gender, etc.) to support evidence-based decision making aimed at reducing inequalities and building financial resilience. FCAC also works with stakeholders to develop and test experimental interventions that meet the needs of diverse population groups (e.g., women).  Another key priority advanced by the National Strategy is "Supporting increased digital access & digital literacy" of those who are financially vulnerable.		adopters of the National Strategy Measurement Plan, and the results of their initiatives.  • Some Adopters of the National Strategy represent key communities (e.g., Black Moms Connection, Canadian Center for Women's Empowerment, CanAge, Momentum, Prosper Canada, ABC Life Literacy Canada, Canadian Foundation for Economic Education, and Immigration. Refugees and Citizenship Canada).  FCAC also leveraged several working groups and committees to support improvements to the design, development and delivery of policies, programs, interventions and services for groups facing inequalities.  • FCAC gathered input and sought feedback from Indigenous-led and Indigenous-serving organizations through the Financial Literacy Working Group for Indigenous Peoples (FLWGIP). This working group provides a forum to discuss disparities, challenges and barriers faced by First Nations, Inuit and Metis people in Canada. Some members of this working group are also part of the Financial Literacy Networks that provide input to FCAC.  • FCAC shared with FLWGIP members the results of an environmental scan identifying financial literacy resources tailored for Indigenous Peoples that could support their work.  • FCAC's National Research Committee on Financial Literacy members are researchers who provide advice on research trends and activities; including better ways to meet the needs of diverse communities. Many members gather input from Indigenous peoples as well as from Black and racialized communities to inform activities related to the implementation of the National Financial Strategy.  FCAC continued to conduct ongoing research and analysis to identify and understand the diverse needs of target population groups who are at greater risk of experiencing financial vulnerabilities. For example:  • FCAC gathered statistical data every month on the financial well-being of Canadians, including breakdowns by gender, age, ethnic/cultural background (including Indigenous status) and

PLANNED INITIATIVES	ASSOCIATED DOMESTICS TARGETS OR AMBITIONS AND/OR GLOBAL TARGETS	RESULTS ACHIEVED
		socioeconomic status, through the Monthly Financial Well-being Monitor.  • FCAC administered the fourth iteration of the Canadian Financial Capability Survey (CFCS) in 2024, providing a comprehensive picture of Canadians' financial capability including their longterm financial planning. Similar to the Monthly Financial Wellbeing Monitor, this included analysis and reporting on disaggregated data.  Finally, FCAC reviewed and analyzed primary and secondary research data about the needs of target population groups at greater risk of experiencing financial vulnerabilities, in the Agency's development of policy advice on several key files including:  • high-cost credit products • mortgages • access to banking services  For example, by the end of 2024–2025, FCAC completed its research study on understanding payday loan use in Canada, based on survey data from its high-cost credit survey.  Further, FCAC continues to be a member of the G20's Global Partnership for Financial Inclusion. FCAC applies a financial inclusion lens across policy files, leveraging data and research to understand diverse needs and promote quality inclusive finance for diverse groups.



#### **FSDS** context:

In FY2024–2025, the Financial Consumer Agency of Canada continued to support Goal 12 through its commitment to sustainable operations and procurement practices. While the Agency does not directly manage food or chemical waste, it contributes to the broader objectives of SDG 12 by promoting sustainable public procurement and reducing operational waste. FCAC's procurement activities align with national priorities by integrating environmental considerations into purchasing decisions, including the preference for energy-efficient and recyclable products. These efforts support SDG targets 12.5 and 12.7 by reducing waste generation and promoting sustainable procurement practices.

Target theme: Management of Waste, Resources, and Chemicals

Target theme: Federal Leadership on Responsible Consumption

**Target:** By 2030, the Government of Canada will divert from landfill at least 75% by weight of non-hazardous operational waste (All Ministers)

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Maximize diversion of waste from landfill	Dispose of all assets using green strategies such as Computers for Schools program, GCTransfer & GCSurplus.  Program: Internal Services	Performance indicator: Percentage of assets disposed using green strategies.  Starting point: FCAC considers green strategies in 100% of its asset divestiture activities.	By divesting itself of electronic equipment and other surplus assets through donations or sales, FCAC reduces the environmental impacts of its operations and promotes environmental stewardship by diverting waste from landfill, reducing landfill gas and transport hauling	Indicator result: As of 2024–2025, the result is 100%.  Notes: FCAC disposes of assets using Computers for Schools Plus for IT equipment without data storage. IT equipment with non-

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		Target: 100%	emissions, and reducing emissions produced by the extraction and production of virgin materials.  Relevant targets or ambitions: CIF Ambition: Canadians consume in a sustainable manner.  CIF Indicator: 12.3.1 Total waste diversion per capita.  GIF Target: 12.5 By 2030, substantially reduce waste generation through prevention, reduction, recycling, and reuse.	removable data storage and other storage types (e.g., hard drives, thumbs drives, flash memory) was shredded as per the proper security classification and recycled thereafter.

