



**SOUTHERN CROSS  
CREDIT UNION**

# **SUSTAINABILITY PLAN**

Our mission is to be sustainably-minded,  
supporting our people, customers,  
community to make conscious choices.

*We acknowledge the traditional owners of country throughout Australia and recognise their continuing connection to land, waters and culture.*

*We pay our respects to their elders past, present and emerging.*



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At Southern Cross Credit Union (SCCU), we live and breathe the Credit Union ethos to support and be there for our customers and communities.

Today that extends to caring for the places they call home from all perspectives including environmental, social and economic. We recognise the need to act and are committed to deliver on our Sustainability Action Plan (SAP) that sets out a clear path towards making a positive impact in an ever-changing, warming world.

We want to encourage others to do the same, influence change and share our learnings. As part of our business strategy, our approach is holistic and embedded across the business – in our operations and Financial Service Centres - grounded by the belief that every step in the right direction adds up.

Based on four key themes, SAP is designed to tackle key issues that are important to us, our customers and people across the nation. Defined over an initial 3-year period, it is also designed to grow as our own knowledge does, and as progress is made.

## Our Sustainability Themes:



### Engaging All People

Through engagement, shared-learning, collaboration and open communication we strive to partner for environmental and social good, influencing change and embedding a culture of sustainability that extends beyond our team.



### Managing Our Impact

Adapting our operations to reduce carbon emissions and implementing procedures to ensure our preparedness in case of natural disaster is core in helping us mobilise others to protect what's important.



### Developing Sustainable Finance

By providing individuals, families, businesses and groups' with financial products and services that reward sustainable choices and we aim to improve financial wellbeing.



### Acting With Integrity

Acting as a responsible business goes beyond our role in finance. We seek to better understand, work with and engage our suppliers, partners and customers to ensure ethical practices are upheld.



## How We Developed Our Sustainability Action Plan

Our intention is to build on past experience, bring new thinking to the table and share our journey.

Based on a continuous cycle SAP is inclusive by design, celebrates achievement, and endeavors for improvement. As we approach and set new goals, we're guided by many voices who play their own part in our journey.

### Eco-Warriors

Representatives from across SCCU make up this motivated and passionate team that has oversight of SAP. Helping to bring the plan to life this group is led by our Sustainability Lead and meets regularly update, add to and challenge thinking.

### Sustainability Advantage

We are also a member of the Sustainability Advantage (SA) Program who have a successful track-record in helping different organisations navigate their transformation to be a more suitable business, while also accelerate the adoption of sustainable practices.



### Sustainable Development Goals

We support the United Nations Sustainable Development Goals (SDGs) as a global pathway to equitable development. Each activity in SAP has been mapped back to one of the SDG's to further define where we can have the greatest impact, and contribute the bigger picture. The SDGs were launched and unanimously adopted by 193 countries in late 2015 and include areas such as climate change, economic inequality, innovation, sustainable consumption, peace and justice, among other priorities.

We hope to develop reporting against each theme under SAP, and how each align with what we're all looking to achieve as a global community.



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## How We Developed Our Sustainability Action Plan

Our work with community groups, Not-For-Profits and other partners is a vital component of our approach to sustainability. We understand the power of many and the impact that active support and involvement can have. Not just as a means to expedite existing efforts, but to also help amplify their stories as a means to influence and bring about change. We seek to connect like-minded people and businesses, and work together towards common goals. Some of our amazing partners.

### A Few Of Our Partners



BYRON BAY  
**WILDLIFE**  
HOSPITAL +



**LIBERATION**  **Larder**





*Continuous improvement  
is better than delayed  
perfection.*

Mark Twain

Together we know we can do more. If you would like to join the journey, visit [www.sccu.com.au/sustainability](http://www.sccu.com.au/sustainability) to sign up and receive updates on progress, ideas worth sharing and opportunities to get involved.

Everyone is welcome, and everyone has a role to play.