



PROGRESSIVE
BUILDING SOCIETY

Environmental Policy Document

June 2017

Progressive Building Society Environmental Policy

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Introduction and Background

Since the late 1990s the Society has participated in the Northern Ireland Environmental Benchmarking Survey in conjunction with Business in the Community. The survey was established in 1995 to coordinate all business environmental initiatives in Northern Ireland and to provide an environmental support service to local industry. The survey benchmarks organisations on the basis of their environmental management and performance in key areas. The survey helps organisations analyse gaps, measure progress, drive improvement and raise awareness of the environment as a strategic, competitive issue. The survey is designed to test how well organisations have developed their approaches to environmental management and assess how well they are performing.

The Society created an Environmental Policy in 2006 and at the same time implemented an environmental management system (EMS) aimed at improving the Society's environmental performance. The early work in this area helped to lift the Society into the 3rd quintile of results when the outcome of the 2007 survey was published.

Further development of the Society's EMS resulted in improved scores in the 2008 survey which took our overall position to close to the top of the 3rd quintile.

Since then, further development of the Society's EMS has resulted in continuous improvement and we were pleased to see Progressive maintaining our position within the 2nd quintile of companies following publication of the 2013 results.

Further development work completed since the 2013 survey has helped maintain the Society's position in the (new) Silver Band.

Environmental Policy

Progressive Building Society is a provider of mortgage and savings services. These services are provided mainly through 12 branch offices in various parts of Northern Ireland. These branches are supported by a Head Office complex in Belfast. The Society also offers savings products through a network of agencies. These agencies are located in offices whose main functions are to fulfil the needs of the agents' primary businesses. The Society cannot control the environmental impact of its agency outlets but it does seek to provide guidance in a positive way.

The Society impacts on the environment through its use of energy, purchasing of materials and equipment, creation of waste, and pollution arising from the use of motor vehicles.

The Society accepts its obligations to minimise its impact upon the environment and to comply with all relevant legislation.

The Society endeavours to fulfil the above obligations through the implementation of an Environmental Management System (EMS) that sets objectives aimed at:

- Minimising waste
- Maximising efficient use of natural resources
- Minimising pollution
- Encouraging improved environmental performance from suppliers and contractors
- Communicating, where appropriate, with Members, employees and other interested parties concerning the Society's environmental policy and performance against environmental objectives
- Complying with relevant environmental legislation and regulations

The Society's EMS has been developed with guidance from Business in the Community and regular checks by the Society's management and internal auditors will ensure that the EMS remains effective.

The maintenance of environmental standards is the responsibility of the Operations Director who is required to report on performance to the Society's Board.

Energy Policy

The aim of this policy is to ensure that, where possible, Progressive Building Society maximises efficient use of natural resources whilst minimising energy usage, emissions and cost.

The Society's objectives in this area are to:

- Maintain the ratio of green energy consumed
- Increase the use of technology to monitor and control energy use
- Communicate with staff and provide training regarding reduction in the use of energy
- Set targets aimed at reducing energy usage
- Reduce the consumption of energy linked to heating, lighting and cooling

Waste Minimisation Policy

The aim of this policy is to ensure that, where possible, Progressive Building Society minimises the production of waste through effective purchasing practices, reuse of materials and recycling. Progressive Building Society is committed to:

- Effective purchasing of materials in line with the Society's Environmental Procurement Policy
- Improving economy in the use of paper consumables
- Undertaking segregation and recycling of waste materials
- Encouraging the exchange and reuse of materials and equipment amongst the Society's business units
- Offering obsolescent equipment and furniture to local voluntary organisations, for reuse
- Raising awareness amongst staff regarding the need to minimise waste

Green Travel Policy

The aim of this policy is to ensure that, where possible, the staff of Progressive Building Society use sustainable forms of transport when travelling to and from work and when undertaking business activities. Progressive Building Society is committed to:

Maximising efficient use of natural resources and minimising pollution connected with travel by:

- Reducing dependency on car travel to essential business users
- Providing information on how to reduce the environmental impact of car travel
- Encouraging employees to use the most environmentally-friendly option for business travel

- Encouraging the use of teleconferencing and teleworking
- Maintaining obligations regarding flexible working arrangements
- Providing public transport information
- Using travel management information as a tool to save fuel and reduce carbon emissions

- Exploring opportunities to incentivise greater use of sustainable forms of transport

Communicating with employees concerning the Society's environmental policy and performance against environmental objectives by:

