

Primer Informe de Comunidades Sostenibles 2010



**Casas GEO**  
Te cambia la vida

Creando Comunidades  
**SOSTENIBLES**



# First Report of Sustainable Communities 2010





Photograph: Campo Verde, GEO.

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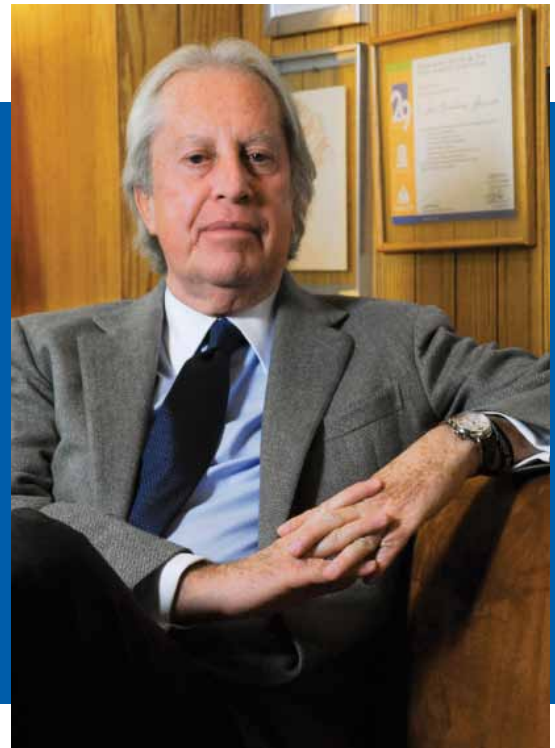
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## Opening Letter

“ GEO is a stronghold of the new Mexico where sustainability and the creation of social and economic benefits are intertwined in an upward synergy ”



We proudly present our First Report of Sustainable Communities. It is developed under the methodology of the Global Reporting Initiative (GRI) by which the results and progress of our commitment and responsibility to our different interest groups and to the Global Compact are reflected in accordance to the environment care and the economic and social factors which define Casas GEO.

We believe in the creation of sustainable communities providing better quality of life and giving all for the client; it is with conviction and enthusiasm on developing these concepts how we realize our communities. Therefore, in each business unit we take care of all the details in order to make developments that last in time and change the lives of our clients and their families.

Over the years we have gained more social significance to the point of being one of the major housing developers in the world creating cities and emphasizing aesthetic values, functionality and interaction with the environment. All the above elements give us a competitive advantage that ensures our organizational growth, creating prosperity and welfare for each of us in this great company.

We have developed a working method and we incorporate a Corporate Governance process aligned with the best world class practices which ensure that actions of sustainability and social responsibility are part of the agenda in the performance of all GEO *colaboradores*.

GEO is a stronghold of the new Mexico where sustainability and creating social and economic benefits are intertwined in an upward synergy.

A handwritten signature in black ink, appearing to read 'Luis Orvañanos Lascuirain', enclosed within a large, loopy oval shape.

**Arch. Luis Orvañanos Lascuirain**  
Chief Executive Officer and  
Chairman of the Board of Corporacion GEO S.A.B. de C.V.

## Scope of the report

This is the First Report of Sustainable Communities in the history of Casas GEO. It follows the five reports of Social Responsibility developed annually to date. In this document we report the activities carried out by Corporacion GEO S. A. B. de C. V. and its subsidiaries from the 1st of January to the 31st of December, 2010; a period during which we developed concrete actions to achieve Sustainable Communities with economic, social and environmental returns.

Consistent with international standards, applicable to the context of sustainability, the following report was conducted under the GRI guidelines (Global Reporting Initiative) and was structured in three dimensions: the economic, the social and the environmental, which are reflected in this document.

The information here presented was gathered by the Areas of Sustainability and Organizational Development with data from the different business units and the corporate areas concerned.

With the completion of this report we consolidate the criteria and indicators needed for building a new process that will be base line for the years to come and which will help us ensure the principles of accuracy, comparability and completeness of the information provided as required by the GRI. This will ensure transparency in our actions and consistency with our commitment of being a Socially Responsible Company.

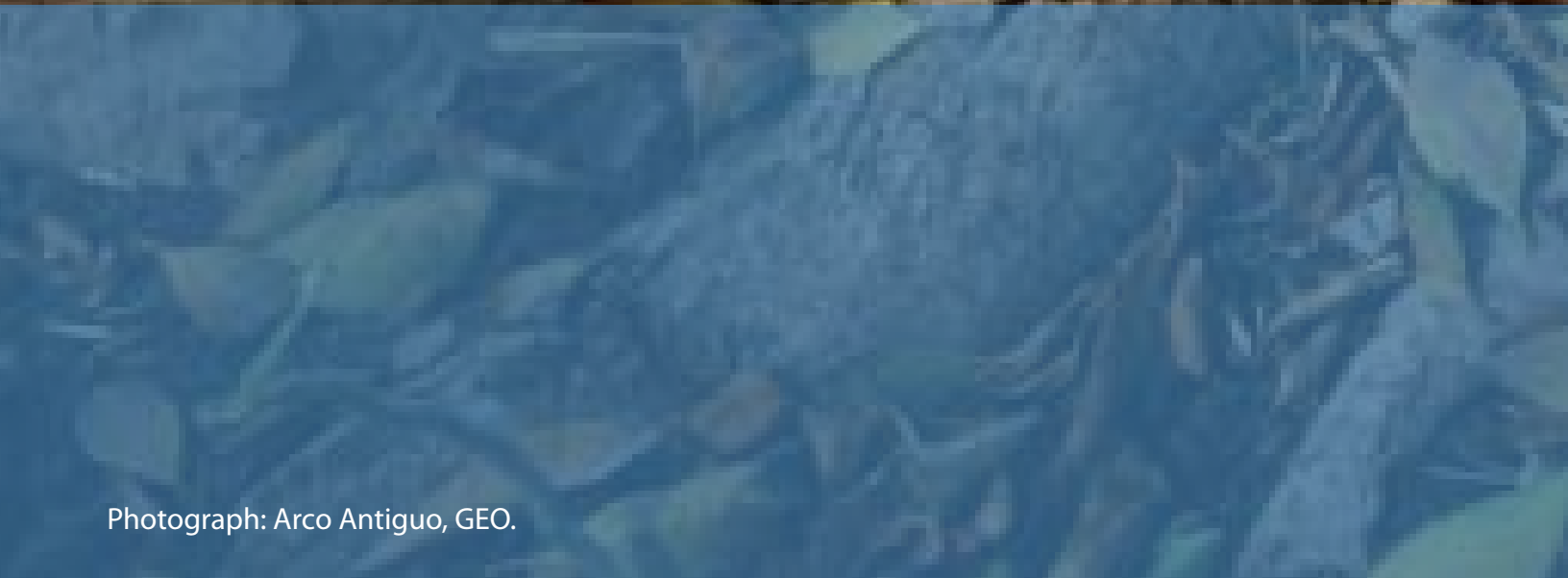
## Verification

The First Report of Sustainable Communities 2010 from Casas GEO is verified by The Climate Project Mexico and has a GRI application level of B+.



### Front page

The photographs of trees and details of plants in this report were taken from communities GEO.



Photograph: Arco Antiguo, GEO.



..... The roots  
..... of a leading  
..... company



# Principles and Values of Casas GEO

Corporación GEO S.A.B de C.V. is the leading social housing developer in Mexico and Latin America. Through its subsidiaries GEO is positioned in the most dynamic cities in the country developing activities in all aspects of housing development including: acquisition of land, design, construction, marketing, sales, home delivery and addressing the social organization of emerging communities.

In its 37 years of experience, GEO has sold about 510,000 houses in which currently more than 2'000,000 Mexicans live.

Throughout its history, GEO has undergone different stages marked by strategies aligned to the environmental and the needs of our clients and our country. We identify 5 main periods to which we have called Generations GEO:

1st Generation: Creating a winning company (1973-1983)

2nd Generation: Specializing in social housing (1984-1994)

3rd Generation: Growth and expansion (1995-2000)

4th Generation: Strengthening and market establishment (2001-2009)

5th Generation: Developing sustainable communities (2010-2015)



“Casas GEO” is the most recognized brand of Mexican Housing in the market.

Aware of the importance of our work, we have focused our efforts towards a better future for our clients. At present, we have identified the basic needs of communities and have clustered and organized them in ten categories called Well-being Elements of Satisfaction. In each housing project we develop we ensure that these categories are supplied for in the short and long-term. Focusing our efforts towards developing a better future, we are also working in the development of sustainable communities. We know that by working jointly with our clients we will make greater contribution to the development of prosperous and sustainable environments.



Community life and urban design



Housing



Basic services



Transport



Surveillance



Parks and public spaces



Supplies and goods



Health care



Education



Employment

10 Well-being Elements of Satisfaction



## Mission:

To be leaders in value-added properties and quality of life for our clients and our employees while maintaining profitability.

## Values:

- **People:** Maintain the number one position in your area of expertise, be passionate, innovative, client-oriented, upstanding, socially responsible and a dedicated team player.
- **Product:** Offer the best place to live within reach of our clients in sustainable communities and with the highest quality.
- **Service:** Ensure clients satisfaction at each point of contact with the organization.
- **Profitability:** Maximize our company's value.
- **Responsible:** Meet expectations by delivering high-quality results on time and at the right cost.

