

The business value of sustainability



Succeed sustainably with us!

>15

years' experience

45+

sustainability experts

200+

clients

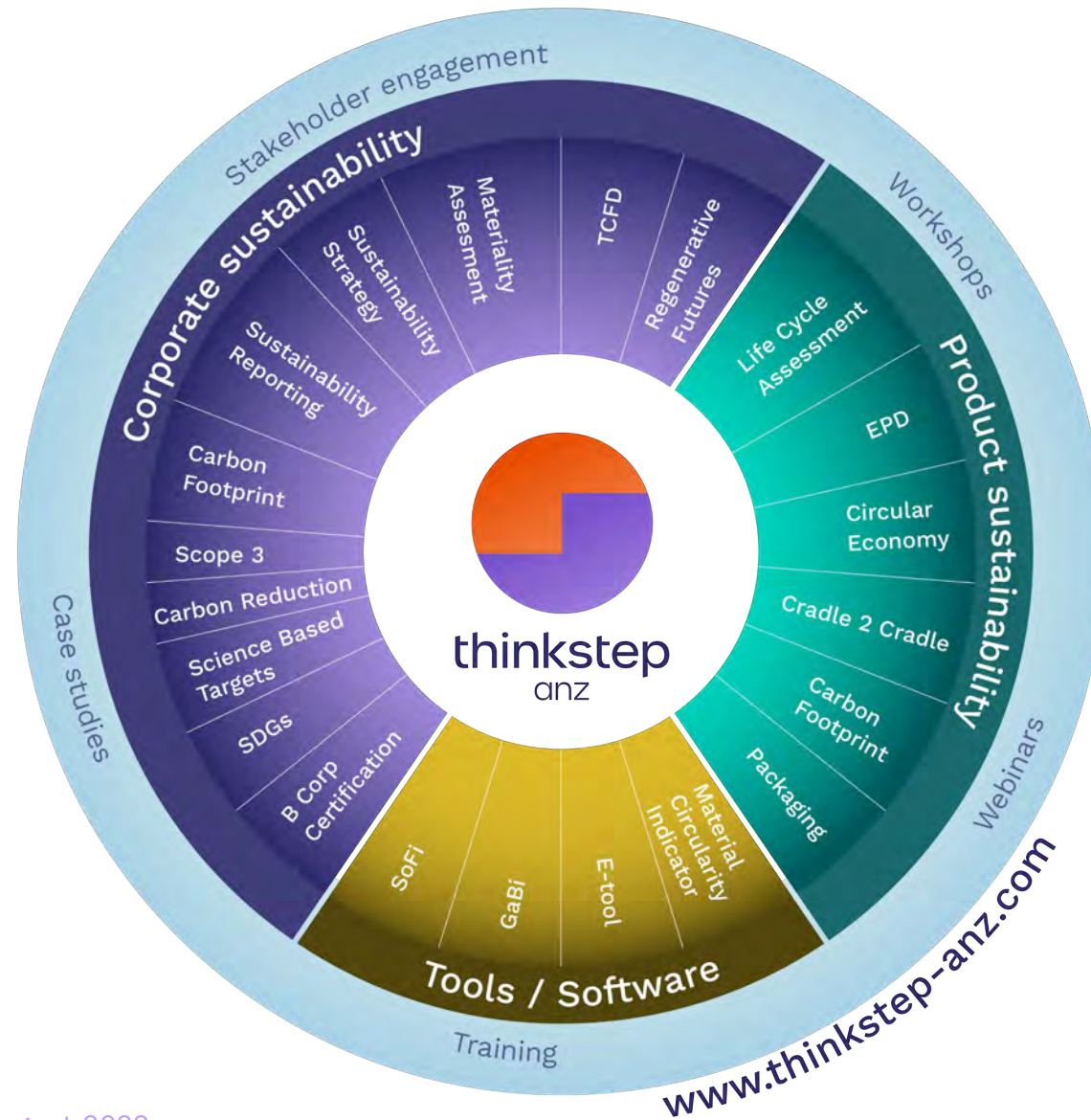
10

Cities in Australia
and New Zealand

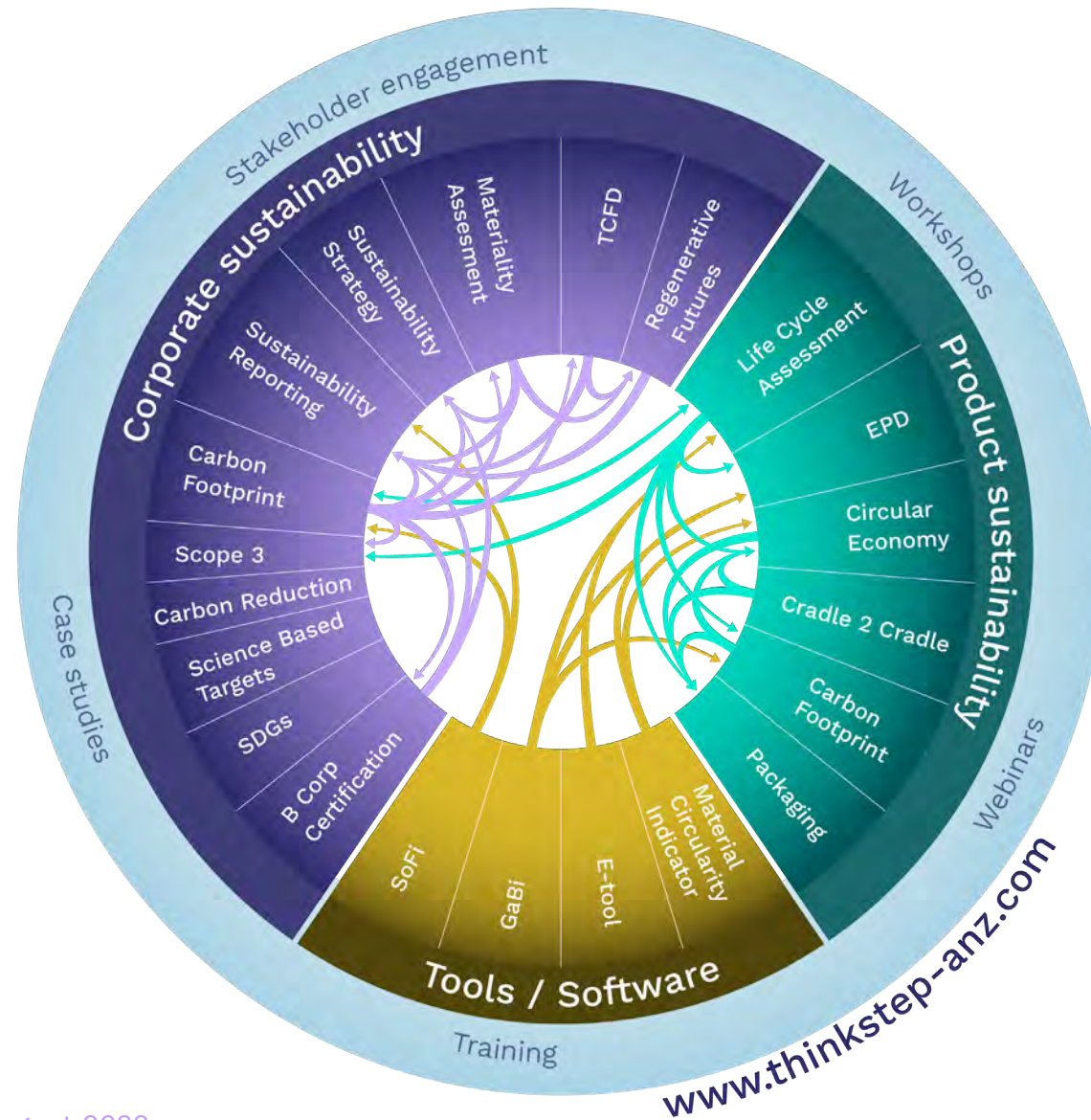
1 mission

*Succeed
sustainably*

What we do



What we really do



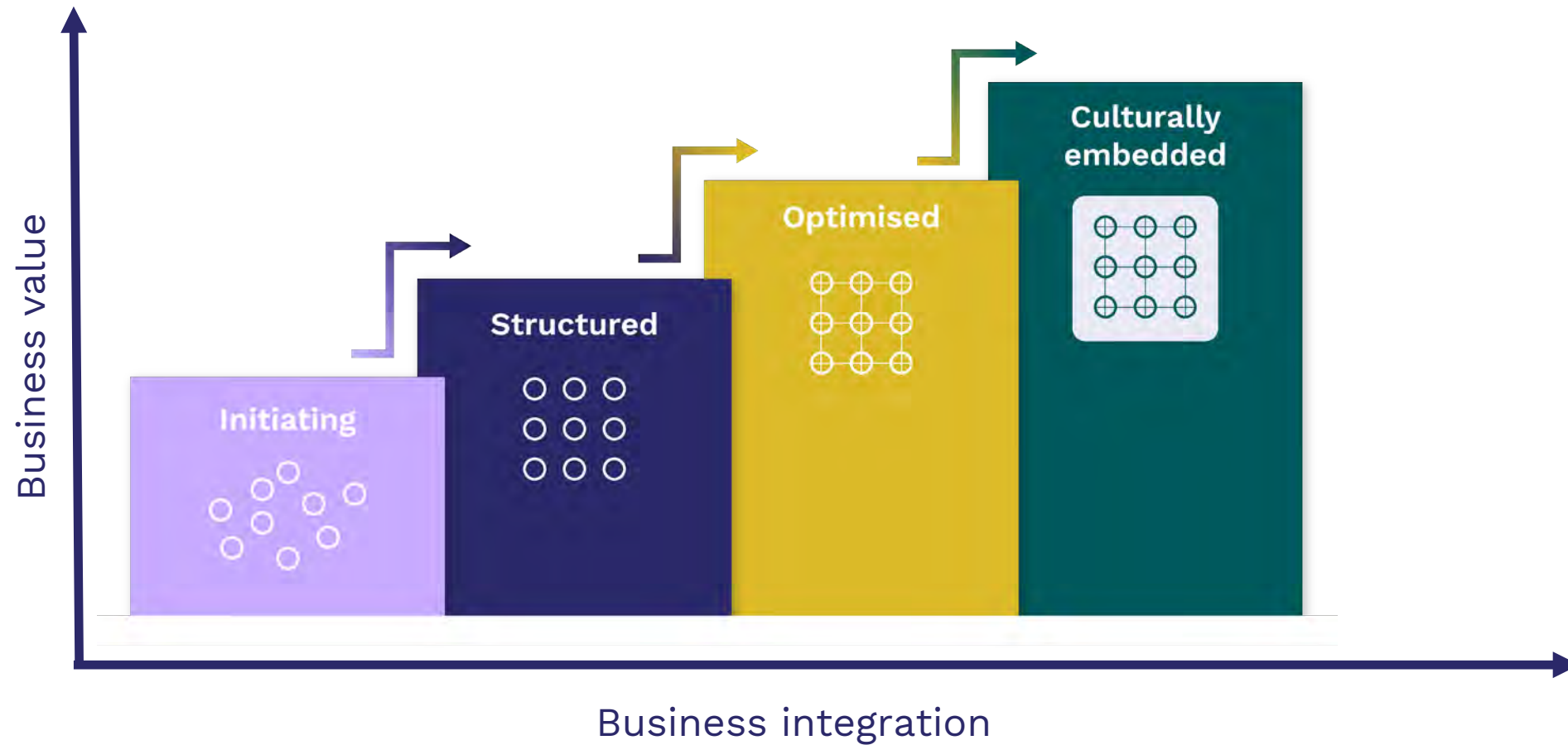
Why?

Pressure from the Board

Customers are asking

Staff are requesting action

Sustainability Maturity Curve



Increased Revenue

The Villager

How eating New Zealand apples can save the planet

am By amNY

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Environment ► Climate crisis Wildlife Energy Pollution

The Observer
Food

How the myth of food miles hurts the planet

Ethical shopping just got more complicated as local produce is good is under attack

