

Course Schedule

IMPORTANT: ALL TIMES EASTERN - Please see the [University Policies](#) section of your Syllabus for details.

Week	Course Content	Readings and Other Assigned Material	Activities and Assignments	Due Date	Weight (%)
Week 1: What Is Environmental Finance and Sustainable Finance?	Course Structure What Is Environmental Finance?	Refer to the Module 1 page for readings.	Module 1 Discussion	Sunday, January 7, 2018 by 11:55 PM	Ungraded (However, you are strongly encouraged to participate.)
Week 2: The Basics of Banking and Finance	Basics of Banking and Finance	Refer to the Module 2 page for readings.	Module 2 Discussion	Sunday, January 14, 2018 by 11:55 PM	
Week 3: Environmental Business Indicators and Environmental Accounting	Environmental Business Indicators and Environmental Accounting	Refer to the Module 3 page for readings.	Groups for Team Assignment (Created by Technical Support)	Check after Friday, January 19, 2018 by 4:30 PM	
			Module 3 Discussion	Sunday, January 21, 2018 by 11:55 PM	
Week 4: Corporate Environmental Finance	The Interaction Between Sustainability Performance and Financial Performance of Firms The Interaction Between Sustainability Performance and Financial Performance of Firms: Cases and Methods	Refer to the Module 4 page for readings.	Module 4 Discussion	Sunday, January 28, 2018 by 11:55 PM	
Week 5: Carbon Finance	Carbon Finance	Refer to the Module 5 page for readings.	Module 5 Discussion	Sunday, February 4, 2018 by 11:55 PM	
			Individual Assignment: Executive Summary	Sunday, February 4, 2018 by 11:55 PM	10%
Week 6: The History of Environmental	The History of Environmental Finance and Banking	Refer to the Module 6 page for	Module 6 Discussion	Sunday, February 11, 2018 by 11:55 PM	

Banking and Financial Service		readings.			
Week 7: Motivations of Banks to Go Green	Motivations for Financial Institutions to Go Green	Refer to the Module 7 page for readings.	Module 7 Discussion	Sunday, February 25, 2018 by 11:55 PM	
Reading Week - Study Days (Sunday, February 18, 2018 to Saturday, February 24, 2018)					
Week 8: Direct and Indirect Relations Between Business and the Environment	Indirect vs. Direct Impact of the Financial Sector	Refer to the Module 8 page for readings.	Module 8 Discussion	Sunday, March 4, 2018 by 11:55 PM	
			Team Assignment: Proposal	Sunday, March 4, 2018 by 11:55 PM	10%
Week 9: Sustainable Savings and Savings Products Sustainable Credit Management	Environmental Finance Products and Services: Savings, Loans and Mortgages	Refer to the Module 9 page for readings.	Module 9 Discussion	Sunday, March 11, 2018 by 11:55 PM	
Week 10: Socially Responsible Investment and Sustainability Indices	Environmental Finance Products and Services: Socially Responsible Investment (SRI)	Refer to the Module 10 page for readings.	Module 10 Discussion	Sunday, March 18, 2018 by 11:55 PM	
			Individual Assignment: Detailed Project Description	Sunday, March 18, 2018 by 11:55 PM	45%
Week 11: Project Finance Carbon Finance Products and Services	Environmental Finance Products and Services: Project Finance Environmental Finance Products and Services: Carbon Finance	Refer to the Module 11 page for readings.	Module 11 Discussion	Sunday, March 25, 2018 by 11:55 PM	
Week 12: Impact Investment and Social Finance	Impact Investment and Social Finance	Refer to the Module 12 page for readings.	Module 12 Discussion	Sunday, April 1, 2018 by 11:55 PM	
			Team Assignment: Presentation	Sunday, April 1, 2018 by 11:55 PM	30%
			Team Assignment: Evaluation of Team Participants	Sunday, April 8, 2018 by 11:55 PM	5%

Final Examination Arrangements and Schedule

There is no final examination for this course.

Official Grades and Course Access

Official Grades and Academic Standings are available through [Quest](#).

Your access to this course will continue for the duration of the current term. You will not have access to this course once the next term begins.

Contact Information

Announcements

Your instructor uses the **Announcement** widget of the **Course Home** page to make announcements during the term to communicate new or changing information regarding due dates, instructor absence, etc., as needed. You are expected to read the **Announcement** on a regular basis.

To ensure you are viewing the complete list of items, you may need to click **Show All Announcements**.

Discussions

A **General Discussion** topic* has also been made available to allow students to communicate with peers in the course. Your instructor may drop in at this discussion topic.

