User Guide

Portfolio Impact Analysis Tool for Banks (v.3)

Context module

July 2022
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About the UNEP FI Impact Analysis Tools

UNEP FI’s Holistic Impact Methodology

The Impact Analysis Tools are based on UNEP FI’s unique Holistic Impact Methodology. This methodology is itself derived from a unique theory of change on the role of mainstream business and finance to close the SDG financing gap and the way in which this can be achieved.¹

As per Figure 1 below, the UNEP FI Holistic Impact Analysis Methodology is a two-step process to understand and manage actual and potential positive and negative impacts across the spectrum of environmental, social and economic issues.

Step one consists in understanding the impact areas and topics (e.g. employment, climate, economic convergence) that are associated with the object of analysis (e.g. a portfolio, a corporate’s business activities, or a physical asset such as real estate). It also involves understanding the impact needs that exist in the location/s that the object of analysis finds itself in or interacts with, so as to contextualize its impact profile and determine its most significant impact areas. This is referred to as Impact Identification.

Step two consists in reviewing current practice and performance vis a vis the impact areas/topics identified in step one. Are the potential impacts identified in step one happening in reality? To what extent? How does current practice and performance relate to the impact needs, gaps and priorities in the geography/ies that the object of analysis finds itself in or interacts with? This is referred to as Impact Assessment.

The purpose of the Holistic Impact Analysis Methodology is to enable concrete action. Out of the insights generated by the analysis, users are empowered to define strategies, establish action plans and set meaningful financial and extra-financial targets.

<table>
<thead>
<tr>
<th>1. Identification</th>
<th>2. Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identification of impact areas associated with the object of analysis, as well as impact needs in the location/s the object of analysis finds itself in or interacts with.</td>
<td>Assessment of current practice and performance vis-a-vis most significant impact areas</td>
</tr>
<tr>
<td>Definition of strategies, establishment of action plans and setting of targets</td>
<td></td>
</tr>
</tbody>
</table>

Figure 1: UNEP FI Holistic Impact Methodology

About the Impact Analysis Tools

The Impact Analysis Tools are iterative input-output workflows built in Excel. They require users to input data to describe their business or portfolio (e.g. percentage of gross income per business line, percentage of drawn outstanding loans for a given sector and in a given country, etc.) and to reflect their current impact performance (e.g. quantitative data such GHG reductions, diversity of SMEs financed, number of persons from vulnerable populations serviced and qualitative data such as the existence of policies and processes to detect and deal with wage theft or domestic violence).

The Tools use the input data in combination with a set of in-built impact mappings to produce a number of outputs, in particular a set of impact profiles by business line, and to guide the user in identifying most significant impact areas and determining priorities, thus setting the basis for strategy development and target-setting.

As of 2022, UNEP FI’s Impact Analysis Tools are gradually transitioning to a ‘modular’ format, where main components of impact analysis are contained within distinct ‘modules’ (see Figure 2 below).

Figure 2: Overview of the Impact Analysis Modules
The Context Module

Overview

The Context Module enables you to understand the environmental, social and economic context of the countries and locations in which your bank operates.

Understanding context is an integral part of impact analysis, because you are expected to prioritise impact areas/topics with the highest level of needs. Impact needs are the environmental, social, and economic needs of the countries and locations in which the bank and/or its clients operates.

This Module will enable you to comply with the ‘context’ requirement for Principle 2 on Impact Analysis and Target-setting of the Principles for Responsible Banking (PRB).

You can map needs at one or several levels, depending on what’s relevant to your scope: country level, local level or global level. The country level is relevant to all banks. Bank’s operating mostly in one country and where that country is very large and diverse will find it relevant to map needs at the local level also. Banks operating globally and who have clients also operating globally may wish to map at the global level.

The needs assessment is performed on the basis of official statistical data sets, research and policies. The Module contains data compiled by the current community of practice, which means that the amount of work needed to carry out a needs assessment may vary considerably depending on the country or location.

The workflow is divided into three main steps:

1. Setting your parameters (i.e. defining countries, and other levels if applicable, and then checking availability of prepopulated data)
2. Performing the needs assessment (at one or several levels), drawing from, and further enriching, the current database
3. Reviewing the results of the needs assessment

▶ Click here to watch a presentation of the Context Module
A. Setting your Parameters

What is this about?

Use the ‘My Parameters’ worksheet to indicate the countries you will be considering and if you will be considering other levels (global or local), and to check the availability of prepopulated data. Also use this worksheet to provide the extra data necessary if you wish to transfer your results to the Identification Modules.