Advertisement

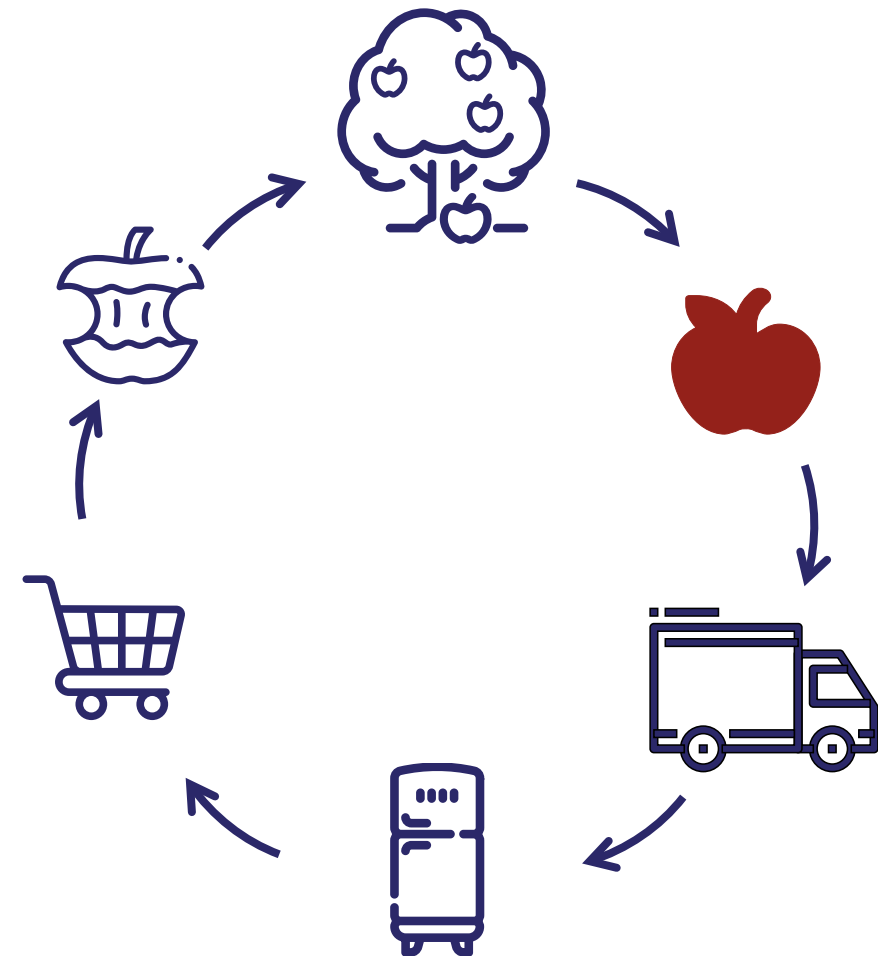
News

Everything you thought about the carbon footprint of imported food is wrong, says top professor

Bananas from Dominican Republic and apples from New Zealand are among the most carbon-friendly foods

Life Cycle Assessment

- Follows international standards
- Covers the full life cycle
- Assesses a range of environmental indicators
- Provides credible data



Reduced Cost



BNZ Agribusiness Sustainability Linked Loans

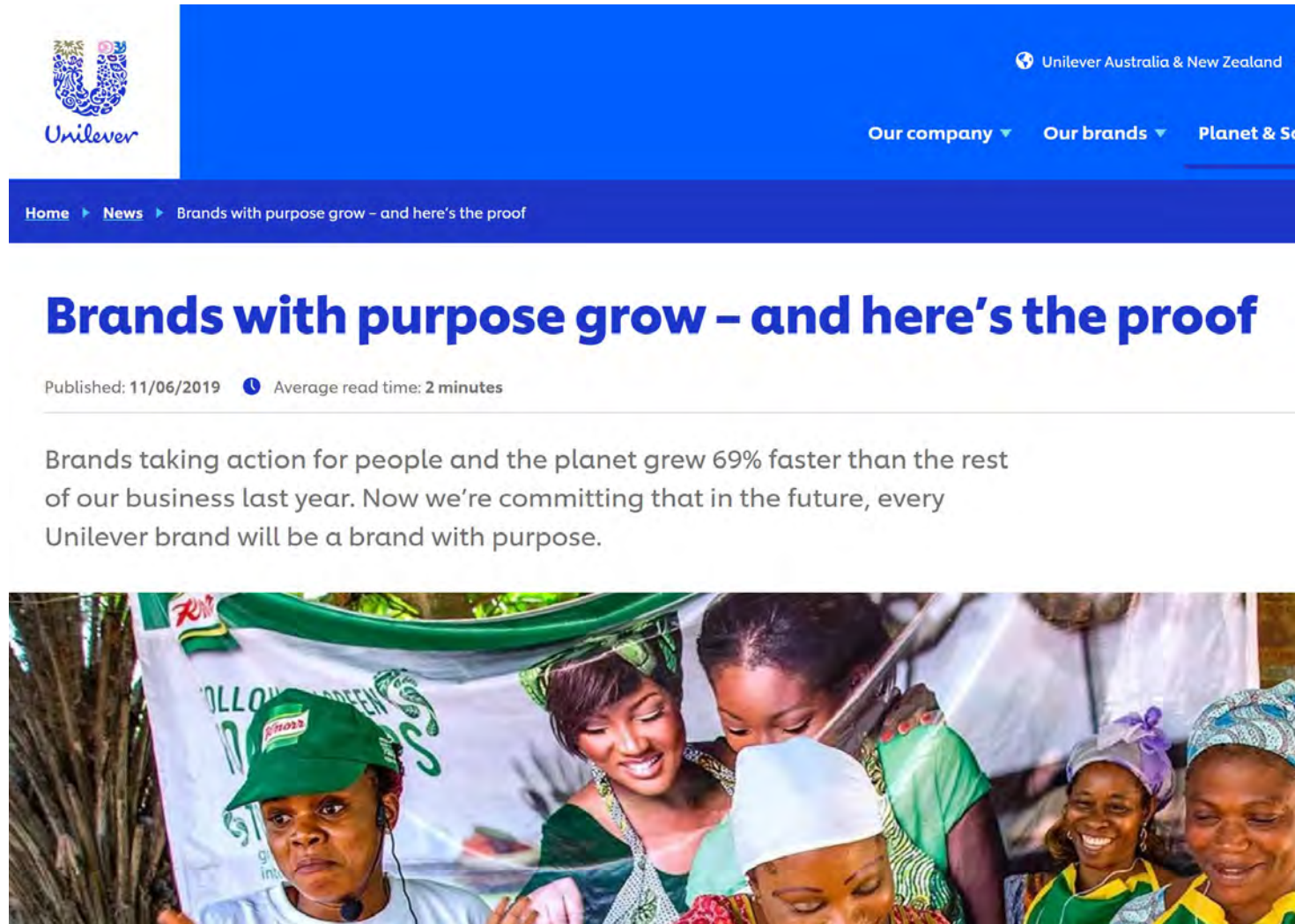
What is a BNZ Sustainability Linked Loan?

BNZ Agribusiness Sustainability Linked Loans (SLLs) are a new innovation in financial markets and for the NZ Primary Sector. We're proud to be the first bank to offer NZ farmers and growers an incentive-based term debt solution to support their personal sustainability ambitions.

What are the key features?

- | | |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ | SLLs support an Agribusiness to increase positive environmental and social impacts and reduce any negative impacts, by allowing you to achieve goals specific to your agribusiness. |
| ✓ | SLLs are incentive-based loans, debt proceeds can be used just like your regular term debt, supporting all of your agribusiness' needs, not just your environmental or social projects. |

Enhanced Brand



Risk mitigation

ECONOMY

Fertilizer crisis delivers profits and pain as Ukraine fallout broadens

'It's brutal. Farmers aren't buying what they need; they are buying what they can afford,' one expert said