## Vision 2015:

Be the number one sustainable community home builder maximizing value for the clients and shareholders. Creating a home for 100,000 families by 2015:

- Providing the ten well-being elements of satisfaction giving everything for the client throughout his life;
- Being recognized for its world-renowned practices;
- Training its employees to be leaders and embody GEO's culture.



## Corporate Governance

GEO is governed on the basis of a corporate governance system by which societal goals are set and its performance and compliance with regulations as a public company are monitored.

The administration is comprised of:

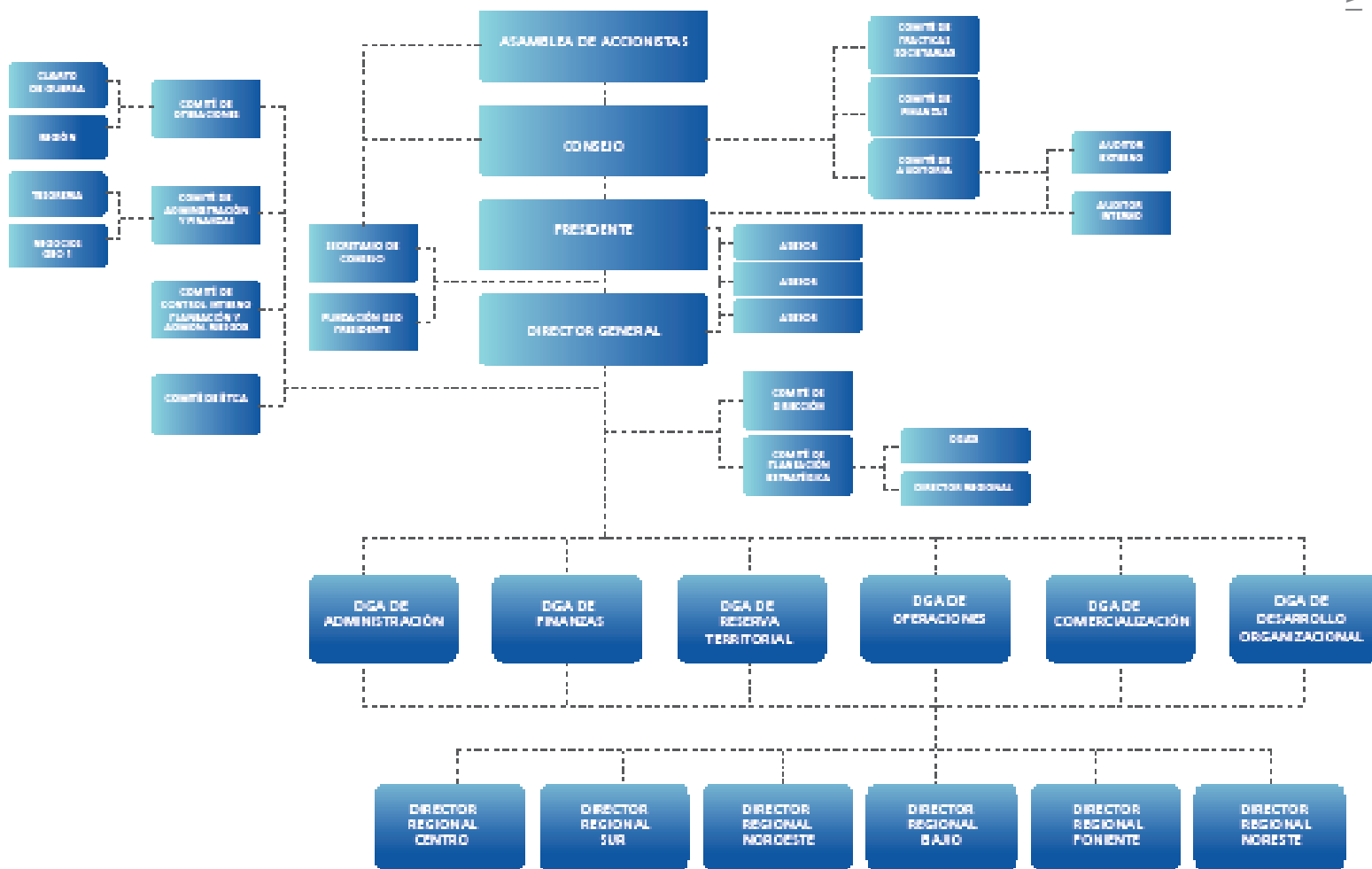
- Board of Directors: composed by 16 directors-owners from which 7 are independent and undertake meeting sessions 4 times per year.
- Audit Committee and Corporate Practices: composed only by independent directors and meets every 3 months.

In addition, there is a Finance Committee, an Ethics Committee, Steering Committee, Planning Committee and a Sustainability Committee which constantly evaluate the course of the actions taken in the various aspects of the Corporation.



Planning Committee

# Operating Structure



Since 1999, we implemented the Code of Best Corporate Practices as suggested by the Mexican Stock Exchange and the National Banking and Securities Commission. Corporacion GEO is the first company in Mexico to instrument the Tag Along Rights Programme to protect the rights of minority shareholders.

The Shareholders meeting is held once a year, where the majority and minority of shareholders participate under a scheme of one share, one vote.

In GEO we have a Communication and Disclosure Policy which promotes a transparent administration, issuance and responsible disclosure of information to shareholders and the general market avoiding conflicts of interest.

Shareholders, GEOcolaboradores and the general public have access to the company's information through the Investors Relations Website which is available in [www.corporaciongeo.com](http://www.corporaciongeo.com) and the Bolsa Mexicana de Valores in [www.bmv.com.mx](http://www.bmv.com.mx). In addition, there is the main website [www.casasgeo.com](http://www.casasgeo.com) where information on the factors considered for developing sustainable communities can be identified.



## Everything for the client

Our key differentiator from other housing developers is the construction of people-led environments, designed to prevail on time by providing the ten well-being elements of satisfaction. This is seminal in ensuring the development of sustainable communities with happy customers living in a culture that favors common views and where respect and responsibility are part of everyday practices. This is the best place to live.

# GEOstrategy

Through the development and implementation of the GEOstrategy we identify concrete actions that will aid complying with our **Central Aim**:

Maximize the economic, social and environmental value of the organization.

100,000 homes with efficiencies by 2015.

**Strategic Aim 4:**  
Being number 1 in all the regions where we operate.

**Strategic Aim 3:**  
**Value proposition:**  
developing the best place to live complying with the 10 well-being elements of satisfaction.



**Strategic Aim 5:**  
Meeting the budget:  
Delivering with attitude to achieve results.

**Strategic Aim 2:**  
Generating efficiencies for our clients.

**Strategic Aim 1:**  
GEO Culture: Living the mission, vision and values.

\* GEOSTRATEGY  
Serving all for the client.

## Endorsing our commitment to Climate Change

In 2010, Casas GEO ventured in various projects to order to identify new solutions to improve the environmental performance of housing. We renew our commitment to the creation of Sustainable Communities at the World Climate Summit, a parallel event during the COP 16, where the World Climate Initiative was launched. At this forum GEO committed to:

- 1- Diagnose the greenhouse gases emissions (GHE) generated in the process of housing production and set a goal in 2011.
- 2- Place sustainability at the center of the company's strategy, as mentioned in our vision of creating sustainable communities.
- 3- Leading by example in the implementation and development of best practices.



The World Climate Initiative is endorsed by Nobel Prize Dr. Mario Molina.

## Associations to which GEO belongs to:

Pacto Mundial de las Naciones Unidas

Asociación Empresarial para el Ahorro de Energía en la Edificación A.C.

The Alliance for Climate Protection

8-80 Cities

Cámara Nacional de Vivienda (CANADEVI)

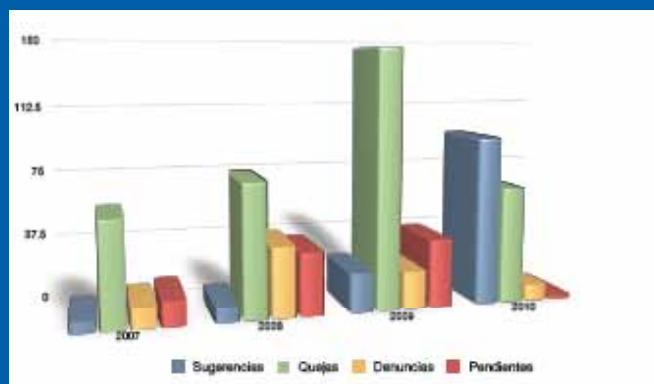
## Code of Ethics and Conduct

Our code of ethics and conduct is developed to disseminate and establish ethical standards to rule the governing bodies and the GEOcolaboradores' behavior. It is known by 100% of the staff and is promoted through internal communication campaigns.



- No corruption (or bribery);
- Satisfaction to clients and suppliers;
- Respect to human rights;
- Respect to natural resources;
- No discrimination.

Annual Comparative



## Social Responsibility and Shareholders

In Casas GEO we are committed manage socially responsible, translating our actions into benefits for all shareholders involved in the activities of the company, better performance and always looking forward to promote comprehensive and sustainable development of Mexico.

