

For B-Corp and mission-driven agencies. This card extends Layers 1 and 2 with B Lab-aligned impact dimensions — portfolio mission fit, customer stewardship, environmental readiness, stakeholder governance, human rights, and mission drift — then computes an impact-adjusted minimum margin. Scores from the standard cards flow in automatically.

B-CORP SYSTEMATIC RISK (EXTENDS LAYER 1)

FACTOR	1	2	3	4	5
Client Portfolio Alignment Mission fit across the client base	1 Aligned	2	3 Mixed	4	5 Misaligned
Customer Stewardship Readiness Privacy, security, quality, and feedback systems	1 Embedded	2	3 Partial	4	5 Weak
Environmental Stewardship Readiness ESC policies and client screening	1 Embedded	2	3 Partial	4	5 Weak
Stakeholder Governance Readiness PSG policies, accountability, and oversight	1 Embedded	2	3 Partial	4	5 Weak
Human Rights Due Diligence B Lab Human Rights standards	1 Mature	2	3 Partial	4	5 Major gaps
Purpose Drift Pressure Pressure against public purpose	1 Aligned	2	3 Strained	4	5 Survival

B-CORP ENGAGEMENT FACTORS (EXTENDS LAYER 2)

FACTOR	1	2	3	4	5
Mission Alignment Does this engagement advance your purpose?	1 Core	2 Aligned	3 Neutral	4 Tension	5 Contradicts

FACTOR	1	2	3	4	5
Human Rights Risk Potential harm in client work or value chain	1 Low	2 Managed	3 Neutral	4 Elevated	5 Severe
Environmental Impact & Circularity Environmental footprint of the deliverable	1 Regenerative	2 Light	3 Neutral	4 Heavy	5 Extractive
Responsible Marketing & Transparency Truthful claims and impact communications	1 Clear	2 Sound	3 Neutral	4 Aggressive	5 Misleading

IMPACT-ADJUSTED CAPM CALCULATOR

STANDARD $E(R)$	IMPACT ADJUSTMENT ($\pm\%$)	MANUAL OVERRIDE	
<input type="text" value="-"/>	<input type="text" value="-"/>	<input type="text" value="±%"/>	%

B-Corp: $E(R^*) = E(R) + \text{Impact Adjustment} - \text{score all factors to calculate}$

PORTFOLIO IMPACT SCORE	ENGAGEMENT IMPACT SCORE	IMPACT ADJUSTMENT	$E(R^*)$ MIN. MARGIN
<div style="width: 10px; height: 10px; background-color: #2e7d32; margin: 0 auto;"></div> of 30	<div style="width: 10px; height: 10px; background-color: #2e7d32; margin: 0 auto;"></div> of 20	<div style="width: 10px; height: 10px; background-color: #2e7d32; margin: 0 auto;"></div> % points	<div style="width: 10px; height: 10px; background-color: #2e7d32; margin: 0 auto;"></div> impact-adjusted

How the impact adjustment works: B-Corp engagement scores below the midpoint (mission-aligned, low-harm, transparent work) produce a negative adjustment — a “mission discount” that lowers the financial margin threshold. Scores above the midpoint (mission tension, elevated human-rights or environmental risk, misleading claims) produce a positive adjustment — a “harm premium” that raises the hurdle rate. The B-Corp systematic score shifts the baseline: high portfolio-level impact risk widens both discounts and premiums. Use the manual override to set a conscious, documented impact adjustment for board-level decisions.