Contact Us

Who and Why	Contact Details
<p>Instructor and TA</p> <ul style="list-style-type: none"> Course-related questions (e.g., course content, deadlines, assignments, etc.) Questions of a personal nature 	<p>Post your course-related questions to the Ask the Instructor discussion topic*. This allows other students to benefit from your question as well.</p> <p>Questions of a personal nature can be directed to your instructor or your TA.</p> <p>Instructor: Olaf Weber oweber@uwaterloo.ca</p> <p>TA: Zachary Folger-Laronde zfolgerlaronde@uwaterloo.ca</p> <p>Your instructor checks email and the Ask the Instructor discussion topic* frequently and will make every effort to reply to your questions within 24-48 hours, Monday to Friday.</p>
<p>Technical Support, Centre for Extended Learning</p> <ul style="list-style-type: none"> Technical problems with Waterloo LEARN 	<p>learnhelp@uwaterloo.ca</p> <p>Include your full name, WatIAM user ID, student number, and course name and number.</p> <p>Technical support is available during regular business hours, Monday to Friday, 8:30 AM to 4:30 PM (Eastern Time).</p> <p>LEARN Help Student Documentation</p>
<p>Adobe Connect Support</p> <ul style="list-style-type: none"> Technical problems with Adobe Connect 	<p>ist-ac@uwaterloo.ca</p> <p>Include your full name, WatIAM user ID, student number, course name and number, quiz/assignment name, and any other relevant details.</p>

	For instructions on how to use Adobe Connect, see Adobe Connect Help and the Attending a meeting page for more information.
Learner Support Services, Centre for Extended Learning <ul style="list-style-type: none">◦ General inquiries◦ WatCards (Student ID Cards)◦ Examination information	Student Resources extendedlearning@uwaterloo.ca +1 519-888-4050 Include your full name, WatIAM user ID, student number, and course name and number.

*Discussion topics can be accessed by clicking **Connect** and then **Discussions** on the course navigation bar above.

Course Description and Objectives

Course Description

This course reviews the history and issues of environmental finance. In addition to specific knowledge on environmental finance and banking, the course also offers insight into general banking and finance issues. Environmental finance is generally defined in a broader context of sustainability that integrates environmental as well as social and economic issues. Environmental finance is split into two main parts: the relation between sustainability performance and financial performance of corporations on one hand, and environmental banking and financial services on the other. After introducing environmental finance, the basics of banking and finance will be looked at. The course will cover actual environmental business indicators. These indicators are a prerequisite to understanding the interaction between sustainability performance and financial performance. The course will also look at the relation between sustainability performance and financial performance of corporations with regard to carbon finance. The motivations of banks and financial institutions to go green and the impact of these institutions on the environment will be an area of focus. The course also examines sustainable financial products and services like savings, loans and mortgages, socially responsible investments and sustainability indices, project finance, carbon finance products, and microfinance.

Objectives

Successful completion of this course should enable you to:

- Identify and define strategies, products, and services of environmental finance and banking.
- Know basic history of the greening of the financial sector and basic environmental and financial indicators.
- Understand and explain the relation between sustainability performance and financial performance of corporations.
- Understand and explain different motivations to go green.
- Determine key interactions between the financial sector and the environment.
- Present sustainability strategies and show the business case of sustainability.
- Demonstrate timely and effective participation in virtual teamwork, peer-learning, and online activities.

This online course was developed by Dr. Olaf Weber, with instructional design and multimedia development support provided by the Centre for Extended Learning. Further media production was provided by Instructional Technologies and Multimedia Services.

About the Course Author

Course Author — Dr. Olaf Weber

Educational Background

Ph.D. Technical Faculty, University of Bielefeld, Germany

M.A. (Diploma), Department of Psychology, University of Mannheim, Germany

Employment Background

Olaf Weber has been working in research and consulting in the field of environmental finance since 1991. He holds is a faculty member / professor at the School of Environment, Enterprise and Development (SEED) at the University of Waterloo. In the past, he has taught for the Swiss Federal Institute of Technology in Zurich, Switzerland. He was chair of the board of LIFE renewable energy coop, and a member of the board of an ethical bank. His current research and teaching interests are in the areas of environmental and sustainable finance with a focus on sustainable credit risk management, socially responsible investment, social banking, and the link between sustainability and financial performance of enterprises.



Course Co-instructor — Zachary Folger-Laronde

Zachary Folger-Laronde is a PhD student at the University of Waterloo under the supervision of Dr. Olaf Weber in the School of Environment, Enterprise, and Development. His work investigates the different contextual factors that are associated with assessing the social impacts of the financial sector and ultimately the resulting strategic and performance implications. In addition, he is interested in exploring the reporting-performance gap commonly found in sustainability-related reporting.