- Training and raising awareness of staff with regard to sustainable forms of travel

Environmental Procurement Policy

The aim of this policy is to ensure that, where possible, Progressive Building Society purchases goods and services that are manufactured, delivered, used, managed and disposed of in ways that align with the Society's environmental objectives. Progressive Building Society is committed to:

Minimising waste by:

- Implementing effective waste management through reuse and re-cycling procedures leading to reduced consumption of supplied materials
- Encouraging suppliers to reduce/remove unnecessary packaging
- Considering operating costs associated with purchased equipment including energy, water use and maintenance
- ***Maximising efficient use of natural resources*** by:
Purchasing re-cycled or recyclable materials, where possible

Minimising pollution by:

- Using local suppliers, whenever possible

Encouraging improved environmental performance from key suppliers by:

- Ensuring that suppliers are aware of the Society's procurement policy
- Assessing and selecting key suppliers in terms of environmental impact, where possible
- Purchasing goods and services that may be manufactured, used and disposed of in an environmentally responsible way

Communicating with employees concerning the Society's environmental policy and performance against environmental objectives by:

- training and raising awareness of staff involved in procurement activities

Environmental Objectives

Progressive Building Society has set a number of high level environmental objectives within the key areas set out in its Environmental Policy. These are:

Minimising waste

- Obtain co-operation from suppliers regarding reduction/removal of packaging material
- Utilise a higher ratio of re-cycled materials
- Reduce consumption of supplied materials
- Segregate waste in order to facilitate increased use of re-cycling
- Communicate with staff and provide training regarding minimisation of waste and re-cycling

Maximising efficient use of natural resources

- Increase the ratio of green energy consumed
- Reduce consumption of energy used for heating, cooling and lighting
- Communicate with staff and provide training regarding reduction in the use of energy

Minimising pollution

- Reduce the size of the Society's vehicle fleet
- Reduce the average level of emissions per Society vehicle
- Reduce emissions by ensuring that Society vehicles operate at peak efficiency
- Communicate with Society drivers and provide training regarding fuel-efficient practices
- Encourage staff to walk/cycle to work

Encouraging improved environmental performance from key suppliers

- Use local suppliers and contractors, where possible
- Assess key suppliers in terms of environmental impact
- Select key suppliers based on environmental impact, where possible

Environmental Objectives (Continued)

Communicating, where appropriate, with Members, employees and other interested parties concerning the Society's environmental policy and performance against environmental objectives

- Seek opportunities to communicate with interested parties on environmental issues
- Remind staff, regularly, of the Society's environmental objectives and targets
- Use of our website www.theprogressive.com, and the Society's Annual Report to highlight environmental developments

Complying with relevant environmental legislation and regulations

- Maintain an up-to-date regulations register
- Monitor emerging legislation in order to ensure compliance
- Arrange for the Society's internal auditors to assess the level of compliance on a regular basis

Environmental Results and KPI's

Result Area	2013	2014	2015	2016
Energy Usage (Electricity Units) (1) KPI - Reduce to less than 600,000 per annum	615,615	631,885	619,397	603,896
Business Miles Travelled (1) KPI - Maintain below 100,000 miles per annum	72,064	74,760	54,784	57,542
Water Usage (2) KPI - Reduce to less than 1,000 m3 per annum	1,061 m3	1,016m3	2,344m3	1,634m3
Shredded Waste (Recycled) (2) KPI - Reduce to below 10 tonnes per annum	6.2 tonnes	7.4 tonnes	8.5 tonnes	13.5 tonnes
IT Waste (Recycled) (2) KPI - Maintain below 1 tonne per annum	Nil	1.6 tonnes	1.2 tonnes	1.1 tonnes
Blue Bin Waste (recycled) (2) KPI - Reduce to below 4 tonnes per annum	7.4 tonnes	3.6 tonnes	5.02 tonnes	7.25 tonnes
Black Bin Waste (2) KPI - Reduce to below 30 tonnes per annum	30.7 tonnes	30.2 tonnes	33.76 tonnes	30.8 tonnes

(1) Verifiable data that can be independently confirmed

(2) Largely verifiable data with some estimates

Notes:

Increase in Blue bin and shredded waste in 2016 due to refurbishment and reorganisation of Head Office floor.

Maintaining contact regarding Environmental Issues

The Society's environmental team is happy to answer any questions you may have regarding Progressive's environmental policies and activities.

If you have an environmental query please use the "Contact Us" link that is displayed on our website (www.theprogressive.com) and we will get back to you with a response.