How do I do it?

1. Country selection

Please select (using a drop-down list) all the countries that you have included in the scope of your analysis. Once you have done this, for each country you will be able see if data is/is not currently available in the database.

If data is available, after completing the rest of the parameters, you can proceed straight to the ‘Country & Local results’ worksheet, however it is recommended that you first review the details of what is currently in the database by looking at the ‘Country Assessment’ worksheet. You can add further data if needed; for instance, if the data is incomplete for an impact area, or if more recent data or granular data is available.

If no data is available, after completing the rest of the parameters, please proceed to the ‘Country Assessment’ worksheet in order to complete the assessment.
2. Additional levels

2a. Will you also be assessing needs at the local level for any of the above countries?

If yes, please select the countries you wish to assess.

<table>
<thead>
<tr>
<th>Country</th>
<th>Western Australia</th>
<th>South Australia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability</td>
<td>NO</td>
<td>NO</td>
</tr>
</tbody>
</table>

Please go to worksheet 'Local Assessment' for local needs assessment.

2b. Will you also be assessing needs at the global level?

If yes, please select the countries.

<table>
<thead>
<tr>
<th>Country</th>
<th>Western Australia</th>
<th>South Australia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability</td>
<td>YES</td>
<td></td>
</tr>
</tbody>
</table>

Please go to worksheet 'Global Assessment + Results' to see needs data available and results.

Screenshot 2: Selection of additional levels

Please indicate whether you wish to also conduct your needs assessment at the local and/or global levels. Once you have done this you will be able see if data is/is not currently available in the database.

If data is available, you can proceed straight to the ‘Country & Local results’ worksheet and/or the results segment of the ‘Global assessment + results’ worksheet. However, it is recommended that you first review the details of what is currently in the database. You can add further data if needed; for instance, if the data is incomplete for an impact area, of if more recent data or granular data is available.

If no data is available, please proceed to the ‘Local Assessment’ worksheet or the assessment segment of the ‘Global assessment + results’ worksheet in order to complete your assessment/s.

3. Transfer to identification modules

3a. If you are intending to use other Modules (e.g. Institutional Banking Identification Modules), please specify which countries you wish to carry over to which module.

<table>
<thead>
<tr>
<th>Country</th>
<th>Australia</th>
<th>Angola</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Banking Identification Module</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Institutional Banking Identification Module</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

Please select countries for all applicable Modules. This can be done after reviewing available needs data/conducting additional needs assessment but must be done before copy-pasting the ‘Data OUT’ worksheet into another module.

3b. If you are intending to use other Modules (e.g. Institutional Banking Identification Modules), please specify which countries (and locations if applicable) you wish to carry over to which Module.

<table>
<thead>
<tr>
<th>Country</th>
<th>Western Australia</th>
<th>South Australia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Banking Identification Module</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Institutional Banking Identification Module</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

Note: this can be done after reviewing available needs data /conducting additional needs assessment but must be done before copy-pasting the ‘Data OUT’ worksheet into another module.

Screenshot 3: Preparing for data transfer

If you are intending to use other Modules (e.g. Institutional Banking Identification Modules), please specify which countries (and locations if applicable) you wish to carry over to which Module. Please select countries for all applicable Modules.
B. Needs assessment

What is this about?

Use the ‘Country assessment’, ‘Local assessment’ and ‘Global assessment + results’ worksheets to review existing needs assessments and/or to conduct additional needs assessment/s – for instance if there is currently no data included for a country or location within the scope of your analysis, or if you wish to add to the data currently available.

About the sources and data already included in the tool’s database

The Module includes the names of resources, as well as data, compiled by the growing community of practice using the UNEP FI Impact Analysis Tools – as such it functions as a live, interactive database.

The statistical data-sets of the ‘Country assessment’ and ‘Global assessment + results’ worksheets in particular, were collated collaboratively by the UNEP FI secretariat and members, based on:

- their ability to capture the different impact areas/topics of the UNEP FI Impact Radar
- the credibility of the source organisation
- their scope (where possible, the map has sought to capture resources that are global in scope)
- their on-going availability (i.e., the resource is regularly updated)

The resources and data included in the module are revised and updated by the UNEP FI Secretariat, including any user and stakeholder feedback received.

