



Health Services Staffs
Credit Union

HSSCU Sustainability Charter



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This charter outlines our commitment to sustainability both environmentally and socially. It is in line with Health Services Staffs Credit Union's strategic objectives and organisational ethics. Credit Unions are the only financial institution in Ireland owned and governed by their members, making them by their structure, designed to be sustainable with the credit union operating principles.



01 Environmental

HSSCU is committed to continuous environmental improvement and will adopt a set of policies that reflect its concern for the quality of our local and global environment.

We acknowledge that our operations, activities, and infrastructure affect our natural environment and the wellbeing of our planet. We are cognisant of our responsibility to reduce the impact HSSCU has and transition to becoming a more sustainable organisation.

We strive to assist the empowerment of all stakeholders in the transformation to a sustainable and equitable society. Our stakeholders include members, volunteers, staff, and the wider community in which we work, live, and serve.



HSSCU will:

- Raise awareness of environmental issues amongst its staff, membership and external service providers assisting to nurture a greater understanding and responsibility towards our shared natural environment.
- Aim to reduce our own energy consumption within the credit union and promote energy conservation within the wider community.
- Where possible purchase goods and services from environmentally accredited sources.
- Assist members through the provision of financial services to assist in enhancing levels of sustainability in their lives and in turn our shared wider community.



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Reduce Impact:

HSSCU will be proactive in climate action. Focusing on reducing the negative impact of our operations and working towards achieving net zero. We look to develop ambitious targets to reduce our usage of natural resources and production of waste. We will work to enhance biodiversity and habitat protection where possible. Where available we will continue to take part in carbon positive projects.

01 Supportive Lending

We have lending products to support our membership in transition to a low carbon society.

- Actively promote a green agenda to our membership
- Provide lower interest rate loan products to incentivise members towards green initiatives.

02 Impact Investments

Responsible investment policy observed and where possible achieve positive impact.

- Strive to ensure our investment portfolio is as green as possible.
- We want selective investments that align with our ESI objectives.
- Ask our advisors to provide green investment options for consideration.

- Select green investment options when available.
- Sustainable investment data: ESI ratings, Carbon emissions, Fossil fuel reserves, Controversial conduct, Green revenues, etc.

03 Responsible Leadership

As a trusted nationwide organisation, we will be responsible leaders of climate action.

- Lead by example – ensure green agenda is enacted within HSSCU.
- Work collaboratively across the credit union sector and beyond to support and strengthen climate and environmental action.
- Develop targets and measure our progress as we implement our commitments.

04 Environmentally Responsible Decisions

When it comes to actions of the organisation look to select an option that is environmentally conscious at a minimum.

- Energy providers that are provided through renewable sources.
- Reduce waste produced by the organisation and recycle when available.
- Work with external services providers to choose environmentally positive options.
- Setting out to enhance building and surrounding areas biodiversity and environment.
 - Our living roof at Headquarters in Christchurch



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02 Social

Engage Communities

Provide a social dividend through our engagements with our members and their communities. HSSCU will work with our members, the wider community, and partners as an Irish credit union movement leader in the transition to a more sustainable future. Enable communities to act by funding projects that assist in improving their communities. Internally HSSCU will explore opportunities to identify and support initiatives.

01 Credit Union Operating Principles

Our operating principles aligning closely with those of the UN Sustainable Development Goals (SDGs) and the following UN SDG goals are of particular relevance to credit unions.



SDG 1. No Poverty.

End poverty in all its forms everywhere.



SDG 2. Zero Hunger.

End hunger, achieve food security and improved nutrition and promote sustainable agriculture.



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SDG 4. Quality Education.

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



SDG 8. Decent Work and Economic Growth.

Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.

02 Respect Our People

Support all employees and ensure equal opportunities, fostering diversity and inclusion. Help members and employees act by providing education, products and services that benefit the environment. Embed a positive workplace culture that is supportive and encouraging of our staffs emotional wellbeing.

03 Promote Prosperity

Continue long tradition of supporting prosperity and advocacy for social justice, encouraging governments to implement public policy changes that reduce negative environmental impact. Investing in people through financial empowerment and in turn improving communities.

HSSCU is fuelled by a core purpose to create positive change for our members, our communities, our employees and our planet.

We are enhancing our focus on environmental, social and governance leadership, as we endeavour to be a positive force in a time of extraordinary global challenge and opportunity.



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