



# Environmental & Sustainability Policy

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## Contents

1. Policy Statement.....	3
2. Principles .....	3
3. Policy – Practical Steps .....	3
3.1. Travel and meetings .....	3
3.2. Purchase of equipment and resources.....	3
3.3. Energy and water consumption.....	4
3.4. Chemical usage .....	5
3.5. Working practices and advice to clients .....	5
4. Future Improvements.....	5
5. Monitoring and Review .....	6

## 1. Policy Statement

Apex Credit Management Ltd is committed to promoting sustainability, with concern for the environment and promotion of a broader sustainability agenda for the organisation.

We acknowledge our responsibility to future generations and aim to work towards continuous improvement management and performance, therefore, we aim to follow and promote good sustainable practice, to reduce the environmental impacts of all our activities and to help our clients and partners to do the same.

## 2. Principles

Our Sustainability Policy is based upon the following principles:

- To comply with, and exceed where practicable, all applicable legislation, regulations and codes of practice.
- To integrate sustainability considerations into all our business decisions.
- To ensure that all staff are fully aware of our Sustainability Policy and are committed to implementing and improving it.
- To minimise the impact on sustainability of all office and transportation activities.
- To make clients and suppliers aware of our Sustainability Policy, and encourage them to adopt sound sustainable management practices.
- To review, report annually and to continually strive to improve our sustainability performance.

## 3. Policy – Practical Steps

### 3.1. Travel and meetings

- Where practicable walk, cycle and/or use public transport to attend meetings, site visits etc.
- Include the full costs of more sustainable forms of transport in our financial proposals, rather than just the least cost option which may involve travelling by car or air. Where the only practicable alternative is to fly, we will include costs of full air fares rather than budget airlines in our financial proposals, and appropriate offsets.
- Avoid physically travelling to meetings or other offices where alternatives are available and practical, such as teleconferencing, video conferencing and or webcams. Meetings should be efficiently timed to avoid multiple trips. These options are also often more time efficient, while not sacrificing the benefits of regular contact with clients, partners and colleagues.
- Reduce the need for our staff to travel by supporting alternative working arrangements, including working from home etc., and promote the use of public transport by locating offices to accessible locations.
- Use emissions recording scheme for business travel to monitor our impact.

### 3.2. Purchase of equipment and resources

- Minimise the use of paper and other office consumables for example by double-siding all paper used, and identifying opportunities to reduce waste.

- As far as possible arrange for the reuse and recycling of office waste, including paper, computer supplies and redundant equipment:
  - Paper – confidential bins are provided throughout the offices, all paper, whether confidential or not, should be put in these bins, which are emptied every fortnight by Shred Secure Ltd, the paper is shredded and remanufactured into other products such as tissues.
  - Reduced paper usage is actively encouraged in developing systems and new procedures. Paper purchased from Lyreco for printers and photocopiers is environmentally friendly and manufactured from mills where environmental issues are a priority. Specialist paper i.e. headed paper, business cards etc are sourced from Kalkwik who use ISO 14001 accredited paper mills and are FSC approved.
  - Other paper, card, plastic cups and packaging – all items placed in the card/paper/cup collection bins will be collected by Cwikskip Waste Management Services weekly. They inspect and sort all items for best economic/environmental disposal solutions. We are satisfied that the majority of our waste falls within the category of economically viable to recycle and that our service provider meets our recycling and environmental expectations.
  - Printing and photocopier toners – these are collected and recycled.
  - Light bulbs – these are collected and recycled in line with the Hazardous Waste Regulations.
  - Furniture - any old furniture is offered to staff first. It is then offered to local charities and /or recycled. An example of this was the recent office move, where the old furniture was recycled at a cost to the Apex of £15,000. Any timber furniture purchased or other timber products will be sourced from well managed, sustainable sources and are Forest Stewardship Council (FSC) certified.
  - Mobile phones – any second hand mobiles which still work are sold to employees to raise money for charity. Used mobile phones that do not work are recycled via the supplier.
  - IT equipment – any used IT equipment which still works are sold to employees to raise money for charity. Where this has not been possible IT equipment has been recycled through an ethical company.

### **3.3. Energy and water consumption**

- Reduce energy consumption of office equipment by purchasing energy efficient equipment and good housekeeping.
- Purchase electricity from a supplier committed to renewable energy. Seek to optimise a proportion from renewable energy, where practicable.
- Use of electricity will be reduced by:
  - Lights on the main corridors are switched off by the security guard over night.
  - PIR have been installed in offices reducing usage when the offices are unoccupied.
  - Apex House is a refurbished office and where light bulbs require replacement, we are replacing them with energy efficient light bulbs.

- Heating/Air Conditioning systems are set on timers. Temperatures are set by zone to the appropriate temperature for the area of the building. All air is fresh and filtered. All doors are on automatic door closure to maintain temperatures. Minimal use of desk fans which are only provided in exceptional circumstances.
- Blinds have been fitted in most areas and these should be used in conjunction with the air conditioning system to improve efficiency of the air conditioning system.
- Water usage is reduced by:
  - Toilets are fitted with dual flush and urinals with a pressure based flush system.
  - The dishwasher was selected for its efficiency and is only use once a day, when fully loaded.
  - Chilled purified drinking water is provided, eliminating the requirement for the purchase of bottled water.

### **3.4. Chemical usage**

- Cleaning contractors use microfibre methods for cleaning surfaces with minimal chemical usage.
- Windows are cleaned through a chemical free water pole system using de-ionised water.

### **3.5. Working practices and advice to clients**

- Fresh fruit is sourced from a local company who insure that the fruit is both seasonal and locally produced, delivered on pallets and in paper bags that are recycled.
- “Working in the Community” – this initiative provides employees with the opportunity to volunteer to join one of our community working parties assisting local charities and organisations during normal working time. While giving something back to our community, we recognise the wonderful “team building” activities for our employees. To date we have assisted a local pre-school, a historical charity and a horse sanctuary.
- We ensure that employees take account of sustainability issues in their advice to clients.
- Include a copy of our Sustainability Policy in all our proposals to clients.

## **4. Future Improvements**

Apex is committed to continuous improvement to ensure a sustainable future. To this effect some future improvements planned include the following:

- The Health and Safety Committee is to become the Health, Safety and Environmental Committee by October 2010.
- Obtain accreditation for ISO 14001 and maintain it.
- Increase our use of local suppliers, who have the same ethics and aims as Apex Credit Management Ltd
- Issue reusable drinking bottles to reduce the amount of plastic cups being used.
- Redistribute the recycling bins to maximise their use throughout the building, monitoring the most suitable locations.

- Review our energy consumption, which is recorded monthly and monitored against set Key Performance Indicators. Looking for opportunities to reduce energy use.
- Set up a staff suggestion scheme for sustainable issues, with team rewards for viable ideas.

## **5. Monitoring and Review**

The Sustainability Policy is at the heart of our business and is therefore under continual review by Apex Credit Management Ltd. In every strategic decision, policy and procedure we look to improve our commitment to sustainability and the environment.

On an annual basis or when required through regulatory changes this policy document will be fully reviewed to reflect amendments and to keep sustainability at the forefront of our business.

The Health, Safety and Environmental Committee will review and discuss the sustainability targets regularly.

Energy consumption will be monitored monthly and at every opportunity consideration is given to reducing our carbon footprint and our environmental impact.