▶ Click here to watch a demo of the ‘Country Assessment’ worksheet
**How do I do it?**

You can map needs at one or several levels, depending on what’s relevant to your scope. The country level is relevant in most if not all cases. Companies operating mostly in one country and where that country is very large and diverse will find it relevant to map needs at the local level also. Companies operating globally and who have clients also operating globally may wish to map at the global level.

For the country and local levels, use the first filter in the top left-hand corner of the table to select the countries and locations that are in the scope of your analysis.

Whatever the level, the needs assessment can be conducted by referring to one or a combination of up to three different types of sources:

1. Statistical data-sets,
2. Policy documents (e.g. national development plans, national strategies, country Voluntary National Reviews, etc.), and

There is no obligation to draw from all three types of sources, however, please note that to generate results (data visualisation on the ‘results’ worksheets), data must be captured from at least one of the following sources: statistical data-sets or policy documents.

For the country and local levels, it is recommended that you initially select ‘all resources’ in the second filter (top left-hand corner of the table) to view the resources and data already included in the database for the selected countries/locations. At the global level there is no filtering options, all the types of resources are visible by default.
Q. How should I decide the type of source/s to use?
A. Chose the type of resources depending on what is most readily available for the country or location you wish to assess. While international statistical data-sets enable you to identify the level of need of a country vis-à-vis the different impact areas and topics in a consistent and a priori objective manner, these may not be available for all countries and/or all impact areas/topics. In such cases, referring to national policy documents, such as national development plans, national strategies, country Voluntary National Reviews, etc., can be a good alternative.

Q. Must I use all the types of source/s?
A. No, this isn’t necessary in order for the Module to produce results that you can use for your impact analysis. However, please note that to generate results (data visualisation on the ‘results’ worksheets), data must be captured from at least one of the following sources: statistical data-sets or policy documents.

Please also note that using more than one type of resource makes for a more thorough needs assessment. Looking at statistical data-sets across impact areas provides an objective and holistic sense of needs, while policy documents provides key insights on government priorities. Trends and scenarios resources can be used as a complementary information to gain a deeper understanding of how needs are likely to evolve over time. This array of nuances is particularly helpful for the ‘Assessment’ stage of your impact analysis, where you will be reviewing your current practice and performance with a view to setting meaningful targets and action plans.

1. Needs assessment using statistical data-sets
Irrespective of the level (country, local or global), for each resource, the following information can be reviewed:

- the metric used by the resource,
- the value for the given level (country/local/global); and
- the scoring ranges applied to determine the level of need,
- the corresponding needs score (1 for low level of need, 2 for moderate level of need, 3 for high level of need and 4 for very high level of need)
- any comments made by previous tool users and/or the Secretariat

Where there are resources and there is data, the resources, values and scores cells are coloured and the data inside is black. These can be modified, however this should only be done if a value is found to be out-of-date and if the score, as a result of the updated value, is no longer correct.
Where there are resources but no data, the values and scores cells are grey. Once you add data the cell will remain grey to ensure that you are able to distinguish between the prepopulated data and the data inputted by yourself.

Where there are no resources for a given impact area/topic, cells are also grey. The user can include one; in this case all the other fields must also be completed. As above, once you add data the cell will remain grey.

In all cases it is possible to add comments in the ‘comment’ field. If you edit existing data or add new data, this should be shared with the Secretariat so that the database of the Module can be updated and thus enriched over time.

Screenshot 4 below shows the statistical data-sets and data available in the Module for the impact area ‘Integrity and security of person’ and the impact topics within this impact area for Australia.

For country needs assessment it is possible to refer to international resources or to regional and national resources. This is because, in some instances it may not be possible to find international data-sets. In this case it is recommended to seek out regional or even national data-sets instead. Should no statistical data-sets at all be available it is possible to refer to policy documents instead (see next section).
### Screenshot 4: Country needs assessment using statistical data-sets (Integrity & security of person)

<table>
<thead>
<tr>
<th>Impact Area</th>
<th>Resources</th>
<th>Metrics</th>
<th>Scoring System</th>
<th>Comments</th>
<th>Values</th>
<th>Need Scores</th>
<th>SDG 16</th>
<th>SDGs 8, 16</th>
<th>SDGs 8, 16</th>
<th>SDG 16</th>
<th>SDGs 11, 13</th>
</tr>
</thead>
<tbody>
<tr>
<td>International resources</td>
<td></td>
<td></td>
<td>Presence of conflict</td>
<td></td>
<td></td>
<td></td>
<td>Sustainable victims of modern slavery</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No conflict</td>
<td>Dispute/Non-violent /civic</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Violent crisis</td>
<td>Limited</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regional/country resources</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Dispute/Non-violent crisis</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Green (SDG</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Heavy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Limited</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Very high</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Impact Area</th>
<th>SDG 16</th>
<th>SDGs 8, 16</th>
<th>SDGs 8, 16</th>
<th>SDG 16</th>
<th>SDGs 11, 13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need score per impact area/topic</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>
Screenshot 5 below shows the statistical data-sets and data available in the Module for the impact area ‘Integrity and security of person’ and the impact topics within this impact area for Western Australia.