We are committed to our shareholders in the following ways:

### GEOcollaborators:

Provide quality of life in an environment of respect, safety, stimulating professional excellence and being consistent with the company's culture.

### Suppliers and contractors:

Boost growth and improve business, sharing with them our ethical values and management methodology.

### Investors:

Add value, profitability and transparency in each business activities.

### Clients:

Ensure that every Mexican has access to a mortgage that allows him/her to have a better quality of life and added value through decent housing, located in a sustainable communities that increases its value over time.

### Communities:

Facilitate community development in order to solve their needs of education, health, transport, supplies, public spaces, safety and employment.

### Environment:

Build an environment using natural resources rationally and efficiently in ways that natural diversity is protected over time.

We communicate to our shareholders through various means and channels which ensure direct dialogue, timely and accurate that let us know their expectations and add to the management of the company.



Photograph: Arco Antiguo, GEO.





Economic Sustainability,  
the trunk that allows us to  
**KEEP ON GROWING**

# Casas GEO in numbers

GEO is one of the most diversified housing companies in Mexico, operating by the end of 2010 in 18 Mexican States.



In 2010 GEO started operating in **Hidalgo and Chiapas**

## Our main Financial Indicators

In 2010, we consolidated our leadership in the development of social housing.

- Recorded sales of 56,093 units, which represents a growth of 9.38% compared to 51,283 units sold in 2009.

From the first quarter of 2010 and beyond, the company presents its financial results under the Financial Reporting Standard INIF-14 "Construction Contracts, sales and service related to real estate" which states that revenue recognition will be carried out when the deed of goods are sold and not by the percentage method of completion.

### Income

- Revenues for 2010 increased 8.14% compared with 2009, reaching \$ 19,154.4 million at the end of the year.

### January-December

Relevant Results	2010	2009	Var
Sales (Deeded units)	56,093	51,283	9.38%
Income	\$19,154.40	\$17,713.20	8.14%
Gross Profit	\$4,941.90	\$4,630.10	6.73%
Gross Margin	25.8%	26.1%	- 0.34 pp
Operating Profit	\$3,103.00	\$2,938.80	5.59%
Operating Margin	16.2%	16.6%	- 0.39 pp
Income Before Taxes	\$2,354.00	\$2,233.80	5.38%
Pre-tax Margin	12.3%	12.6%	- 0.32 pp
EBITDA	\$4,310.50	\$3,959.90	8.85%
EBITDA Margin	22.5%	22.4%	0.15 pp
Net Income	\$1,490.30	\$1,364.30	9.23%
Net Margin	7.8%	7.7%	0.08 pp
Free Cash Flow in the Company *	\$115.70	\$1,588.90	-\$1,473.30

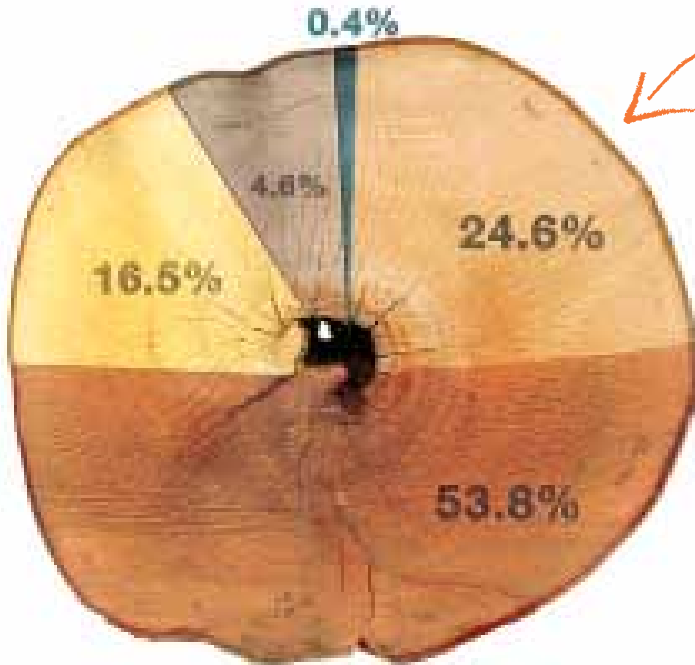
Audited figures: The figures in this document date back to December 31, 2009 have been restated to take the effects of Financial Reporting Standard INIF-14. The table present figures in million pesos, except where noted.

\* 2009 figures adjusted for comparison purposes.

# Our Market

In 2010, the total mix of low segment accounted for 78%, as compared to 70% of 2009, thus consolidating our strategy to develop housing for the low income population.

## Housing Segments



78.4% of our housing is Economic and Traditional.

%	Market Segments Served	Socioeconomic Status	VSMM
53.8%	Economic - Traditional Low	D - D+	< 1.99 a 3.99
24.6%	Traditional	C	> 4.00
16.5%	Traditional Plus	C	< 6.99
4.6%	Medium	C+	7.00 a 10.99
0.4%	Residential	A - B	11.00 hereinafter

Minimum Wage = 57.46 pesos per day.



## We share ideals with our **Housing Institutions**

Sold houses, through mortgages granted by the Institute of National Housing Fund for Workers (INFONAVIT), accounted for 78% of the total sold in 2010 compared to 68% in 2009.

INFONAVIT and the Housing Fund of the Institute of Security and Social Services for the State Employees (FOVISSSTE) granted 95% of loans to GEO in 2010.

Our market share at the end of the year was of 9.2% with INFONAVIT and 10.1% with FOVISSSTE. It positions GEO as the leader in number of houses deeded to the housing institutions in the country.

## Securing our Future Growth

By December 31, 2010, GEO had land to build around 387,904 homes. This was achieved through a combination of GEO's own reserves, land under the scheme of outsourcing, joint ventures with Prudential Real Estate Investors and Banorte Solida.

In this way, we ensure that we have sufficient land for the next five years of production in accordance to our **GEOstrategy**.



In 2010, INFONAVIT and FOVISSSTE granted 95% of their loans to Casas GEO.

In Casas GEO we hold an efficient cycle of working capital given the processes of construction and information technologies implemented in all our business processes.




Our outlook for 2011 is positive, being a year of opportunities for expanding our presence in the domestic market thanks to the operational strengths, business and human that set us apart in the industry.



“ The goal of our strategic project GEO+más is to provide more housing and urban residential spaces to our clients. ”

# Generating Efficiencies: GEO+más



The aim of our strategic project is to offer more square meters and a better living environment to our client. This is achieved by developing housing with an additional bedroom at the same price through the streamline of the process of planning which impacts in every step of the value chain.



Before



After



one more bedroom

Economic Sustainability

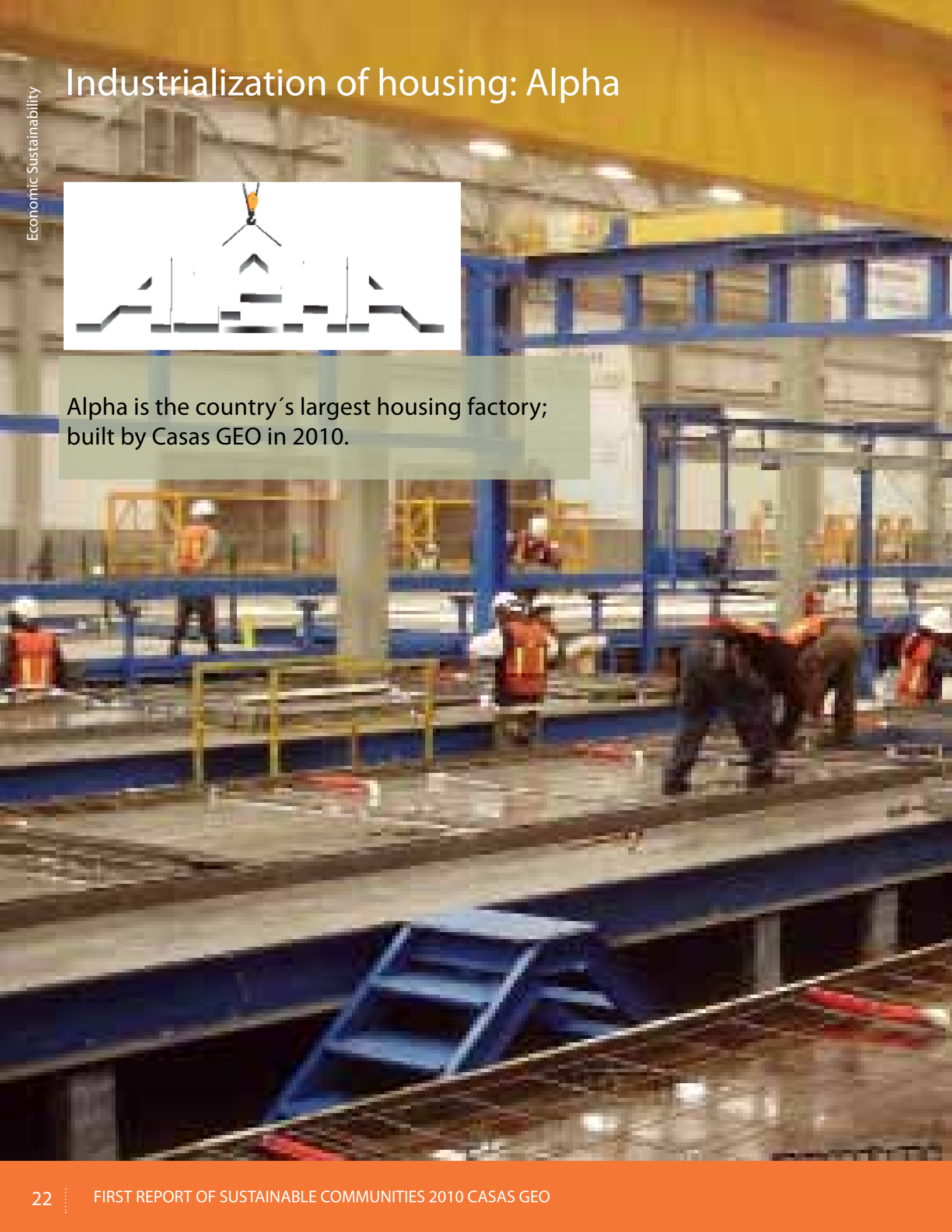
In 2010 we implemented the strategic project GEO+más in 3 housing developments increasing the size of 73,517 houses.



