



**Think Business,
Think Sustainability.**

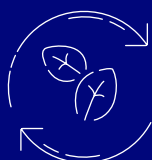


**Bank of
Ireland**

Think Business, Think Sustainability



The EU Green Deal has placed an increased spotlight on sustainability. In so doing, it changes the daily reality for businesses, but also drives cultural change, broadening the definition of business success and influencing consumer behaviour. Sustainability performance will be a key factor in how businesses are viewed by customers, employees, suppliers, their communities and other stakeholders.



Environmental and social action demands, coupled with changing stakeholder expectations, present businesses with an opportunity to review their operations from a different angle. It is important to consider how these changes will impact your business, so that you can prepare for long-term success. Bank of Ireland can support you on this journey.








SMEs create
63%*
 of business
 emissions
 (European Commission)

National
 target for reduction
 in emissions of
**51% by
 2030**

EU Green Deal
55%
 target for reduction
 in emission
by 2030

Our sector specific guidance offers tips in taking the first steps on your sustainability journey.
Reach out to our Sectors Team or your relationship manager for more information.

Check out our key action areas for change in:

	Agriculture	2
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	Manufacturing	6
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	Technology, Media and Telecoms (TMT)	8

*European Commission: Annual Report on European SMEs: SMEs and environmental sustainability 2021/22

Starting Your Journey



Know Your Farm's Environmental Footprint

The starting point is to establish the farm's current performance including its carbon footprint, ammonia emissions, nutrient balance, nutrient use efficiency and biodiversity score.



Improve Soil Health

Productivity and sustainability are underpinned by improving soil health and structure. Sample and analyse soil to understand quality and status, build and improve soil organic matter and use cover crops over winter months.



Protect and Improve Water Quality

Improved nutrient use on farms protects our water bodies. It is important to apply fertiliser and slurry at the right rate, in the right place and at the right time. Improve collection and storage of farm wastes.



Change to Protected Urea

By switching from Calcium Ammonium Nitrate (CAN) to Protected Urea, both nitrous oxide and ammonia emissions are reduced. Protected urea is more cost effective than CAN and standard urea.



Improve Energy Efficiency and Renewable Energy

Understand your energy consumption patterns with an energy audit; assess ways to reduce energy usage. Consider alternative energy e.g. solar panels, biomass boilers and heat/gas recovery systems.



Incorporate Forestry and Hedgerows

Find ways to enhance biodiversity like native tree planting, retain existing hedgerows, plant additional hedges, reduce pesticide usage and join Agri-Climate Rural Environment Scheme (ACRES).

Online Resources:

-  Reducing your farm's carbon footprint (bordbia.ie)
-  Soil Sampling and Analysis - Teagasc | Agriculture and Food Development Authority
-  Smart Farming: Water Quality - Irish Farmers' Association (ifa.ie)
-  Protected Urea - Protected Urea - Teagasc | Agriculture and Food Development Authority
-  10 Areas Of Energy Efficiency Savings For Farms | SEAI Blog | SEAI
-  Role of forestry in mitigating against GHGs - Teagasc | Agriculture and Food Development Authority



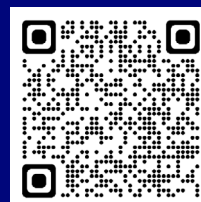
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We're here to support business customers to transition to net zero. For more details check out our **Business Green Hub**



Food and Beverage

Starting Your Journey



Energy Management

Understand your energy consumption patterns with an energy audit and assess ways to reduce energy usage. Consider alternative energy e.g. heat pumps, biomass boilers, heat/gas recovery systems, solar panel installation, electric vehicles or EV charging points.



Sustainability Leadership

"Tone from the top" will drive change. Nominating an ESG lead will add momentum to your plans. Sustainability awareness and education for employees is essential to drive ESG initiatives.



Biodiversity

Find ways to enhance biodiversity like native tree planting, 'greening' your space and supporting local clean-up initiatives. Access to enhanced outdoor space benefits employee wellbeing as well as improving local biodiversity.



Circularity and Waste Reduction

Food waste reduction is critical to a lower carbon footprint. Consider re-purposing waste foods to advance a circular food system. Reduced packaging and compostable packaging play a big part in food and drink preservation and in decarbonisation.



Employee Health, Safety and Wellbeing

Look after employees by offering training, career development opportunities and mental health awareness. This includes your supply chain - leverage the "power of the PO (Purchase Order)" and ask suppliers for additional information on labour standards.



Community Connections

Look to invest in local initiatives to improve the wider community's wellbeing and access to education or activities, whilst allowing the business play its part in developing the community. This will integrate your business into the community supporting the area's social fabric.