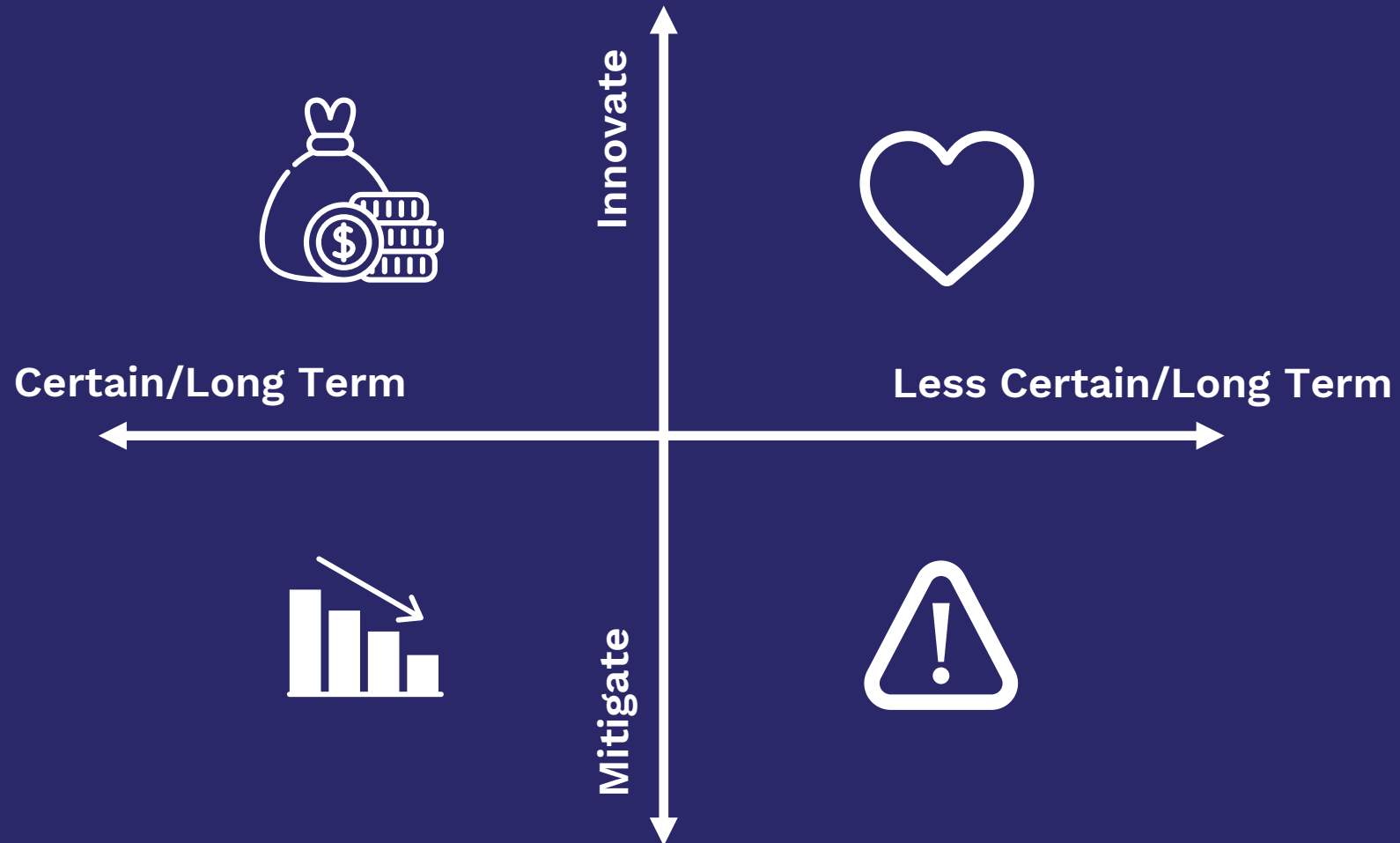
By David J. Lynch and Laura Reiley

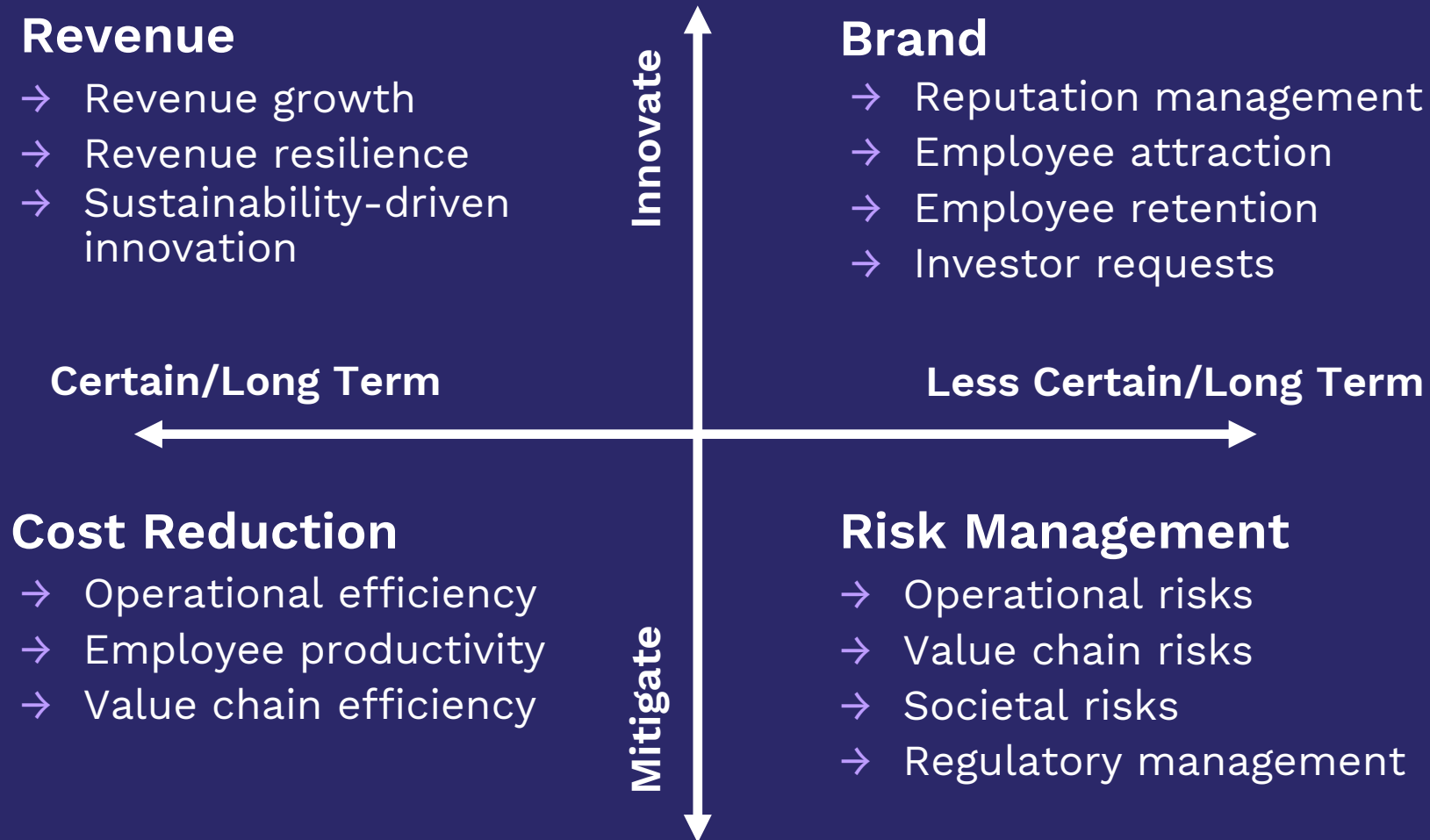
July 14, 2022 at 6:00 a.m. EDT



The CF Industries fertilizer complex in Donaldsonville, La., on June 30. (Emily Kask for The Washington Post)







What do we mean when we talk about sustainability?

"Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs."

Gro Harlem Brundtland,
Prime Minister of Norway

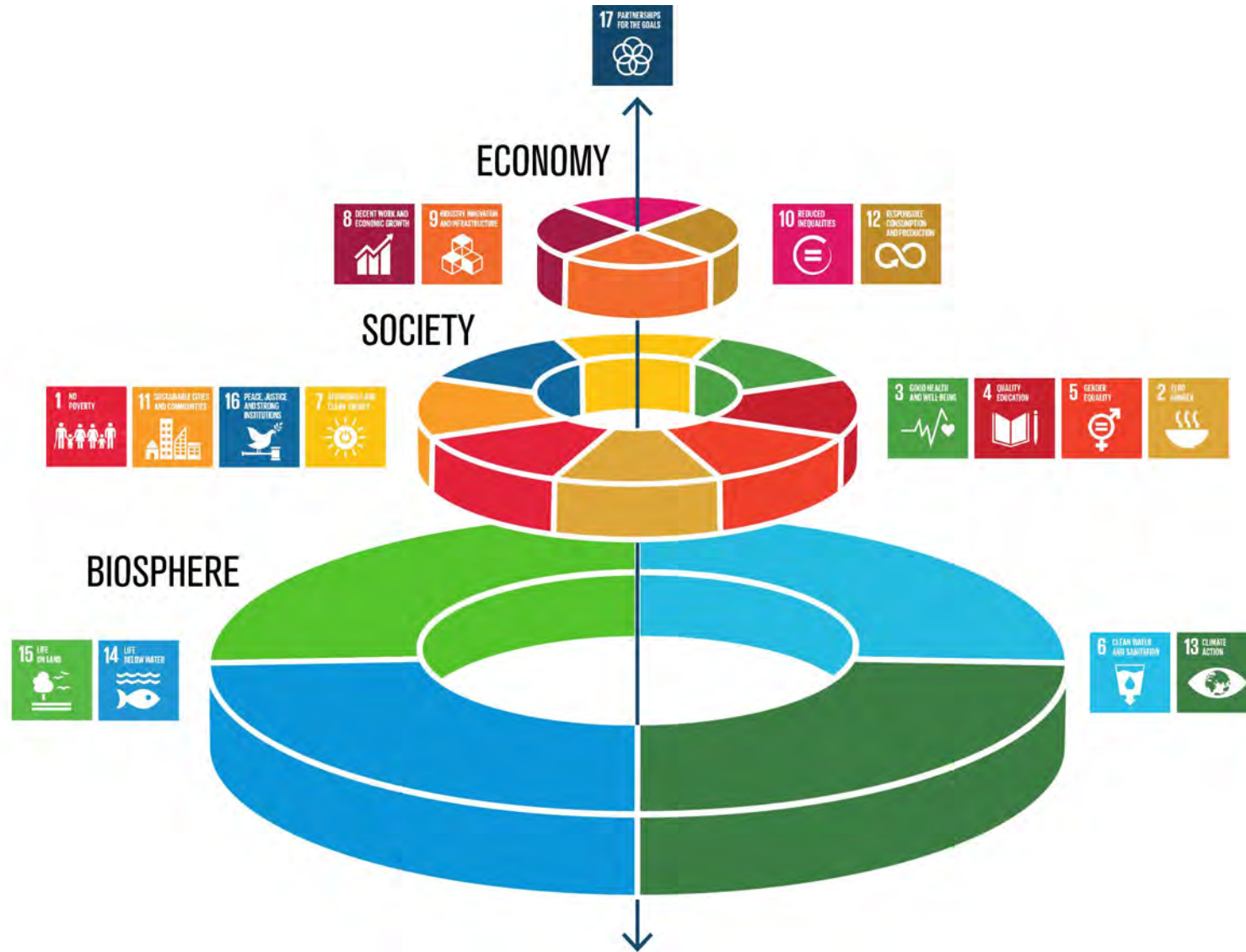
Carbon

Environment

— People

The SDGs







— How to prioritise?

— We could just follow legislation

- Zero carbon act
- TCFD
- Modern slavery



Materiality

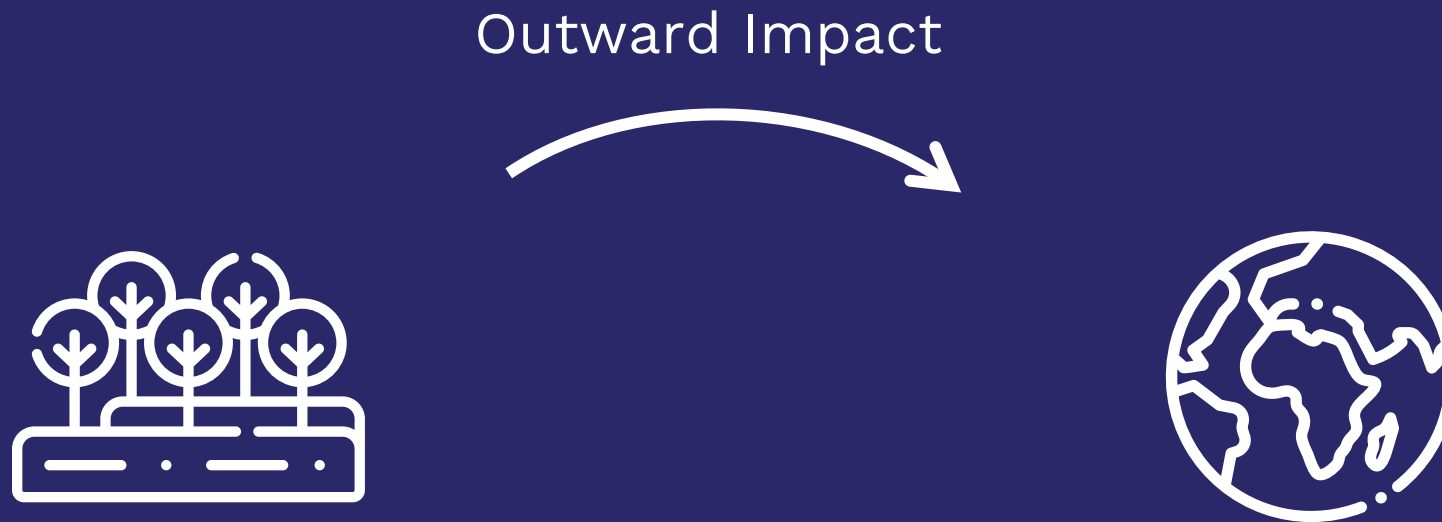
‘Backward, forward,
outward, inward,
Bottom to the top
Never a beginning
There can never be a stop’