# Industrialization of housing: Alpha



Alpha is the country's largest housing factory; built by Casas GEO in 2010.





With an initial investment of \$100,000,000 USD and a capacity of producing up to 12,000 homes per year, we have:

- Reduce the working capital cycle by 35%.
- Reduce by 0.1% the decline of materials used.
- Eliminate the use of wooden sticks for building.
- Built over 2,400 homes using this system.

By 2011 we'll have completed the construction of three new Alpha plants in the states of Jalisco, Nuevo Leon and Mexico.



## Reaching New Markets:

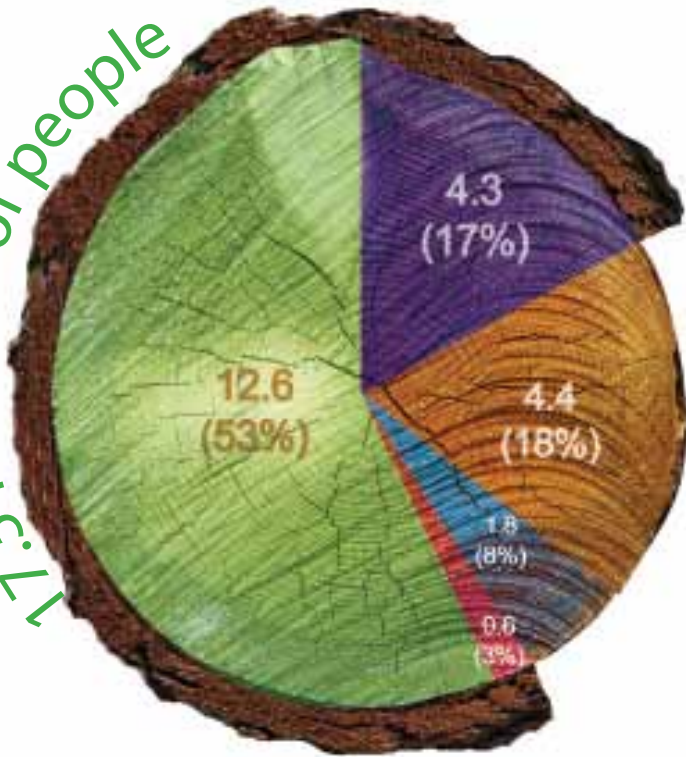







More than 17.5 millions of Mexicans, economically active, do not have access to a mortgage.

With GEOfácil we offer a solution to this important and growing market reaching every person who can prove that they are able to pay and enabling them to be subject to a credit for home ownership.

In GEO we look for solutions on how to give credit to all our clients.

17.5 millions of people



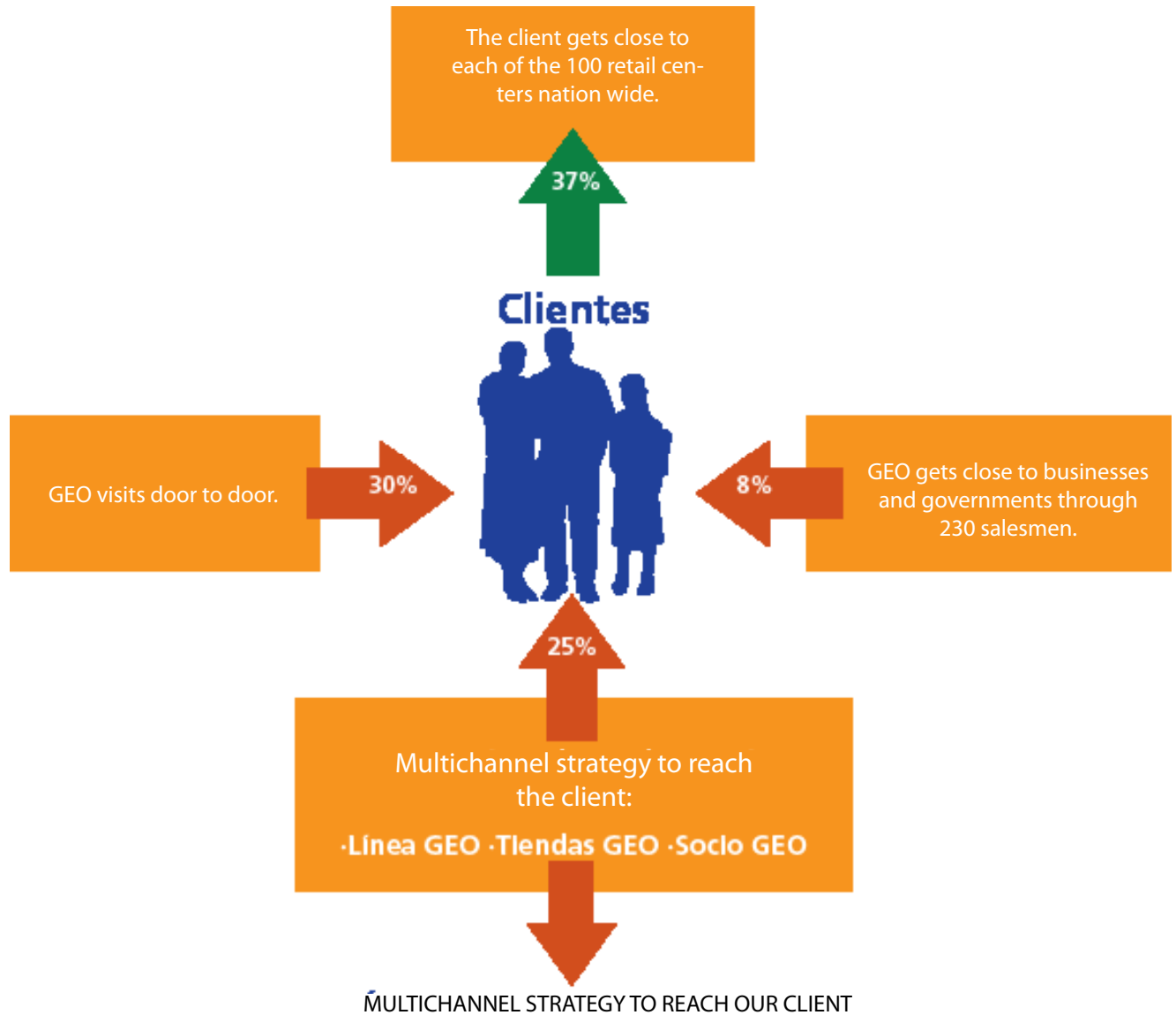
-  Members of INFONAVIT who do NOT qualify
-  Members of INFONAVIT who qualify
-  Members of FOVISSSTE who qualify
-  Members of FOVISSSTE who do NOT qualify
-  Unassimilate, NONmembers.

In 2010 about 608 deeds were signed with GEOfácil.

# Sales Channels

## GEO closer to the client

Through a strategy which incorporates traditional sales channels and unique sales channels of GEO we establish direct links with our clients:



**Call Center / Web**  
150 operators  
17,000 outgoing calls  
y 4,500 incoming calls p/wk.

**10%**



20 GEO sales points  
strategically located.

**8%**



approximately  
7,000 members  
in the loyalty program.

**7%**

# Mortgages with Services



In 2010 through Bienestar, the housing administrative, we consolidated the pilot project of mortgages with services by INFONAVIT through which the maintenance fees are charged. This facilitates the process of collection and ensure the maintenance of homes and public spaces which will in turn guarantee added value and quality of life of our customers.



In 2010, 1,899 homes were administered through this program and by 2011 our goal is to incorporate 19,000 new homes to this process.



## Additional Services



K-Be is the first company in Mexico to customize your home with equipment packages such as floors, closets, blacksmith and kitchens.

Since its inception in 2006 until now, K-Be has equipped more than 10,000 homes, installing 35,000 products worth \$ 275 million pesos. By bringing these products to mortgage credit we improve the quality of life and solvency of our customers.



With the aim of providing facilities for the acquisition of housing, moving, equipment, cash payment or starting a new business, Equipa-T diversified its products and presence in 2010.

With 28 branches in operation, Equipa-T has strengthened the mortgage system at FOVISSSTE being now no.1 in the country.