Online Resources:

-  SEAI Energy Academy | SEAI
-  Green for Business - Local Enterprise Office (<https://www.localenterprise.ie/green>)
-  Carbon Calculator | Carbon Toolkit 4 Business (climatetoolkit4business.gov.ie)
-  Enterprise Ireland (enterprise-ireland.com)



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Starting Your Journey



Sustainability Leadership

For all health businesses, be it a single pharmacy or nursing home group, appointing an ESG lead or forming a committee, with responsibility for ESG, is a good starting point. Integrate sustainability principles into the business strategy.



Employee Health, Safety and Wellbeing

Invest in your care team through a universal commitment to growth and support. Encourage career advancement and opportunities that empower staff to realise their potential in a culture of belonging that is inclusive, celebrates diversity and supports wellbeing.



Energy Management

Better understand your business costs and emissions by undertaking an energy audit. Review your energy contract and supplier, and ensure you are on the best tariff. Look to upskill all staff, boosting energy-saving practices by adding a module to your training matrix. Consider installing LED light bulbs and/or motion sensors.



Better Buildings

Ensure your building's energy demand is as low as possible. Look to improve airtightness, install better quality windows and/or increased insulation. Evaluate the business case for investing in renewable energy to meet that demand, for example installing solar technology, heat pumps etc.



Community Connections







Go beyond business as usual by connecting with groups such as Mens Sheds, Community Gardens and Creches, as well as involving local businesses and families with social events and activities. These efforts improve overall wellbeing and strengthen the business's reputation and credibility.



Biodiversity

From window boxes to gardens, all can be a haven for insects, birds, and other animals. Gardens and courtyards can be transformed through engaging in sustainable activities such as planting pollinator friendly plants and native trees. This can also offer meaningful ways to bring health businesses and the wider community together.

Online Resources:

-  SEAI Energy Academy | SEAI
-  HSA Learning – free online training for you and your employees
-  Carbon Calculator | Carbon Toolkit 4 Business (climatetoolkit4business.gov.ie)
-  Enterprise Ireland (enterprise-ireland.com)
-  <https://greenhealthcare.ie/>
-  Royal Pharmaceutical Society, RPS Greener Pharmacy Guide



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Starting Your Journey



Better Buildings

Regulations on the BER (Building Energy Rating) of commercial premises may shape investment decisions in the near future. New windows, upgraded insulation and plumbing need to be considered in the context of the cost-benefit to the business.



Renewables and Equipment Upgrades

As businesses ramp up efforts to tackle their carbon emissions many have turned to solar panels, heat pumps, wood-pellet boilers, upgrades to air-handling units and less energy intense equipment. Evaluate the best solutions to meet your energy needs.



Energy Management

Adjusting the dial on the timing and intensity of heating/cooling systems and their integration into a well-managed Building Management System can not only deliver savings but also improve on the guest experience.



Customer Expectations

Changes in consumer demand and behaviour ought to be reflected in the facilities they visit. Electric car chargers, organic menu items, reduced single use plastics, happy/engaged staff and a dedicated ESG (Environmental Social and Governance) strategy and certification are quickly becoming a must-have.



Employee Health, Safety and Wellbeing


Flexible working conditions around rosters (software enabled), focus on staff development plans and other initiatives to improve engagement, can improve staff retention and customer satisfaction.



Biodiversity

ESG initiatives are not limited to the inside of the hotel. Participation in local wildlife protection and habitat clean-up programs, planting of native trees and menu alterations in favour of local organic producers can all support this crucial pillar.

Online Resources:

-  SEAI Energy Academy | SEAI
-  HSA Learning – free online training for you and your employees
-  Carbon Calculator | Carbon Toolkit 4 Business (climatetoolkit4business.gov.ie)
-  Enterprise Ireland (enterprise-ireland.com)
-  <https://pollinators.ie/>



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Manufacturing

Starting Your Journey



Greener Energy Sources

Grants of support of up to €162,600 are available from the Sustainable Energy Authority of Ireland (SEAI) – these may help you on your journey. Energy management systems will support you to avoid wasted energy demand while investment in alternative energy supplies such as heat pumps, Solar Photovoltaic (PV), process heat recovery systems and others will help you to meet that demand with greener sources.



Electrification and Logistics Management

Greenhouse gas emissions arise in transport and logistics. Reductions are possible – consider ways to reduce these emissions and manage logistics costs: electric vehicles for internal and external transport, localise suppliers, use bulk and consolidated transport, maximise transport utilisation with no empty routes.



Supply Chain Emissions – Scope 3

A good starting point is to pareto your supply chain by estimated impact and ask suppliers to provide data on the carbon-intensity of their products. You can then influence emissions-reducing innovations through the “power of the PO (purchase order)”.



Energy Efficient, Digital and Automation Capex Program

Upgrading your assets to Best Available Technologies (BAT) may require investment but ultimately can drive savings. The long-term business case should take account of the full costs of outdated technologies including down-time, as well as higher maintenance and energy costs.



Circularity and Waste Reduction





Fostering a mindset of zero waste across your business will drive more sustainable practices while encouraging innovation. This starts with design intent for circularity. Encourage teams to look for solutions to migrate from linear business models to circular ones across product portfolio.