For local needs assessment it is possible to refer to local resources or national resources, depending on what is available. Should no statistical data-sets at all be available it is possible to refer to policy documents instead (see next section).

Screenshot 5: Local needs assessment using statistical data-sets (Integrity & security of person)

Screenshot 6 below shows the statistical data-sets and data available in the Module for the impact area ‘Integrity and security of person’ and the impact topics within this impact area at the global level.
2. **Needs assessment using policy documents**

Irrespective of the level (country, local or global), for each resource, two data points can be reviewed:

- Whether the corresponding impact area/topic is considered a matter of priority or not by the policy document (reflected by a simple ‘yes’ or ‘no’); and
- A short explanatory comment justifying the ‘yes’ / ‘no’ selection.

Where there are resources and data for a given impact area/topic, the cells are coloured and the data inside is black. It is possible to edit the assessment of whether the corresponding impact area/topic is considered a matter of priority or not, and the accompanying comment.

Where there are no resources for a given impact area/topic, the user can include one. In this case, all the other fields must also be completed. Once you add data the cell will remain grey to ensure that you are able to distinguish between the prepopulated data and the data inputted by yourself.

The Module allows for up to three different policy documents at the country and local levels, and up to two such documents at the global level. In all cases it is possible to add comments in the ‘comment’ field. If you edit existing data or add new data, this should be shared with the Secretariat so that the database of the Module can be updated and thus enriched over time.
Should no policy documents at all be available, it is possible to refer to statistical datasets instead (see previous section).

Screenshot 7 below shows the policy documents and data available in the Module for the impact area ‘Integrity and security of person’ and the impact topics within this impact area at the global level.

![Screenshot 7: Global needs assessment using policy documents (Integrity & security of person)](image)

### 3. Needs assessment using research on trends and scenarios

Irrespective of the level (country, local or global), for each resource, the following data points can be reviewed:

- The way in which the status of the corresponding impact area/topic is trending, according to the resource (on a spectrum ranging from ‘improving’ to ‘static’, to ‘deteriorating’ to ‘rapidly deteriorating’); and
- A short explanatory comment justifying the above selections.

Where there are resources and data for a given impact area/topic, the cells are coloured and the data inside is black. It is possible to edit the status of an impact area/topic, and the accompanying comment.

Where there are resources but no data, the cells are grey. Once you add data the cell will remain grey to ensure that you are able to distinguish between the prepopulated data and the data inputted by yourself.

Where there are no resources for a given impact area/topic, the user can include one. In this case all the other fields must also be completed. As above, once you add data the cell will remain grey.

The Module allows for up to two different resources at the country and global levels for each impact topic, and one such resource at the local level. In all cases it is possible to add comments in the ‘comment’ field. If you edit existing data or add new data, this should be shared with the Secretariat so that the database of the Module can be updated and thus enriched over time.

Note that the inclusion of trends and scenario is not essential to the production of the data visualisations in the results worksheets.
Screenshot 8 below shows the trends and scenarios research and data available in the Module for the impact area ‘Integrity and security of person’ and the impact topics within this impact area at the global level.

<table>
<thead>
<tr>
<th>Sustainable Development Pillars</th>
<th>Integrity &amp; security of person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impact Areas</td>
<td>SDG 16</td>
</tr>
<tr>
<td>Impact Topics</td>
<td>SDGs 8, 16</td>
</tr>
<tr>
<td>Corresponding SDG(s)</td>
<td>SDG 16</td>
</tr>
<tr>
<td></td>
<td>SDGs 8, 16</td>
</tr>
<tr>
<td></td>
<td>SDG 16</td>
</tr>
<tr>
<td></td>
<td>SDGs 11, 13</td>
</tr>
</tbody>
</table>

C. Results of the needs assessment

What is this about?

Use the ‘Country & Local results’ and ‘Global assessment + results’ worksheets to view a series of data visualisations based on the content of the ‘assessment’ worksheets, including both the data already contained in the module, and any additional data you have inputted.