# Impulse to our Suppliers and contractors

Casas GEO considers suppliers and contractors as strategic partners with which we have established a relationship based on trust, cooperation and value creation.

We currently have around 25.000 suppliers and contractors from which 98.5% are national and are placed in the locations where we operate.

As part of the requirements needed by suppliers in order to be in our catalog is that they meet the parameters of quality, cost and capacity needed by the company.

## Production Chains

Through the supply chain program, all suppliers and contractors involved in the housing construction process are paid through electronic factoring. This system allows us to:

- Anticipate the payment of bills through an efficient and secure electronic platform.
- Plan expenditure and investment of the productive cycle.

## Certification and performance evaluation

In order to further develop the management and development of our suppliers and contractors, we have started to implement a certification process and performance assessment of suppliers and contractors nationwide.



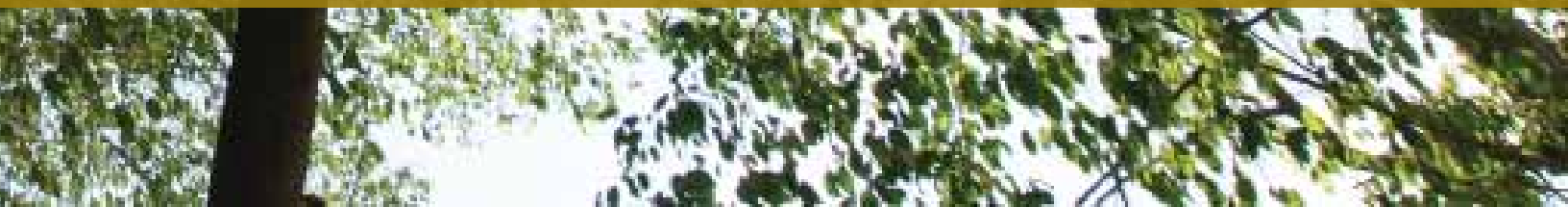
In 2010 in Casas GEO we evaluated and certified 56 suppliers and contractors.



Photograph: Arco Antiguo, GEO



..... The branches of the tree,  
..... our compromise with the  
..... **Social Sustainability.**



## So we live our **Mission and vision**

To ensure the fulfillment of our mission which is to provide quality of life and goodwill for our clients and partners, we developed indicators called well-being elements of satisfaction.

### For our *GEOcolaboradores*:



Health and safety



Personal and professional respect



Stimulating working environment



Sustainable Environment



Sense of transcendence



Acknowledgment



Belonging and pride



Competitive remuneration



Professional Development



Working stability

In GEO, the employees (*GEOcolaboradores*) are considered the pillars that support the strategy and give life to the company's philosophy; our promise of value is to offer them an atmosphere of respect, safety, and professional to all of them.



# Quality of Life and Appreciation for our *GEOcolaboradores*

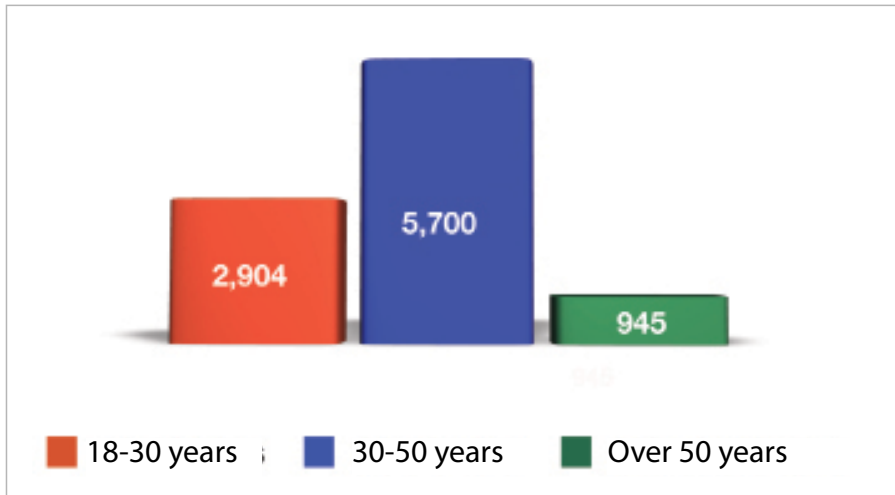
In order to ensure the fulfillment of our Vision 2015: “Being *GEOcolaboradores*, leaders living the GEO CULTURE”, in 2010, the Planning Committee was given the task of establishing the skills required by all employees needed to define the “attributes of the GEO leader”.

1. Everything for the client
2. Austerity
3. Compliance
4. Entrepreneur
5. Teamwork
6. Fun
7. Environmental and Social  
Consciousness



## ¿How are we conformed?

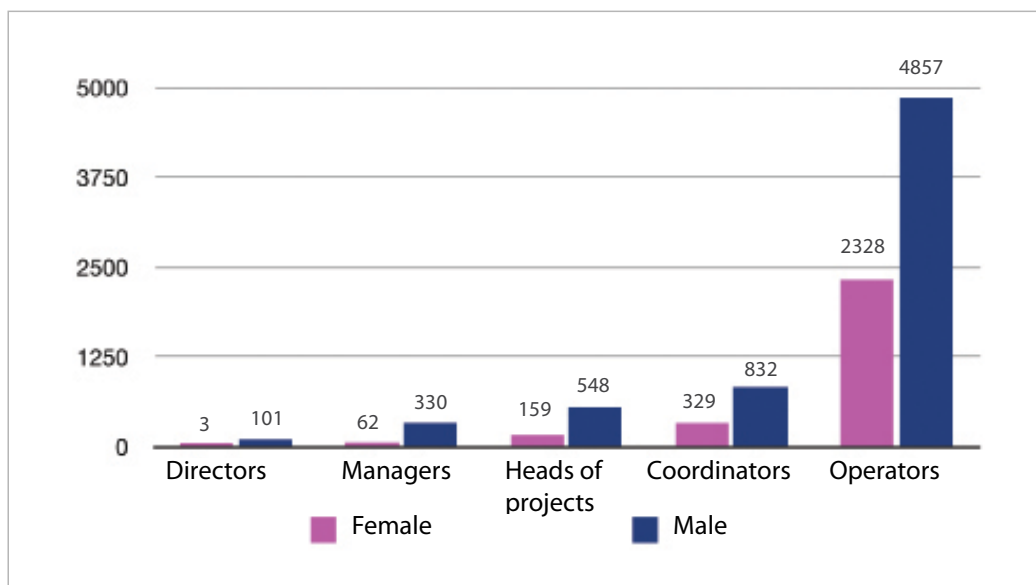
At the end of 2010, our workforce was conformed by 9,549 administrative employees of whom 2,928 are women and 6,621 men. In addition, there are more than 14.245 employees working at the construction sites.



Workforce by age

- While most employees are between 30 and 50 years of age, GEO also provides opportunities to young promises (30% under 30 years of age) and collaborators from more than 50 years (10%).

- In 2010 there was a raise of 29% in the participation of women in the workforce of GEO compared to that of 2009.



Workforce by gender

- In GEO we make NO difference between the wage of men and women.



## Health and Safety: Ensuring the best physical and human working conditions

**Quality of life:** Ensuring the development and productivity of employees within the framework of values and ethics.

**Quality of life at work:** This is a program for our GEO *colaboradores* at work. It is designed to measure the security and hygiene actions taken as well as the perceptions of the worker in regards to their quality of life at work.



	2009	2010
Average index of quality of life at work	88%	91%

(1) Scale from 0 to 100%

Some of the actions we performed in 2010 as part of our program of Quality of Life were:

- 155 vaccination campaigns, 1,104 preventive talks and 8,500 medical examinations applied.

- More than 20 national sports tournaments.

Thanks to these efforts, we managed to reduce the rate of absenteeism and industrial accidents; recording in 2010 only 234, with zero deaths.



### Weight Reduction Program

In 2010, we developed a pilot program for weight reduction in GEOMorelos whereby 69 of participants in the program achieved the reduction of 808 kilos in total.



Personal and Professional Respect: Non-discriminatory and ethical practices.

## Valuing diversity

As part of our inclusive actions at the end of 2010 we have 16 GEO*colaboradores* with disabilities / special, representing an increase of 56% over 2009.



Stimulating a great working environment: of challenges, collaboration and integration.

## Results of the Working Environment:

7.717 GEO*colaboradores* surveyed, thus increasing our coverage in 17% with a score from 8.17 at the national level; 22 points more in relation to 2009.



## Integration events

- As every year, in 2010 we celebrated our 20,000 employees' construction party on May 3rd.
- In 2010 GEO conducted the first child visit to the Industrial Production Plants in which the children of GEO*colaboradores* learned about the construction process.





## Sense of Transcendence: Protagonists in building a better country and a better world.

We bond with our customers and we are aware of the impact we make in society building more than 500,000 homes. In the next five years, we'll build homes for two million more Mexicans assuming the challenge of developing sustainable communities considering the ten well-being elements of satisfaction.



## Recognition: Institutional assessment of our employees.

In 2010 we recognized the work of 1.000 GEOheroes who distinguished themselves by their outstanding performance and achievement of goals.

We held a celebration day where we recognized 800 employees with over 10 years experience in Casas GEO.