The Caucus Race of Disney's Alice's Adventures in
Wonderland

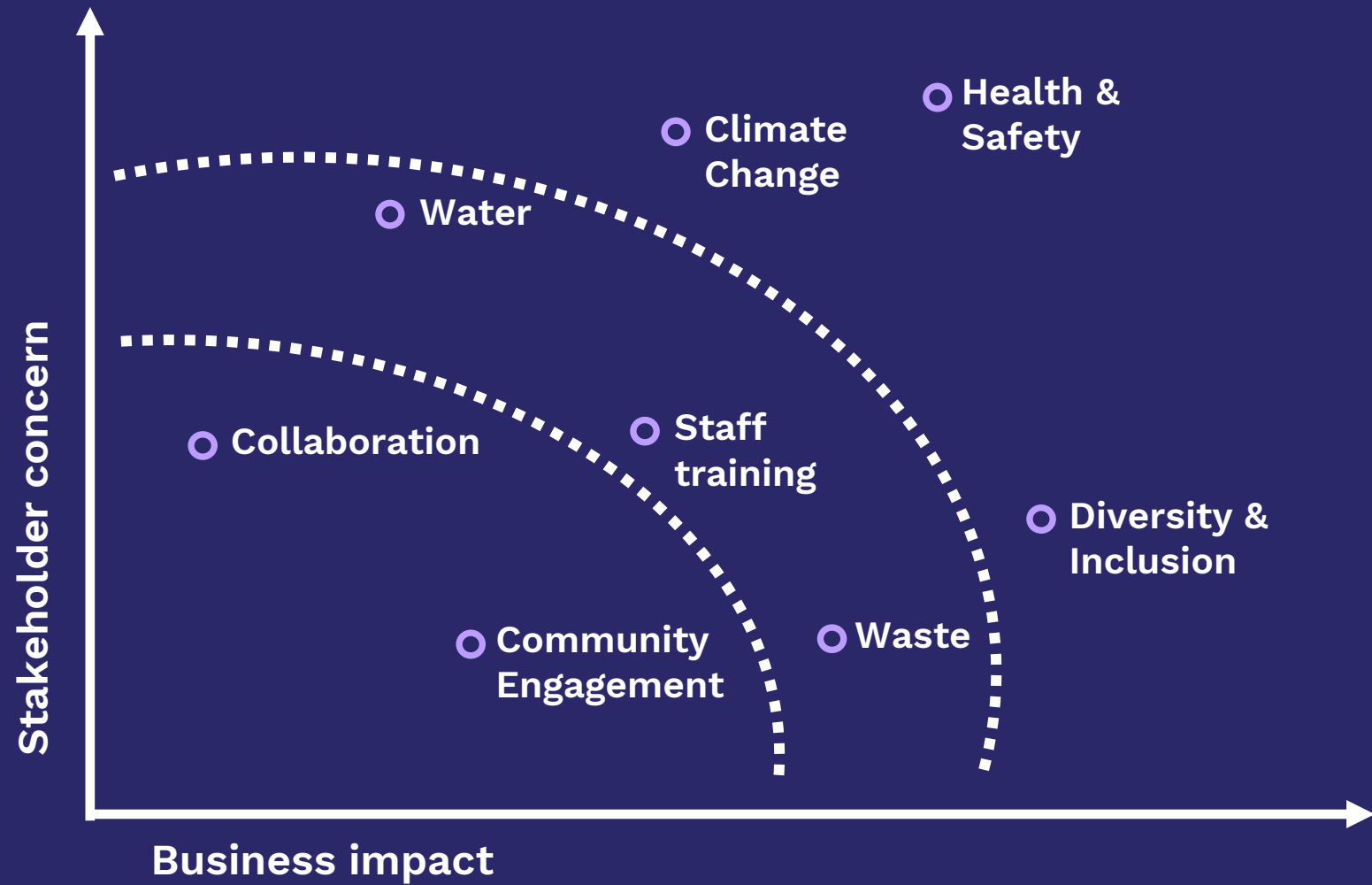


...or engage with our stakeholders
and find out what matters most





Material issues



Example: Scales cooperation



Scales Corporation Limited

Sustainability framework – materiality issues

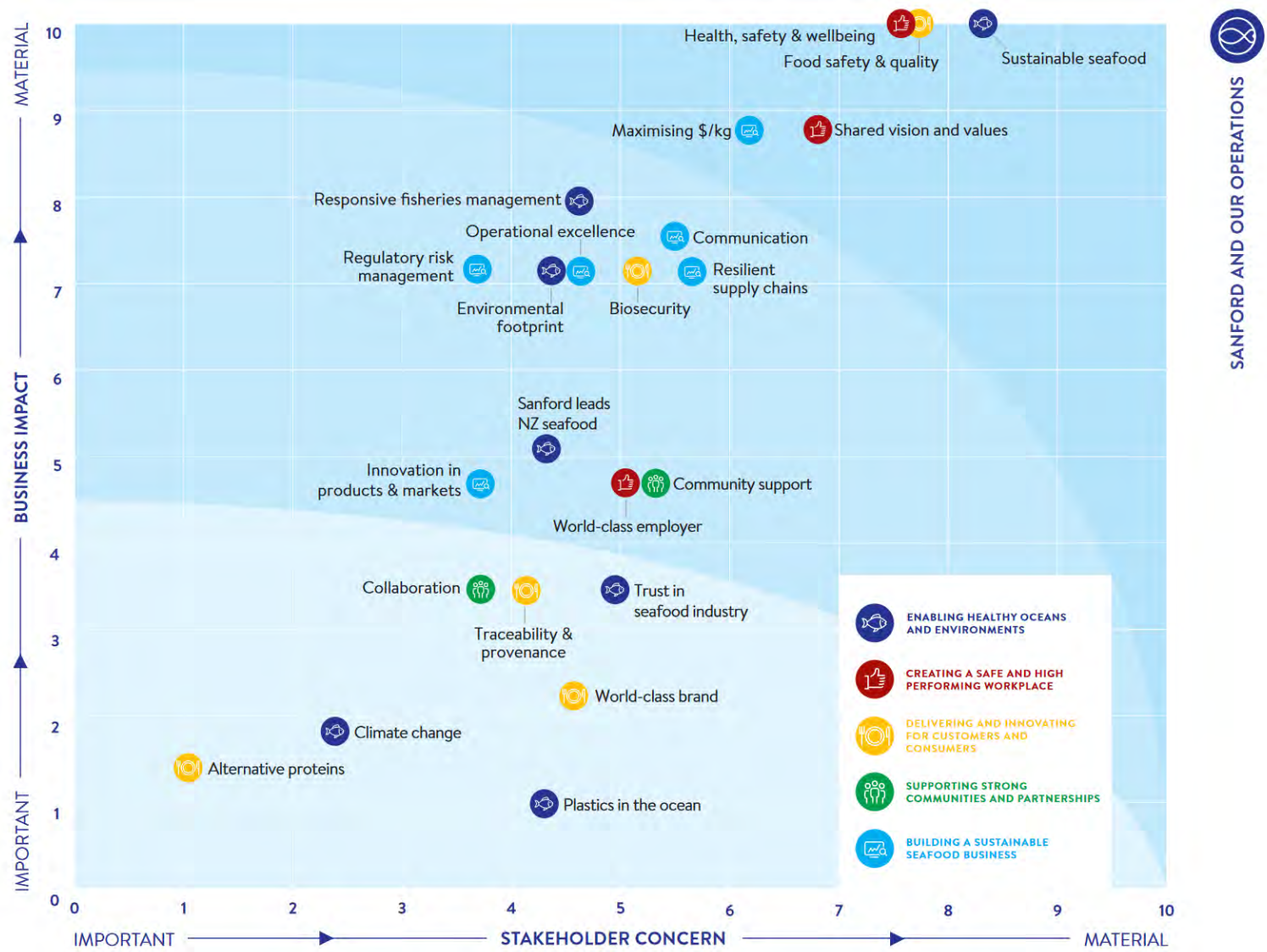
The 2020 review, partnering with thinkstep-anz and involving updated stakeholder engagement, resulted in a refreshed list of materiality issues. These issues are the ones we are currently focussed on and they will continue to be the focus in future periods.

