

Sustainability in Action

How Irish SMES are delivering on their green ambitions.

Bank of Ireland's Commitment to Sustainability

As a national champion bank, we have a crucial role to play in advancing the sustainability agenda, in line with government actions and ambitions. We want this role to be positive, tangible and measurable. Sustainability is one of Bank of Ireland's three core strategic pillars. This was purposefully chosen because we believe that supporting our customers, colleagues and society, while appropriately allocating capital and investing in capabilities and risk management, will help us seize commercial opportunities and create long term value for our shareholders, as well as supporting the low carbon transition and scale our social impact.

We recognise the scale of the challenge and the important role banks play given their position in the economy. A key part of our strategy is to develop innovative financial products that support the transition. We have delivered our 2025 sustainability-related lending target of €15 billion earlier than anticipated with our medium-term ambition of €30 billion by 2030. Reaching this will require further innovative solutions

for customers while also continuing to build partnerships across key sectors of the economy. Our innovative portfolio of sustainable finance products, partnerships and other supports are designed to support customers to take practical actions that move the dial and it's great to see so many businesses across the country making strides in their Sustainability ambitions.



Eamon Hughes,
Chief Sustainability and
Investor Relations Officer

Our workshops aim to support SMEs on their sustainability journey by providing them with the knowledge, tools and resources needed to address challenges and seize opportunities for growth and offers an opportunity to liaise with peers on ESG topics.

Supporting the green transition

The transition to a sustainable economy would be impossible without the involvement of our SME population who is the backbone of our economy. Bank of Ireland is committed to providing a series of lending and sustainability supports to empower our Corporate and SME customers to decarbonise their businesses and align with Ireland's net zero ambitions. Whether you're just starting out on your sustainability journey or looking to take your next step, we are here to support you. Take a look at some of the sustainability supports that we have on offer.

Business in the Community (BitC) Climate Action training for SMEs

Bank of Ireland has partnered with Business in the Community Ireland on their Climate Action Training for SMEs programme. This program will provide hands-on, in-person training and support for a select number of SMEs.



Colette Shirley,
Director of Sustainability for
Corporate & Commercial

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Climate Sustainable Business Coach (SBC)

SBC is an easy-to-use digital platform designed to help Irish businesses understand sustainability. This free-to-use online tool will guide and support you by providing simple tips and a practical plan. SBC supports you to:

- Summarise your current sustainability position.
- Identify areas to take action and make progress.
- Use the sustainability report to help communicate with external stakeholders.
- Use the sustainability report as the basis for your own sustainability strategy or policy.

SME workshops

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Publications

Bank of Ireland's sustainability team have a range of supports available to our customers on our Green Business Hub:

- A Simple Guide to: Developing a Sustainability Strategy and Roadmap paper and webinar.
- Green funding incentive guide.
- Sustainability trends for 2025.
- Supports for businesses going green.

Bank of Ireland's team of sector specialists regularly come across interesting and innovative projects from established/mature businesses and newer ventures looking to become more sustainable. This report looks to showcase a range of "best in class" projects and provide some valuable insights from the businesses that delivered them.

Food & Beverage

In recent years, Ireland has made good progress in sustainability across food and beverage production, gaining global recognition for its responsible and innovative practices. From energy-efficient operations to sustainable sourcing, the sector is showing real momentum toward greener ways of working. However, accelerating progress is essential—particularly in areas like circularity—to ensure we build a resilient, future-ready food system. This report highlights three standout examples of businesses leading the way in embedding sustainability into their operations.



Lucy Ryan,
Head of Food & Beverage
Sector for Bank of Ireland



Glenilen Farm

Business

Glenilen Farm, West Cork
Producers of dairy products mainly yoghurts.

History

Glenilen Farm grew from a family dairy farm to be an innovative dairy producer. In 1997 Valerie and Alan Kingston started to supply cheesecakes to a local market and in 2002 created a purpose-built unit. Glenilen Farm produces and supplies a wide range of dairy products, mainly yoghurts, into the Irish market and abroad.

Ambition

As a member of Bord Bia's Origin Green programme, sustainability is at the core of its operation. From targets to reduce fossil fuel energy usage, water usage and waste to landfill, to employee wellbeing, Glenilen Farm's sustainability ambitions are structured and accountable.

Recent Projects

- 1. Energy efficiency:** Energy efficiency: To reduce fossil fuel usage for steam generation by 23% from 2023 to 2027, Glenilen Farm invested in a new highly efficient boiler and pasteurising system.
- 2. Renewable Energy:** Glenilen Farm installed 250KVA in solar panels on factory roof.
- 3. Carbon Reduction:** 8,000 native Irish trees were planted on the farm, including sessile oak, hazel, downy birch, cherry, scots pine, holly, hawthorn, crab apple, and rowan.
- 4. Employee Wellbeing:** Glenilen Farm's first HR Manager Suzanne O' Brien was instrumental in optimising employee wellbeing, training and welfare.