## Belonging and Pride: Achievements and challenges.

Since 2008 we have reduced rate of unwanted turnover from 20.84% to 12.59%.



## Competitive Remuneration: We assure benefits and competitive compensation.

All our permanent staff has benefits beyond the law such as, life insurance, major medical insurance, support for the purchase of eyeglasses and dental insurance.

We have a national program of benefits to our GEOcolaboradores called "*Ser GEO te conviene*" (Being GEO is convenient for you) where more than 120 companies and establishments participate in accordance to agreed rates.



## Professional Development and Recognition: Technical, management and human training.

In 2010 we evaluated the performance of over 97.70% GEOcolaboradores.

### Skills development program 2010



#### Main training themes:

- Developing leadership skills.
- On-site technical training.
- Sales development training.
- Quality management and technological development.

- In accordance to the National Institute of Education for the Adults (INEA), in 2010 we encouraged and supported 266 employees to complete their primary and secondary education.

- 24 scholarships for graduate studies were awarded.



## Labor Stability: Securing the right place to work.

In 2010 we generated 1,796 more jobs increasing our staff 23.5% compared the previous year. Appreciating the efforts of our employees, by 2010 we had over 170 internal promotions.





# The Best Place to Live

A year after having launched the 10 well-being elements of satisfaction for our customers, progress in the development of sustainable communities has been outstanding. Through this strategy, we ensure that each community we develop is sustained over time. This is our commitment to our customers and Mexico.



Community life and urban design



Housing



Basic services



Transport



Surveillance



Open spaces



Supplies and goods



Health Care



Education



Employment



## Our commitment to Society

The future of a community depends of those who conform it.

In 2010 we consolidated the community development program through which community members are encouraged to organize in order to address their needs and possible conflicts. This is achieved through community workshops where foundation GEO acts as a mediator between the community and leaders, institutions and governments.



In 2010 in GEO we implemented around 227 focus groups in order to address issues concerning health, transport, security, culture, recreation, sport, public space, education and youth care. benefiting a population of 47,176 people.



To structure and formalize the actions performed work programs together with various institutions:

Federal Level Alliances



DIF Nacional



Fomento Nacional para la Cultura y las Artes (FONCA)



CONAFOR



INAPAM



INEA



SEDESOL

State Level Alliances



Gobierno del Estado de México



PROBOSQUE



SEP Estado de México



DIF Estado de México



ICATI



ASE



IMCUFIDE



IIFAEM

Non-governmental organizations



Fundación Manpower



Fundación ProEmpleo



CDI



Fundación EDUCA México, A.C.



ANSPAC



MAPS



## Social Infrastructures

### Community Centers A tool for social development

As a way to endorse the social commitment with Mexico by 2010, three community centers were fitted to provide people with education, culture, sports, arts, and job training and community organization programs. It is expected that by 2011 9 more community centers will be consolidated.



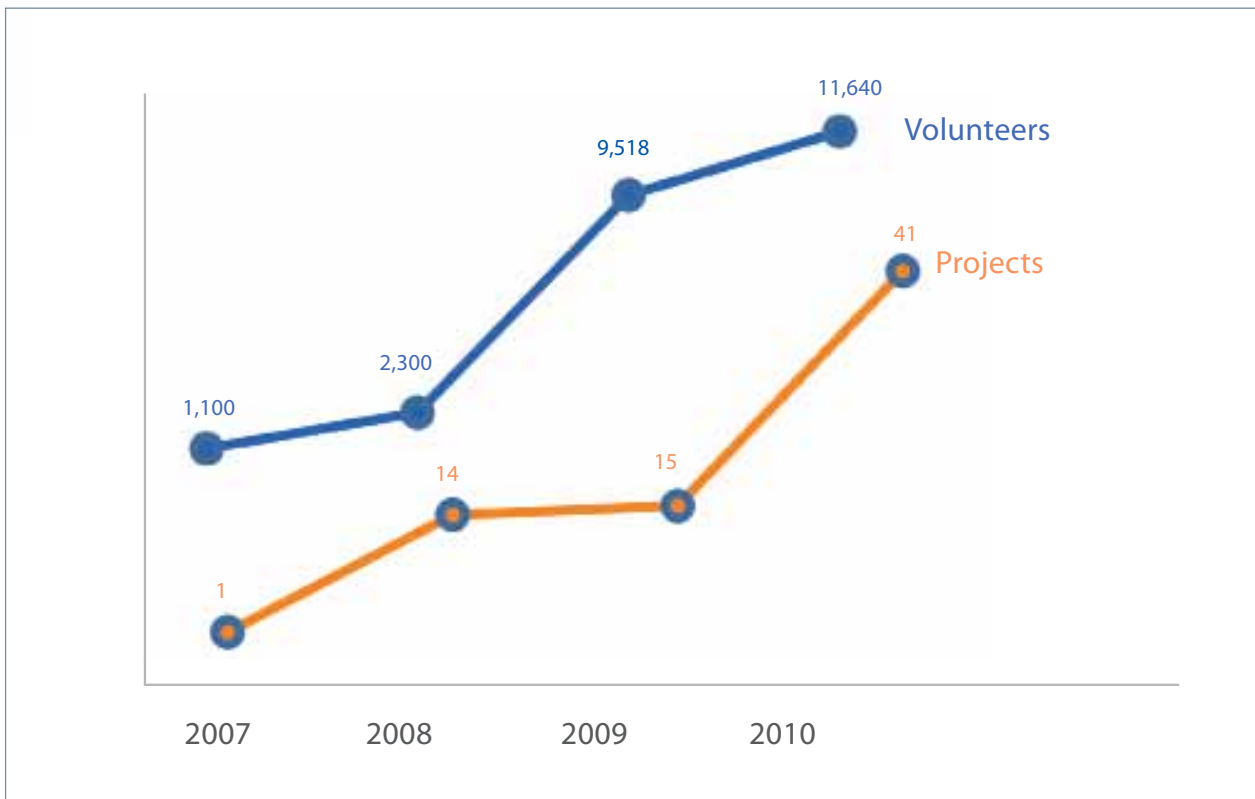


## Community Day

In 2010, 41 events were conducted through the participation of volunteers benefiting 11,640 more than 238,000 people.

Among the activities of the community day are:

1. Rehabilitation of parks, gardens and forests.
2. Rehabilitation of schools and sports facilities.
3. Cleanups and health.
4. Sporting and cultural events.



## Communities united by a state of emergency

In 2010 there were carried out four campaigns in order to support in the following areas hit by natural disasters in partnership with financial institutions, governments and NGOs:

- 1.- Haití
- 2.- Mexicali
- 3.- Nuevo León
- 4.- Veracruz



In 2010 we joined, for the seventh consecutive year, the project *Juguetón*. Thanks to the participation of *GEOcolaboradores* we overcame our established goal of 20,593 toys.



Educación

## Education

By 2010 GEO built 17 schools nationwide and the first full-time school was completed. Through this format students receive physical education classes, computer, english lectures and are provided with food and other services.





Áreas verdes,  
espacios públicos  
e imagen urbana

## Public Spaces

To foster the appropriate development of communities we work with in 2010 we developed 109,100 m<sup>2</sup> of public spaces, 20,000 trees were donated and 15 water treatment plants for the benefit of people who live in the communities were built.



## Supplies



La tienda de  
**DonECO**  
súper económico, súper ecológico

Don Eco is the supply solution that offers customers quality products at low cost from the moment they inhabit their homes.

By 2010 GEO consolidated 4 operational base stores which considered elements of sustainability in its design such as:

- Construction of stores in recycled containers.
- Placement of deposits.



## Quality of Life and Value for our Clients.

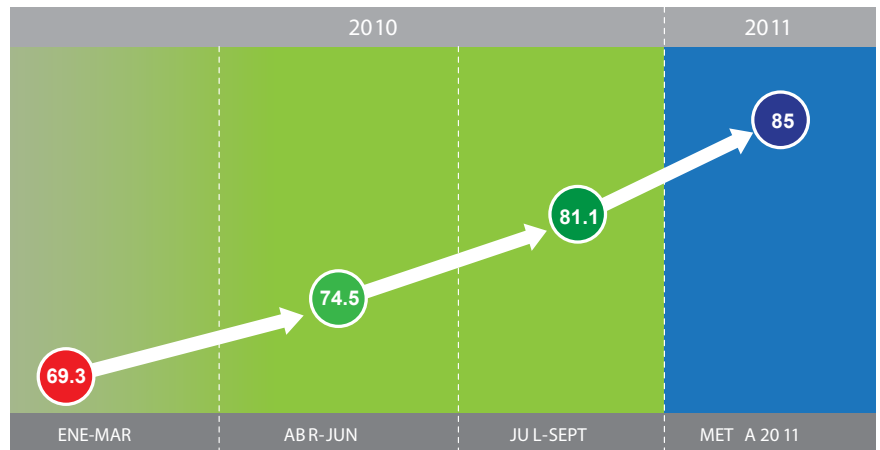
To ensure that our customers receive their home in time, in perfect conditions and with excellent quality we developed the following processes in 2010:

- We trained, assessed and certified 100% of our sales force involved in customer service processes.
- We informed 100% of our customers, at the time of collection of their house, about their rights and obligations as a GEO community member.
- We encouraged our 46,000 customers at the time of the delivery of their home, making this an unforgettable moment for them.