Prior to pursuing graduate studies, Zachary worked in the private, public, and academic sectors in administrative and research roles. Notably, he developed a reporting tool for the Community Forest Program at National Resource Canada and calculated the GHG emissions associated with the City of Waterloo's Fleet assets.



Materials and Resources

Textbook(s)

There are no required textbooks in this course.

Course Reserves

Course Reserves can be accessed using the **Library Resources** widget on the **Course Home** page. See the [Readings](#) page.

Resources

- [Library services for co-op students on work term and distance education students](#)

Grade Breakdown

The following table represents the grade breakdown of this course.

Activities and Assignments	Weight (%)
Discussions	Ungraded
Individual Assignment	55%
Team Assignment	45%

For due dates, please check the [Course Schedule](#). For late policy information, please see the [Course and Department Policies](#) section of the Syllabus.

General Information about Academic Integrity

PARAPHRASING AND QUOTES

There are many types of essays, but a good essay generally has some academic support through the use of research. It is quite acceptable to paraphrase scholars' work and in some cases to quote that work, but regardless of how you use that work, it all must be properly cited. If you do not cite someone else's work you are plagiarising.

CITATION STYLE GUIDES

There are many different citation styles, but they share common information. Citations are intended to guide the writer/ reader to the sources that were used and to give credit to the author of the quote or ideas summarized in an assignment or paper. Information on specific style guides is available from the Waterloo Library's [Citation / Style Guides](#).

The MEB program uses the APA style guide.

ONLINE CITATION TOOLS

Many online tools help you to capture the information you need in order to cite your sources properly. The library has the licensing rights to [RefWorks®](#) along with a tutorial. Other tools found online include: [Citation Machine](#), [Zotero](#) from Firefox or [Easy Bib](#).

USING PICTURES, TABLES, GRAPHS ETC.

Graphics, figures, tables and graphs that have not been created by you all need to be cited. If you have modified something created by someone else, you also need to cite it. Contrary to popular belief, just because it is posted on the Internet it is not "free". If you use the material, even with proper citation, you might be committing a

copyright infringement.

GENERAL WRITING GUIDE

Writing well generally takes practice. The Waterloo Library has [Writing Assistance](#) resources to help you improve your writing.

Course and Department Policies

Late Policy

All assignments are due on the date and time indicated (or 11:55 PM on the given date if no time is specified). Late assignments (without penalty) are permitted only when specifically allowed by the instructor. Late assignments will be penalized by 20% for the first week it is late and by 50% if submitted prior to the end of the course. Permission may be obtained in advance for late assignments (with no penalty), but this must occur by email at least 3 days PRIOR to the assignment deadline.

University Policies

Submission Times

Please be aware that the University of Waterloo is located in the **Eastern Time Zone** (GMT or UTC-5 during standard time and UTC-4 during daylight saving time) and, as such, the time that your activities and/or assignments are due is based on this zone. If you are outside the Eastern Time Zone and require assistance with converting your time, please try the [Ontario, Canada Time Converter](#).

Accommodation Due to Illness

If your instructor has provided specific procedures for you to follow if you miss assignment due dates, term tests, or a final examination, adhere to those instructions. Otherwise:

MISSED ASSIGNMENTS/TESTS/QUIZZES

Contact the instructor as soon as you realize there will be a problem, and preferably within 48 hours, but no more than 72 hours, have a medical practitioner complete a [Verification of Illness Form](#).

Email a scanned copy of the Verification of Illness Form to your instructor. In your email to the instructor, provide your name, student ID number, and exactly what course activity you missed.

Further information regarding Management of Requests for Accommodation Due to Illness can be found on the [Accommodation due to illness](#) page.

MISSED FINAL EXAMINATIONS

If this course has a final exam and if you are unable to write a final examination due to illness, seek medical treatment and have a medical practitioner complete a [Verification of Illness Form](#). Email a scanned copy to the Centre for Extended Learning (CEL) at extendedlearning@uwaterloo.ca within 48 hours of your missed exam. Make sure you include your name, student ID number, and the exam(s) missed. You will be REQUIRED to hand in the original completed form before you write the make-up examination.

After your completed Verification of Illness Form has been received and processed, you will be emailed your alternate exam date and time. This can take up to 2 business days. If you are within **150 km** of Waterloo you should be prepared to write in Waterloo on the additional CEL [exam dates](#). If you live outside the 150 km radius, CEL will work with you to make suitable arrangements.