What prompted action

Sustainability is embedded in Glenilen Farm's mission statement which concludes: "We want to do well and do good". Education of the team is a key driver. It prides itself on being producers of simple wholesome unprocessed food with an aim to provide everyday goodness in a sea of processed food. This target comes naturally, having developed ranges of yoghurt to complement gut health, with conscientious sugar, fat, and protein levels.

Unexpected benefits

Bord Bia's Origin Green target system is very helpful when assessing actual performance. Most KPIs are met each year and sometimes an increase in volume impacts sustainability targets but Glenilen is in line with its 2027 targets across the business. In tackling its sustainability challenges, it often becomes more efficient and gained economic benefit.

Glenilen Farm (continued)

Measuring success

- **Waste Reduction:** Reduce general waste going to waste provider by 5% p.a., aiming for a 23% (kg/t) reduction in 2023-2027.
- **Water Conservation:** Reduce factory water usage by 5% per unit p.a., targeting a 23% reduction (m³/t) in 2023-2027. Growing concerns over water scarcity, particularly after recent dry summers, make this goal increasingly urgent.
- **Sustainable Sourcing:** Increase proportion of raw materials sourced from suppliers with recognised sustainability certifications — from 39% in 2022 to 50% by 2027, an 11% improvement.



Future Plans

- Glenilen Farm views sustainability as an ongoing journey, not a fixed destination. Future plans reflect its heritage and vision — staying true to its roots while striving for meaningful, measurable sustainability progress.
- **Energy Efficiency & Emissions:** Continue to assess and reduce carbon footprint: explore renewable energy options for its operations and identify further efficiencies in production.
- **Packaging Innovation:** Actively researching more sustainable packaging materials, with the aim of reducing plastic use in 2025 and increasing recyclability across product range.
- **Stronger Supplier Engagement:** Continue to work closely with local suppliers, encouraging greater adoption of certified sustainable practices, and strengthening traceability and transparency in its supply chain.
- **Staff Development & Wellbeing:** Commitment to invest in team training and development opportunities, while expanding initiatives that support mental and physical wellbeing.

Drover Foods

Business

Drover Foods is a family owned business established in 1985 in Co Wexford.

History

Manufacture ready-to-eat food ingredients for ready-meal, pizza & pre-packed sandwich & salad manufacturers. 100% B2B with 95% exported. Developed non-meat products in recent years to serve evolving demand.

Ambition

In 2023 made commitment to reduce fossil fuel usage by 25% by 2030 and water usage by 15% by 2030, while scaling the business with YOY growth of 10%.

Recent Projects

1. Solar panels €216,000 nett (3 year ROI), provides 12% of energy p.a.
2. Hot Gas recovery system for gyro freezers €50,000 (3 year ROI) /Heat recovery from refrigeration plant €15,000 (6 month ROI)
3. Reduced carbon footprint by 25-30% in meat products by replacing some animal protein with plant protein.

What prompted action

- Social Responsibility
- Customers value Drover's sustainability credentials.



Benefits

Cost savings on investments listed above and €50k saving p.a. on freezer running costs. Sustainability costs needs to be absorbed by the business; in general customers don't like to pay more for sustainability. So it's important to carry out sustainability investments that yield a quick ROI first and use these savings to fund future sustainability investments.

Measuring success

Cost savings: all investments had a measurable ROI. Having ISO14001 certification helped win new business: ISO audits company decarbonisation in addition to other KPIs.

Future Plans

- Review & reduce fossil fuel and water usage while scaling the business.
- Look at recipe formulations to reduce scope 3 emissions. Grow non-meat business further (now 50:50 meat/non-meat).
- Look to upgrade frozen storage areas, to establish ROI. Maximise space usage on trucks. Achieve ISO 14064 certification.

CMP - Commercial Mushroom Producers

Business

CMP - Commercial Mushroom Producers LTD a group of horticultural producers.

History

CMP – Commercial Mushroom Producers Ltd. is Ireland’s largest mushroom producer organisation, representing over 50% of Irish mushroom production and growers. Est. in 1999 as a grower-led co-operative under the EU Fruit and Vegetable Producer Organisation Scheme, it has become one of Europe’s leading horticultural producer organisations, with 18 growing units.

Ambition

Vision 2030: “To drive demand for our fresh produce and become the most sustainable and innovative mushroom and fruit producers in Europe.”

CMP actively supports growers in sustainability by enabling investment in green technologies and equipment. Through targeted support, CMP helped many producers access up to 80% grant aid under the Agri-Enviro Climate Action Programme to advance environmental performance and reduce carbon footprint.