## Goodwill and Sustainable Quality of Life Index

In 2010 we achieved an increase in our Goodwill and Quality Sustainable Living index (IPLUCAVIS) which evaluates the client's satisfaction with the community as well as the environmental quality. This is undertaken considering our 10 well-being elements of satisfaction.







Photograph: Campo Verde, GEO.





Environmental Sustainability,  
the fruit of our  
compromise



# Eco-efficiencies in our communities

For GEO the development of housing, in balance with the environment is one of the pillars of our communities, therefore it is important for us to align the design and production processes while ensuring compliance with our commitment to society.

We work to ensure the permanence of natural resources.



## Sustainable Transport

In 2010 we built more than 100 KMS of bikeways in the housing projects, contributing with this to the use of non-motorized transport in our developments.

In 2010 we delivered over 20,000 bicycles to our clients in the purchase of their homes.

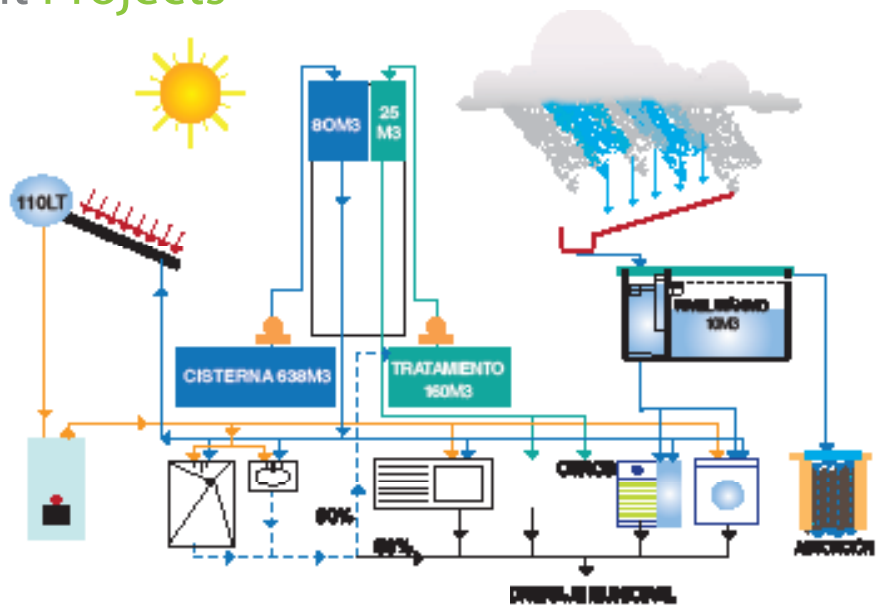


## Water Development Projects

### Aldana

Through the vertical housing project sustainable Aldana, completed in 2010 and developed with the Institute of Government Housing Federal District, systems were implemented for collection and use of rainwater, recycled-water treatment toilets for reuse in toilets, with which are calculated the following savings and volumes of recycled water:

- 3840 liters of treated water used in sanitary toilets per housing per month.
- 1080 liters of rain water used in toilets and washing facilities per housing per month.



## “La Sabana River” dredging

In 2010 8,366.06 meters were dredged preventing Rio La Sabana from flooding whilst improving the conditions for environmental health and water quality.



Before



After

## Protecting Biodiversity

In 2010 with the project Arvento, Jalisco 13.4 hectares were preserved and designated as ecological reserve.





## Environmental Education

### The Alliance for Climate Protection



Casas GEO and The Alliance for Climate Protection (TCP Mexico) trained and taught in 2010 about 5,800 GEOcolaboradores in climate change.

### Green City Project

In 2010, 150,000 plants were reproduced through the Nursery Green City project, in conjunction with SEMARNAT. The aim of this project was to encourage suppliers to locally plant and implement a program on environmental education about growing and harvesting. This was implemented through development workshops and tree planting.





## Ecoefficiencies in our homes

### Green Mortgages

Green Mortgages is a program by INFONAVIT which through an additional amount the beneficiary can obtain eco-technologies of electricity, water and gas which will increment the savings at home.

During 2010, 10,923 houses were built with eco-technology, bringing the total of 20,281 units.



- 2.270 MWh per year in the use of 76,461 compact fluorescent lamps, corresponding to a reduction of 1,238 tons of CO<sub>2</sub> emissions annually.
- 7.325 MWh per year for the application of thermal insulation in 3,725 homes in warm climates and in 4,477 homes in temperate climates, corresponding to a decrease of 3,993 Ton CO<sub>2</sub> emissions annually.
- 1,825,917 liters of LPG per year, by installing 7,198 solar water heaters corresponding to a reduction in CO<sub>2</sub> emissions of 3,086 tons per year.
- 865,802 Lts of LP gas per year by installing 3,725 heaters corresponding to a reduction in CO<sub>2</sub> emissions of 1,463 tons per year.



## Green Block and Concrete

In 2010 we participated in the “environmental leadership program” by SEMARNAT, in order to improve competitive value chains in the production of block and concrete. We achieved:

453.44 tons of CO2 reduced per year.

Promote a culture of environmental care within the company.

Optimize the costs of block to generate a minimum of waste.



## Bioclimatic Design



In 2010 we began a pilot program called Zero Energy through which bioclimatic design elements and cells panels were incorporated in two projects:

·2 houses in Acapulco, Gro. and block of 6 flats in Coatzacoalcos, Veracruz

With the implementation of these technologies we estimate savings of:

·6,003 and 4,339 kWh / year power energy respectively.

· 3 Ton CO2 / year in each home in Acapulco and 2.17 tons CO2 per year in Coatzacoalcos.



## Eco-efficiencies in our offices

To ensure the permanence of natural resources over time is a central task in the development of sustainable communities to achieve this we take the following measures:

### Savings start at home

In 2010 we reduced paper consumption by 24%. This was achieved through the implementation of 38 internal campaigns which encouraged the responsible use of energy and paper.

As a measure to reduce emissions of greenhouse gases generated by shipments, in 2010 were installed 26 rooms for videoconferencing where installed. More than 200 sessions were conducted in these rooms.

We currently have 842 vehicles for transfer of utility. Approximately 11,365,000 km are travelled per year by these trucks. By plane 204,196 km have been flown.

# Awards

In 2010, Corporacion GEO was credited with the following awards:

- National Housing Award 2010: in the category of Urban Integration with three honorable mentions.
- Cemex Building Award: first place in the “Affordable Housing” project Aldana, located in the delegation Azcapotzalco. This development is considered unique in its kind in Latin America for its eco-techniques.
- Socially Responsible Company Distinction: awarded by the Center for Philanthropy (CE-MEFI) for the fifth consecutive year.
- Award “Stars to Save Energy”: for being the leading developer implement technologies towards efficient energy consumption in the Mexican housing.
- Recognition INFONAVIT: for being the housing developer with most individualized loans in 2008, 2009 and 2010.
- GEO Baja California Quality Award and State Competitiveness 2010.
- GEO Tamaulipas: ISO 9001:2008 certification process.



Aldana Housing Project



# Independent Verification Letter



México, D.F., February 17, 2011.

Through this, we are glad to inform you that The Climate Project Mexico (TCP Mexico) reviewed the First Report of Sustainable Communities 2010 by Casas GEO.

In TCP Mexico we believe that such efforts in the housing sector has enormous transformative impact on the housing market. Undoubtedly, the enthusiasm with which Casas GEO embraced and promoted the implementation of their new values, not only benefits the institution, also customers, suppliers and other stakeholders in this sector.

Our job was to review the information contained in the report, clarifying the doubts and questions with the people responsible for carrying out the institutional redesign.

For TCP Mexico, the First Report of Sustainable Communities 2010 by Casas GEO represents an opportunity to regenerate not only the environment but also the national social fabric. We welcome this document and we know that only the first step in the strategy GEO leave a legacy of renewal and sustainability in Mexico.



María Isabel García Barragán  
México and Latin American Director  
The Climate Project.



The Global Compact, launched in 2000, is the largest corporate citizenship initiative in the world to which Corporacion GEO is member since 2005.

# Global Compact of the United Nations

Since 2005, Corporación GEO is committed to the principles of the Global Compact. The Global Compact, launched in 2000, is the largest corporate citizenship initiative in the world.

More than 3,000 companies from 100 countries, plus more than 700,000 trade unions and civil society at the international level, participate in the initiative.

Together we work to promote responsible corporate citizenship, ensuring that business is part of the solution to the challenges of globalization. Thus, the private sector, in partnership with other social actors, can help to achieve a global economy more sustainable and inclusive.

In 2010 we endorsed our commitment to the Global Compact, whose ten principles have been incorporated into this report as part of their COP, according to cross-reference table between them and the GRI.