Further information about [Examination Accommodation Due to Illness](#) regulations is available in the Undergraduate Calendar.

Academic Integrity

In order to maintain a culture of academic integrity, members of the University of Waterloo community are expected to promote honesty, trust, fairness, respect, and responsibility. **If you have not already completed the online tutorial regarding academic integrity you should do so as soon as possible.** Undergraduate students should see the [Academic Integrity Tutorial](#) and graduate students should see the [Graduate Students and Academic Integrity](#) website.

Proper citations are part of academic integrity. Citations in CEL course materials usually follow CEL style, which is based on APA style. Your course may follow a different style. If you are uncertain which style to use for an assignment, please confirm with your instructor or TA.

For further information on academic integrity, please visit the [Office of Academic Integrity](#).

Discipline

A student is expected to know what constitutes [academic integrity](#) to avoid committing an academic offence, and to take responsibility for his/her actions. A student who is unsure whether an action constitutes an offence, or who needs help in learning how to avoid offences (e.g., plagiarism, cheating) or about "rules" for group work/collaboration, should seek guidance from the course instructor, academic advisor, or the undergraduate Associate Dean. For information on categories of offences and types of penalties, students should refer to [Policy 71 - Student Discipline](#). For typical penalties, check [Guidelines for the Assessment of Penalties](#).

Appeals

A decision made or penalty imposed under [Policy 70 - Student Petitions and Grievances](#), (other than a petition) or [Policy 71 - Student Discipline](#), may be appealed if there is a ground. A student who believes he/she has a ground for an appeal should refer to [Policy 72 - Student Appeals](#).

Grievance

A student who believes that a decision affecting some aspect of his/her university life has been unfair or unreasonable may have grounds for initiating a grievance. Read [Policy 70 - Student Petitions and Grievances](#), Section 4. When in doubt please be certain to contact the department's administrative assistant who will provide further assistance.

Final Grades

In accordance with [Policy 46 - Information Management](#), Appendix A - Access to and Release of Student Information, the Centre for Extended Learning does not release final examination grades or final course grades to students. Students must go to [Quest](#) to see all final grades. Any grades posted in Waterloo LEARN are unofficial.

AccessAbility Services

[AccessAbility Services](#), located in Needles Hall, collaborates with all academic departments to arrange appropriate accommodations for students with disabilities without compromising the academic integrity of the curriculum. If you require academic accommodation to lessen the impact of your disability, please register with AccessAbility Services at the beginning of each academic term and for each course.

Accessibility Statement

The Centre for Extended Learning strives to meet the needs of all our online learners. Our ongoing efforts to become aligned with the [Accessibility for Ontarians with Disabilities Act \(AODA\)](#) are guided by University of Waterloo accessibility [Legislation](#) and policy and the [World Wide Web Consortium's \(W3C\) Web Content Accessibility Guidelines \(WCAG\) 2.0](#). The majority of our online courses are currently delivered via the Desire2Learn Learning Environment. Learn more about [Desire2Learn's Accessibility Standards Compliance](#).

Use of Computing and Network Resources

Please see the [Guidelines on Use of Waterloo Computing and Network Resources](#).

Copyright Information

UWaterloo's Web Pages

All rights, including copyright, images, slides, audio, and video components, of the content of this course are owned by the course author, unless otherwise stated. These web pages are owned or controlled by the University of Waterloo, Centre for Extended Learning. By accessing the web pages, you agree that you may only download the content for your own personal, non-commercial use. You are not permitted to copy, broadcast, download, store (in any medium), transmit, show or play in public, adapt, or change in any way the content of these web pages for any other purpose whatsoever without the prior written permission of the course author and the University of Waterloo, Centre for Extended Learning.

Other Sources

Respect the copyright of others and abide by all copyright notices and regulations when using the computing facilities provided for your course of study by the University of Waterloo. No material on the Internet or World Wide Web may be reproduced or distributed in any material form or in any medium, without permission from copyright holders or their assignees. To support your course of study, the University of Waterloo has provided hypertext links to relevant websites, resources, and services on the web. These resources must be used in accordance with any registration requirements or conditions which may be specified. You must be aware that in providing such hypertext links, the University of Waterloo has not authorized any acts (including reproduction or distribution) which, if undertaken without permission of copyright owners or their assignees, may be infringement of copyright. Permission for such acts can only be granted by copyright owners or their assignees.

If there are any questions about this notice, please contact the University of Waterloo, Centre for Extended Learning, Waterloo, Ontario, Canada, N2L 3G1 or extendedlearning@uwaterloo.ca.