People Power

Sustainable success means ESG (Environmental Social and Governance) is embedded in the strategy of your business. Where ESG is seen as strategic to organisation's prosperity, green behaviours are promoted and each employee takes responsibility for making a difference. Measure, track, communicate progress with clear KPIs.

Online Resources:

-  SEAI Energy Academy | SEAI
-  HSA Learning – free online training for you and your employees
-  Carbon Calculator | Carbon Toolkit 4 Business (climatetoolkit4business.gov.ie)
-  Enterprise Ireland (enterprise-ireland.com)



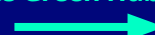
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Starting Your Journey



Reporting and Responsibility

A sustainability officer or team should be appointed with accountability and influence including access to senior management. To support this, a tracking and reporting framework is needed to manage greenhouse gas emissions, wider environmental measures and social pillar actions. Collective responsibility amongst all employees drives change across the business.



Energy Efficient Equipment

Assess the benefits of proactively installing energy efficient lighting, refrigeration, and air-conditioning equipment. Consider how costs can be managed by meeting your energy needs using lower-carbon renewable options such as solar panels.



Waste Management

The reduction of waste and in particular food waste is helpful from a cost and ESG (Environmental Social and Governance) perspective. Improved stock management processes and training and development of employees within the business can support this.



Packaging

Adopt a strategy or commitment to reduce the use of single-use plastic and disposable packaging. This signals to your customers that sustainability is important to you. Proactive engagement with suppliers at the outset is essential to deliver a smooth transition to alternative packaging materials.



Supply-Chain / Fleet Management





As part of your strategy, understand the options across your supply-chain model to reduce your carbon footprint. This may include onshoring of supplier base, use of energy efficient delivery vehicles, improved logistics management to reduce transit times/delivery footprint.



Equality, Diversity and Inclusion

Retailers need to nurture gender/ethnic diversity within their business – apart from the long-term cultural benefits of attracting employees from a broader base; in a low unemployment environment – the business case is even more robust.

Online Resources:

-  [SEAI Energy Academy | SEAI](#)
-  [HSA Learning – free online training for you and your employees](#)
-  [Carbon Calculator | Carbon Toolkit 4 Business \(climatetoolkit4business.gov.ie\)](#)
-  [Enterprise Ireland \(enterprise-ireland.com\)](#)



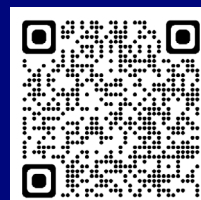
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Technology, Media and Telecoms (TMT)

Starting Your Journey



Top Down, Bottom-Up Approach

Management need to take the initiative to embed ESG culture throughout the organisation, leading by doing. Sustainability requires that employees are educated and enabled to take responsibility and participate in the adoption of ESG practices. Simple first steps include highlighting awareness of water usage, waste management and air pollution; at home and at work.



Equality, Diversity and Inclusion

Businesses need to foster an inclusive workplace culture, proactively demonstrating how they are valuing diversity at all levels of the company and remains top of mind. Some actions that can be taken include implementing hiring practices that promote diversity in gender, race, and thought. Setting objectives to become an employer of choice by benchmarking against global best practices in ED&I.



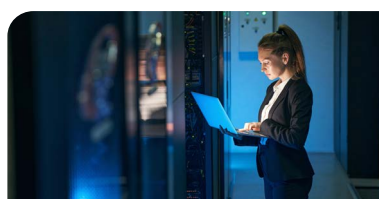
Community Connections

Seek to invest in local communities through initiatives such as technology education programs, digital inclusion and support for technology-enabled social entrepreneurship. Initiatives could include developing partnerships that leverage technology for societal benefits, such as improving access to education and enhancing digital literacy.



Energy Management

Proactively encourage employees to take small steps including powering down computers and other devices when not in use. Install motion-sensor lights as appropriate, in offices to reduce energy consumption. Regularly update systems to adopt more energy-efficient models, such as implementing smart metering.



Data Management and Security





Implement policies for efficient data storage to reduce server load. Prioritise regular audits of data to delete outdated or unnecessary information to optimise energy usage in data centres. This should become part of reporting requirements, operational updates and business as usual (BAU) metrics.



Sustainability Education

Host workshops/talks on environmental conservation, focused on biodiversity, waste reduction, and sustainable living. This can help raise awareness among employees and motivate them to adopt eco-friendly practices in their daily lives and become sustainability champions.

Online Resources:

-  SEAI Energy Academy | SEAI
-  ENSO (<https://www.ensoimpact.com>)
-  Scale Ireland
(<https://www.scaleireland.org/sustainability>)
-  Carbon Calculator | Carbon Toolkit 4 Business
(climatetoolkit4business.gov.ie)
-  Enterprise Ireland (enterprise-ireland.com)



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