Recent Projects

1. CMP invested €7m+ in Agri-Environmental-Climate actions in 2023/2024 with a further €3.2m planned for 2025.
 - Boiler efficiency upgrades, heat recovery systems, and tunnel insulation to reduce energy loss across multiple sites.
 - Solar photovoltaic (PV) installations across many CMP farms, 15 to date, for each producer to generate its own renewable electricity and reduce its fossil fuel reliance. Energy-efficient upgrades to glasshouses, enabling more controlled growing environments.



- Packaging innovation, e.g. the move to recyclable cardboard, that removed c.775 tonnes of plastic from supply chain in collaboration with major retailers like Sainsbury’s.
 - Introduction of returnable crate systems for sliced mushrooms, significantly reducing single-use plastic waste.
2. Extended Growing Season with Energy-Efficient Technology

In Winter 2024, Irish consumers enjoyed the first locally grown Irish strawberries ever. This breakthrough was made possible by CMP’s investment in pink-spectrum LED lighting technology, at Keelings’ soft fruit operation. These energy-efficient LEDs enhance photosynthesis during low-light months, enabling extended crop cycles without compromising sustainability.

By enabling a home-grown winter fruit supply, CMP supported Irish food security and reduced the carbon footprint.

3. **Peat Free:** CMP has been at the forefront of horticultural sustainability pioneering peat-free mushroom production in Ireland. After a decade of R&D, CMP introduced the first 100% peat-free mushrooms.

This innovation aligns with broader retail and environmental goals to eliminate peat from horticulture, helping protect peatlands and reduce emissions. CMP’s sustainable casing

CMP - Commercial Mushroom Producers (continued)

substrate, made from recycled materials, supports biodiversity and delivers firmer, whiter mushrooms with improved shelf life. The R&D included the development of biological control methods to reduce use of synthetic chemicals for pest and disease management.

4. **Robotics:** as part of its long-term sustainability and innovation strategy, CMP is making a major investment in robotics and automation to future-proof mushroom harvesting and reduce the sector's reliance on manual labour. Partnering with leading agri-tech providers, CMP is supporting the rollout of automated harvesting robots—including a planned €4 million investment in next-generation robotics. Automated systems help reduce food waste through more precise harvesting, optimise energy use in production units, and enable real-time data tracking to enhance resource efficiency. CMP sees automation as a key enabler of both economic resilience and environmental stewardship within Ireland's horticultural sector.

What prompted action

- A need to future-proof the CMP horticultural businesses in response to labour pressures, tightening environmental regulations, and growing consumer demand for sustainable produce. By adopting automation and innovative low-carbon technologies, CMP is transitioning to more efficient, climate-smart production.
- Support rural job creation by enabling the shift toward higher-value, tech-enabled roles, ensuring meaningful employment and skills development in CMP's communities.
- The transformation strengthens its ability to build long-term, collaborative partnerships, delivering reliable, sustainable supply to retailers while securing a more resilient future for growers.



What hasn't delivered?

- Environmental factors presented unforeseen challenges. Storm Éowyn caused damage to insulation, accelerating the need for infrastructure upgrades on certain farms.
- Lower-than-average light levels in 2024 affected the performance of photovoltaic (PV) systems, with lower kWh yields than originally forecast.

Unexpected benefits

- A major unanticipated benefit is the strengthening of long-term customer relationships. CMP and its members' sustainability and innovation investments have created a win-win dynamic, enhancing customer loyalty and positioning CMP as a preferred supplier, aligned with retailer climate and sourcing goals.
- The rollout of automation and robotics was slower in some cases, as real-world conditions highlighted the need for more refinement before full integration. Introducing the robotics brought greater staff engagement and upskilling.

CMP - Commercial Mushroom Producers (continued)

Measuring success

- The transition to peat-free casing required more on-farm adaptation than anticipated. However, this led to an unexpected upside: the peat-free mushrooms were higher quality, firmer texture, improved whiteness, and extended shelf life, well received by retailers and consumers. This reinforced the commercial case for further rollout.

CMP measures success through clear environmental, social, and commercial indicators. Key metrics include carbon reduction (solar PV generation), plastic removal (775 tonnes to date), and uptake of peat-free casing, improving mushroom shelf life and quality.

Future Plans

Expand investments in automation, peat-free innovation, and climate-resilient infrastructure to support a more sustainable, secure food supply chain. It aims to scale up peat-free growing with a peat-free casing facility, increase robotic harvesting usage, and explore new low-carbon technologies. These plans are driven by rising climate pressures, labour shortages, and growing market demand for sustainable, traceable produce. By continuing to innovate, CMP can ensure its growers remain competitive while delivering long-term environmental, social, and economic value for the entire horticulture sector.

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