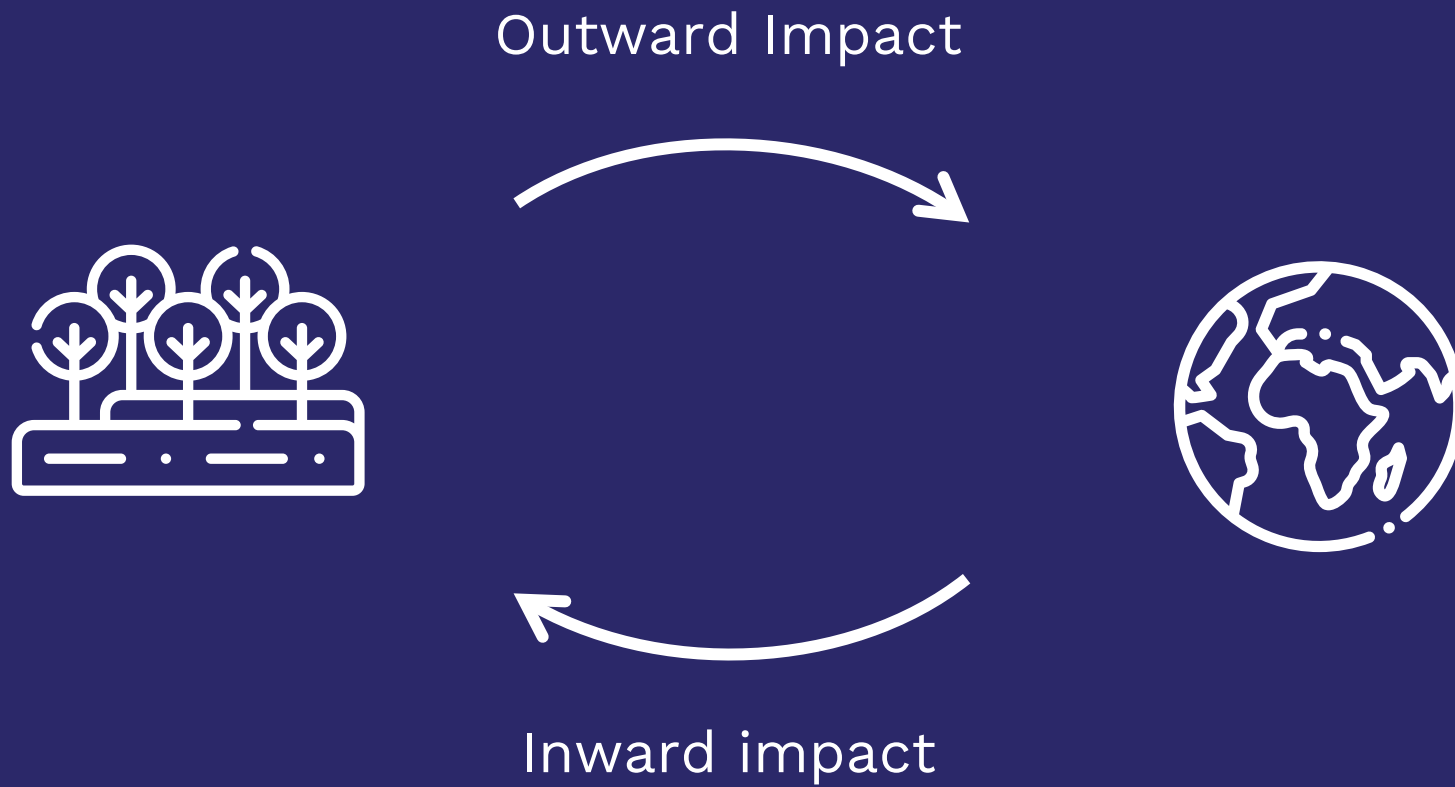


Materiality Issues list

	2016	2021
PEOPLE	Employment Health and Safety Workplace Stability	Employee Attraction, Development and Retention RSE Scheme Succession Planning Health and Safety Labour Practices Culture and Values Diversity and Inclusion Community
ENVIRONMENT	Water Use Carbon Water Quality Energy Use Weather and Climate Biodiversity Fruit Waste Refrigeration Soil Health	Water Management Carbon and Energy Use Weather and Climate Biodiversity Waste Ethical Supply Chain
MARKETPLACE	Supplier Requirements Spray Use and Residues Food Safety Consumer Preferences	Spray Use and Residues Food Quality and Safety Consumer Preferences Market Access and Risk Intellectual Property Innovation Legal Compliance
CORPORATE		Business Continuity Corporate Governance ESG Strategy and Communication Brand Awareness

Example: Sanford





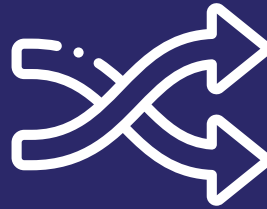
Taskforce for Climate related Financial Disclosures



TCFD is all about the financial impact
that climate has on a company...