Cross-referenced table between the Principles of the Global Compact and the GRI indicators:

Areas	Principles of the GC	GRI indicators
Human Rights	Principle 1 – Businesses should support and respect the protection of internationally proclaimed human rights.	EC5, LA4, LA6 – 9; LA13 – 14, DH1 – 9, SO5, RP1 – 2, RP8
	Principle 2- Make sure that they are not complicit in human rights abuses.	DH1 -9, SO5
Work	Principle 3- Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	LA4 – 5, DH1 – 3, DH5, SO5
	Principle 4 – The elimination of all forms of forced and compulsory labour.	DH1 – 3, DH7, SO5
	Principle 5 – The effective abolition of child labour.	DH1-3, DH6, SO5
	Principle 6 – the elimination of discrimination in respect of employment and occupation.	EC7, LA2, LA13 – 14, DH1 – 4, SO5
Environment	Principle 7 – Businesses should support a precautionary approach to environmental challenges;	EC2, AM18, AM26, AM30, SO5
	Principle 8 – undertake initiatives to promote greater environmental responsibility; and	AM1 - 30, SO5, RP3 - 4
	Principle 9 – encourage the development and diffusion of environmentally friendly technologies.	AM2, AM5 – 7, AM10, AM18, AM26 – 27, AM30, SO5
Anti-bribery	Principle 10 – Businesses should work against corruption in all its forms, including extortion and bribery.	SO2 - 6

## PROFILE

**1. Strategy and Analysis** **Pages**

- 1.1 Statement from the most senior decision-maker of the organization
- 1.2 Description of key impacts, risks, and opportunities.

2

2

**2. Profile of the organization** **Pages**

- 2.1 Name of the organization.
- 2.2 Primary brands, products, and/or services.
- 2.3 Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.
- 2.4 Location of organization's headquarters.
- 2.5 Number of countries where the organization operates.
- 2.6 Nature of ownership and legal form.
- 2.7 Markets served.
- 2.8 Scale of the reporting organization.
- 2.9 Significant changes during the reporting period regarding size, structure, or ownership.
- 2.10 Awards received in the reporting period.

6

6

9

3rd. cover

16

6

18

17

3

54

**3. Report Parameters** **Pages**

## PROFILE OF THE REPORT

- 3.1 Reporting period (e.g., fiscal/calendar year) for information provided.
- 3.2 Date of most recent previous report (if any).
- 3.3 Reporting cycle (annual, biennial, etc.)
- 3.4 Contact point for questions regarding the report or its contents.

3

3

3

3rd. cover

## ALCANCE Y COBERTURA DE LA MEMORIA

- 3.5 Process for defining report content.
- 3.6 Boundary of the report (e.g., countries, divisions, subsidiaries, joint ventures, suppliers).
- 3.7 State any specific limitations on the scope or boundary of the report.
- 3.8 Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.
- 3.9 Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.
- 3.10 Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).

3

3

3

3

NA This reports only expresses the activities undertaken by Corporación GEO, S.A.B. de C.V.

3

3

3.11 Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	3
3.12 Table identifying the location of the Standard Disclosures in the report.	58-66
VERIFICATION	
3.13 Policy and current practice with regard to seeking external assurance for the report.	55
<b>4. Governance, Commitments, and Engagement</b>	<b>Pages</b>
GOVERNANCE	
4.1 Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	8,9
4.2 Indicate whether the Chair of the highest governance body is also an executive officer.	NA
4.3 For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	8
4.4 Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	9
4.5 Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	NA
4.6 Processes in place for the highest governance body to ensure conflicts of interest are avoided.	9
4.7 Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	NA
4.8 Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	6,7
4.9 Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	6
4.10 Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	6
4.11 Explanation of whether and how the precautionary approach or principle is addressed by the organization.	19
4.12 Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	12
4.13 Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	12
STAKEHOLDER PARTICIPATION	
4.14 List of stakeholder groups engaged by the organization.	13
4.15 Basis for identification and selection of stakeholders with whom to engage.	13
4.16 Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	13

4.17 Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.

13

## MANAGEMENT AND LEADERSHIP APPROACHES / MAIN INDICATORS

### Economic Dimension

Pages

#### Economic Performance

EC1: Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.

17

EC2. Financial implications and other risks and opportunities for the organization's activities due to climate change.

12

EC3. Coverage of the organization's defined benefit plan obligations.

30,35

EC4. Significant financial assistance received from government.

N/A

Casas GEO does not receive financial aid.

#### Market presence

EC5 Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.

35

EC6. Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.

27

EC7. Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.

32

#### Indirect economic impacts

EC8. Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.

21-26

EC9. Understanding and describing significant indirect economic impacts, including the extent of impacts.

21-26

### Environmental dimension

Pages

Verification

#### Information and Materials

EN1. Materials used by weight or volume.

NA

EN2. Percentage of materials used that are recycled input materials.

NA

GEO does not operate recycled input materials.

#### Energy

EN3. Direct energy consumption by primary energy source.

NA

EN4. Indirect energy consumption by primary source.

NA

There is not indirect consumption of primary sources in the housing industry.

EN5. Energy saved due to conservation and efficiency improvements.

51-52

EN6. Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.

51-52

EN7. Initiatives to reduce indirect energy consumption and reductions achieved.

51-52

Water		
EN8. Total water withdrawal by source.	ND	
EN9. Water sources significantly affected by withdrawal of water.	NM	There has not been any case where this has happened.
EN10. Percentage and total volume of water recycled and reused.	48	
<b>Environmental Dimension</b>	<b>Pages</b>	<b>Verification</b>
EN11. Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	49	
EN12. Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	49	
EN13. Habitats protected or restored.	49	
EN14. Strategies, current actions, and future plans for managing impacts on biodiversity.	49	
EN15. Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	NM	There has not been any case where this has happened.
EN16. Total direct and indirect greenhouse gas emissions by weight.	ND	
EN17. Other relevant indirect greenhouse gas emissions by weight.	ND	
EN18. Initiatives to reduce greenhouse gas emissions and reductions achieved.	51-53	
EN19. Emissions of ozone-depleting substances by weight.	ND	
EN 20. NO <sub>x</sub> , SO <sub>x</sub> , and other significant air emissions by type and weight.	ND	
EN 21. Total water discharge by quality and destination.	NA	In all developments a water plant is built according to the requirements of CONAGUA - water authority in Mexico.
EN22. Total weight of waste by type and disposal method.	ND	
EN23. Total number and volume of significant spills.	NA	This is not applicable to the process of housing
EN24. Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	NA	
EN25. Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	NM	There is not documentation of any of these issues.
<b>Environmental Dimension</b>	<b>Pages</b>	<b>Verification</b>
EN26. Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	48, 51, 52	
EN27. Percentage of products sold and their packaging materials that are reclaimed by category	ND	

Compliance		
EN28. Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	NA	There is not registered sanctions for non-compliance with environmental laws or regulations.
Transport		
EN29. Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	ND	
EN30. Total environmental protection expenditures and investments by type.	ND	
<b>Social Dimension: Labour practices and decent work</b>		<b>Pages</b>
Employment		
LA1. Total workforce by employment type, employment contract, and region.	32	
LA2. Total number and rate of employee turnover by age group, gender, and region.	32, 35	
LA3. Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	33-35	
Labour management dimensions		
LA4. Percentage of employees covered by collective bargaining agreements.	NA	
LA5. Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	NA	
Occupational health and safety		
LA6. Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	33	
LA7. Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	33	
LA8. Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	33	
LA9. Health and safety topics covered in formal agreements with trade unions.	NA	
Training and Education		
LA10. Average hours of training per year per employee by employee category.	36	
LA11. Programs for skills management and lifelong learning that support the continued employability of employees and assist them		



in managing career endings.	36
<b>LA12. Percentage of employees receiving regular performance and career development reviews.</b>	36
Diversity and Equal Opportunities	
<b>LA13. Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.</b>	32
<b>LA14. Ratio of basic salary of men to women by employee category.</b>	
<b>Social dimension: Human rights</b>	<b>Pages</b>
HR1. Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	13
HR2. Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	27
HR3. Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	13
Non discrimination	
HR4. Total number of incidents of discrimination and actions taken.	13
Freedom of association and collective bargaining	
HR5. Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	N/A
Child labor	
HR6. Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	N/M
Forced compulsory labour	
HR7. Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	N/M
Security practices	
HR8. Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	13
Indigenous rights	
HR9. Total number of incidents of violations involving rights of indigenous people and actions taken.	N/M

Social Dimension: Society	Pages	
<b>Community</b>		
SO1. Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	38,41	
<b>Corrupción</b>		
SO2. Percentage and total number of business units analyzed for risks related to corruption.	13	
SO3. Percentage of employees trained in organization's anti-corruption policies and procedures.	13	
SO4. Actions taken in response to incidents of corruption.	13	
<b>Public policy</b>		
SO5. Public policy positions and participation in public policy development and lobbying.	NA	
SO6. Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	NA	
<b>Anti-competitive behavior</b>		
SO7. Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	NA	
<b>Compliance</b>		
SO8. Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	NM	
Social dimension: Product Responsibility	Page	
<b>Customer health and safety</b>		
PR1. Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	44	
PR2. Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	ND	
<b>Product and service labelling</b>		
PR3. Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	44	
PR4. Total number of incidents of non-compliance with regulations and voluntary codes concerning product		

and service information and labeling, by type of outcomes.	ND	
PR5. Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	38, 44	
Marketing communications		
PR6. Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	ND	
PR7. Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes	N/M	
Customer privacy		
PR8. Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	ND	
Compliance		
PR9. Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	NM	

#### REFERENCES:

IA.- Additional indicators to the GRI3 table.

NA.- Not applicable.

ND.- Not available.

NM.- Not material.





Fotografía: Arco Antiguo, Desarrollo GEO.

## Contact Details

Your participation is important for us. If you would have any queries regarding this report please contact:

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ativity and Design  
Comunica