**Target:** The Government of Canada's procurement of goods and services will be net-zero emissions by 2050, to aid the transition to a net-zero, circular economy (All Ministers)

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Strengthen green procurement criteria	Consider green procurement strategies for every procurement action, maximizing the use of Public Services and Procurement Canada's common-use procurement instruments, when available, as environmental considerations are integrated within them.  Program: Internal Services	Performance indicator: Percentage of procurement actions in which green strategies are considered.  Starting point: FCAC considers green procurement strategies for every procurement action.  Target: 100%	Green procurement incorporates environmental considerations into purchasing decisions, and is expected to motivate suppliers to reduce the environmental impact of the goods and services they deliver, and their supply chains.  Relevant targets or ambitions: CIF Ambition: Canadians consume in a sustainable manner.  CIF Indicator: 12.2.1 Proportion of businesses that adopted selected environmental protection activities and management practices.  GIF Target: 12.7 Promote public procurement practices that are sustainable, in accordance with national policies and priorities.	Indicator result: As of 2024–2025, the result is 100%.  Notes: Environmental considerations are incorporated into all FCAC purchasing decisions and are documented in the Agency's procurement files. In addition to these considerations, FCAC contracting officers use PSPC & SSC common procurement instruments, which have green considerations built in.



#### **FSDS** context:

FCAC advanced Goal 13 by integrating climate-related risk considerations into its Business Continuity Planning (BCP) process. In FY2024–2025, the BCP was reviewed and updated to reflect evolving climate risks and mitigation strategies. This annual review process ensures that the Agency remains resilient to climate-related disruptions, thereby supporting SDG targets 13.1 and 13.3. Although the BCP was initially linked to broader economic development goals, internal review confirmed that its primary relevance lies in operational resilience rather than community development. The Agency's Departmental Security Plan (DSP) also contributed to climate resilience by advancing security-related activities, including those related to business continuity management. These initiatives collectively strengthen FCAC's capacity to anticipate, respond to, and recover from climate-related hazards.

Target theme: Federal Leadership on Greenhouse Gas Emissions Reductions and Climate Resilience

**Target:** The Government of Canada will transition to net-zero carbon operations for facilities and conventional fleets by 2050 (All Ministers)

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Implement the <u>Greening Government Strategy</u> through measures that reduce greenhouse gas emissions, improve climate resilience, and "green" the government's overall operations.	Ensure all FCAC buyers complete the Canada School of Public Service's Green Procurement (COR405) course.  Program: Internal Services	Performance indicator: Percentage of procurement specialists trained in green procurement within one year of being hired.  Starting point: FCAC currently employs 4 procurement specialists and buyers, all of whom have completed the required training.	Green procurement incorporates environmental considerations into purchasing decisions, and is expected to motivate suppliers to reduce the environmental impact of the goods and services they deliver, and their supply chains.  Relevant targets or ambitions:	Indicator result: As of 2024–2025, the result is 100%.  Notes: All FCAC contracting officers have completed the Canada School of Public Service's Green Procurement course (COR405).

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		<b>Target:</b> 100%	CIF Ambition: Canadians consume in a sustainable manner.  CIF Indicator: 12.2.1 Proportion of businesses that adopted selected environmental protection activities and management practices.  GIF Target: 12.7 Promote public procurement practices that are sustainable, in accordance with national policies and priorities.	

**Target:** The Government of Canada will transition to climate-resilient operations by 2050 (All Ministers)

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Reduce risks posed by climate change	Consider the impacts of climate change	Performance indicator:	FCAC's <u>Business Continuity Plan</u> guides	Indicator result:
to federal assets, services and	and climate-related risks during business	During FCAC's business continuity	the efficient recovery of time-critical	Met
operations	continuity planning.	planning process, which is conducted	activities to their minimum service level	
		annually, climate-related risks are	within a prescribed timeframe following a	Notes:
	Program:	identified, assessed, and mitigated as	business disruption. By assessing the risks	In 2024–2025, FCAC's Business Continuity
	Internal Services	required.	of climate change impacts and developing	Plan was updated, and included a review
			plans to reduce the risks, the potential for	of climate-related risks and mitigation
		Starting point:	a disruption in service delivery to	plans.
		FCAC's <u>Business Continuity Plan</u> is	Canadians is reduced.	
		reviewed annually and updated as		
		required.	Relevant targets or ambitions:	

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		Target: FCAC's Business Continuity Plan is reviewed on an annual basis and updated as required.	CIF Ambition / Target: 13.3 Canadians are well-equipped and resilient to face the effects of Climate change.  GIF Targets: 13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.	

## Integrating sustainable development

FCAC will continue to ensure that its decision-making processes includes consideration of FSDS goals and targets through its Strategic Environmental and Economic Assessment (SEEA) process. A SEEA for a policy, program or regulatory proposal includes an analysis of the climate, nature, environmental and economic effects of the given proposal.

To date, FCAC has not been required to conduct a detailed SEEA of any policy, plan or program proposals. Statements on the results of FCAC's assessments are made public when an initiative that has undergone a detailed SEEA. The purpose of the public statement is to demonstrate that the environmental and economic effects of an initiative, including contributions to the FSDS goals and targets, have been considered during proposal development and decision making.

FCAC did not have any proposals that were announced or implemented in 2024–2025 and that were subject to a detailed SEEA.