At the country and local level two sets of data-visualizations are available:

1. An overview of the priority impact areas per country and, if applicable, by location (see table and bar chart at the top of the worksheet)
2. A detailed display of the priority impact areas/topics per country and, if applicable, by location (see spider charts and table at the bottom of the worksheet)

At the global level, only a spider chart is displayed.
How do I interpret this and what do I do about it?

Each of the data visualisations draws from the ‘assessment’ worksheets to help you understand where the main areas of needs are, at the country, local and global levels. This subset of areas and topics is what you need to take into account in the next steps of your impact analysis, for the identification of most significant impact areas, for the assessment of your current practice and performance and for your target-setting.

If you plan to use other modules (e.g. the Consumer Banking Identification Module), these results can be directly transferred by copy-pasting the ‘Data OUT’ worksheet. Before you do this, if you have several countries and/or locations within the scope of your analysis, please make sure you have indicated which needs assessment results should be transferred to which Module in the ‘My parameters’ worksheet of the Context Module. If you did not complete this at the beginning of your process, please go back to the ‘My parameters’ worksheet to complete it now.

1. Interpretation of the Country & Local results

At the country and local level two sets of data-visualizations are available:

- An overview of the priority impact areas per country and, if applicable, by location (see table and bar chart at the top of the worksheet)
- A detailed display of the priority impact areas/topics per country and, if applicable, by location (see spider charts and table at the bottom of the worksheet)

Screenshot 9 below shows the overview of the country needs and priorities for Australia as well as for Western Australia and South Australia.

The priority areas for each country/location are marked ‘X’ and are identified as such if there is at least a high level of need (3 or 4) or if the area is considered to be a priority based on policy documents. Trends and scenarios information is not taken into account in the determination of priority areas but if an area already identified as a priority is also going to deteriorate over time, the X is bolded.
Portfolio Impact Analysis Tool for Banks (v.3)—Context Module

Results of the needs assessment

Screenshot 9: Australia needs and priorities

Next to the table, a bar chart shows the priority impact areas and the trending areas across the countries identified as being within scope of your analysis. The chart shows how often an impact area is considered a priority area or as a priority and trending area (see screenshot 10 below).

Main priority and trending areas across countries

(how often an impact area is showing as a priority area or as a priority and trending area across all countries of operation)

Screenshot 10: Priority and trending impact areas across a selection of countries

The overview is followed by a detailed view; this includes a spider chart per country and a table. Screenshots 11 and 12 below show a detailed view of the country needs and priorities for Australia as well as for Western Australia and South Australia.

The spider chart shows the levels of need based on statistical data-sets only. The table shows the status of all the impact topics in the relevant countries and locations considering all three types of resources. More specifically:

- bold indicates that there is a high level of need (3 or 4) based on statistical data-sets
- yellow indicates that a topic is a high priority based on policy documents
- light orange indicates that a topic is deteriorating based on trends & scenarios research
- dark orange indicates that a topic is a high priority (based on policy documents) and that it is deteriorating (based on trends & scenarios)
Screenshot 11: Levels of need in Australia (based on information from statistical datasets)

<table>
<thead>
<tr>
<th>Sustainable Development Pillars →</th>
<th>Natural environment</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Impact Areas →</strong></td>
<td><strong>Climate Stability</strong></td>
<td><strong>Biodiversity &amp; Healthy Ecosystems</strong></td>
</tr>
<tr>
<td><strong>Impact Topics →</strong></td>
<td><strong>Climate stability</strong></td>
<td><strong>Other (Climate stability)</strong></td>
</tr>
<tr>
<td><strong>SDGs → Countries &amp; Locations ↓</strong></td>
<td><strong>SDG 13</strong></td>
<td><strong>SDG 6, 14</strong></td>
</tr>
<tr>
<td>Australia</td>
<td>4</td>
<td>N/A</td>
</tr>
<tr>
<td>Western Australia</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>South Australia</td>
<td>N/A</td>
<td>3</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Screenshot 12: Levels of need by impact topic, including priority topics and trending topics in Australia
2. Interpretation of the Global results

At the global level, three spider charts are displayed, showing global priorities based on statistics and policy documents as well as global trending areas (see Screenshots 13, 14, 15 below):

**Screenshot 13: Global priorities (based on statistics)**

**Screenshot 14: Global priorities (based on policy documents)**

**Screenshot 15: Global trending areas (based on trends and scenario research)**
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