Physical Risks



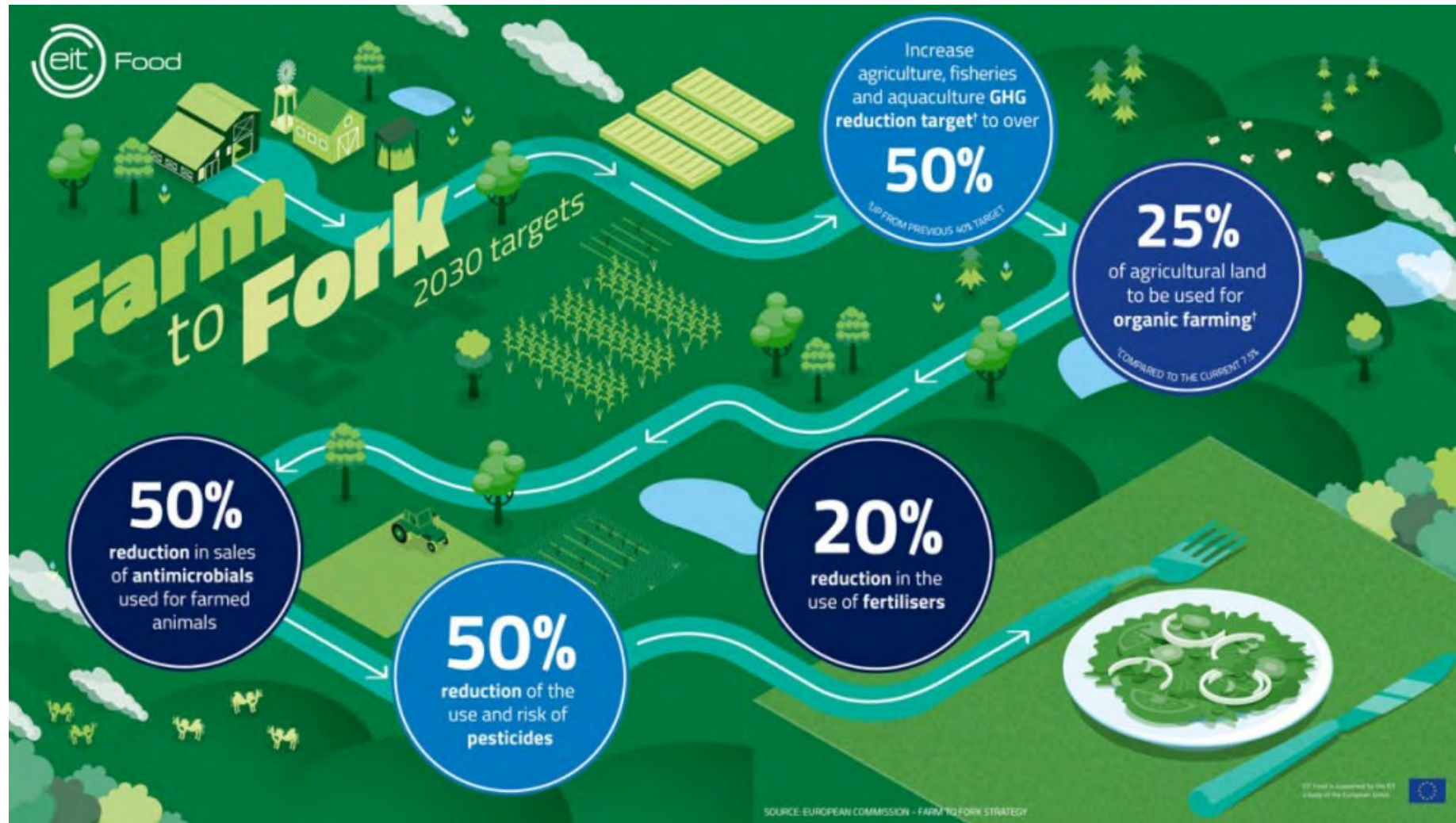
Transition Risks



Opportunities



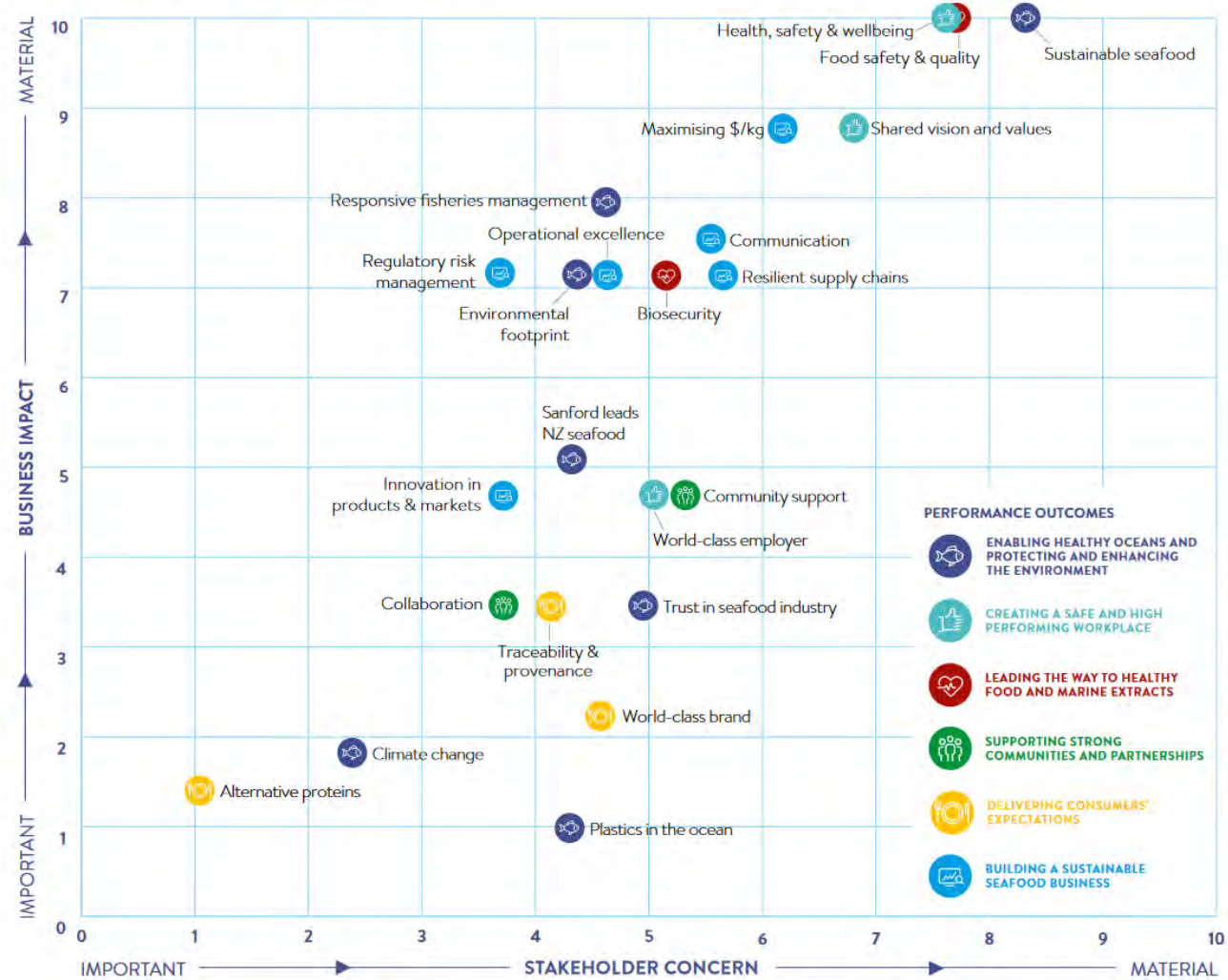
Apples are baking on branches and hosepipe bans hit millions as England falls into drought



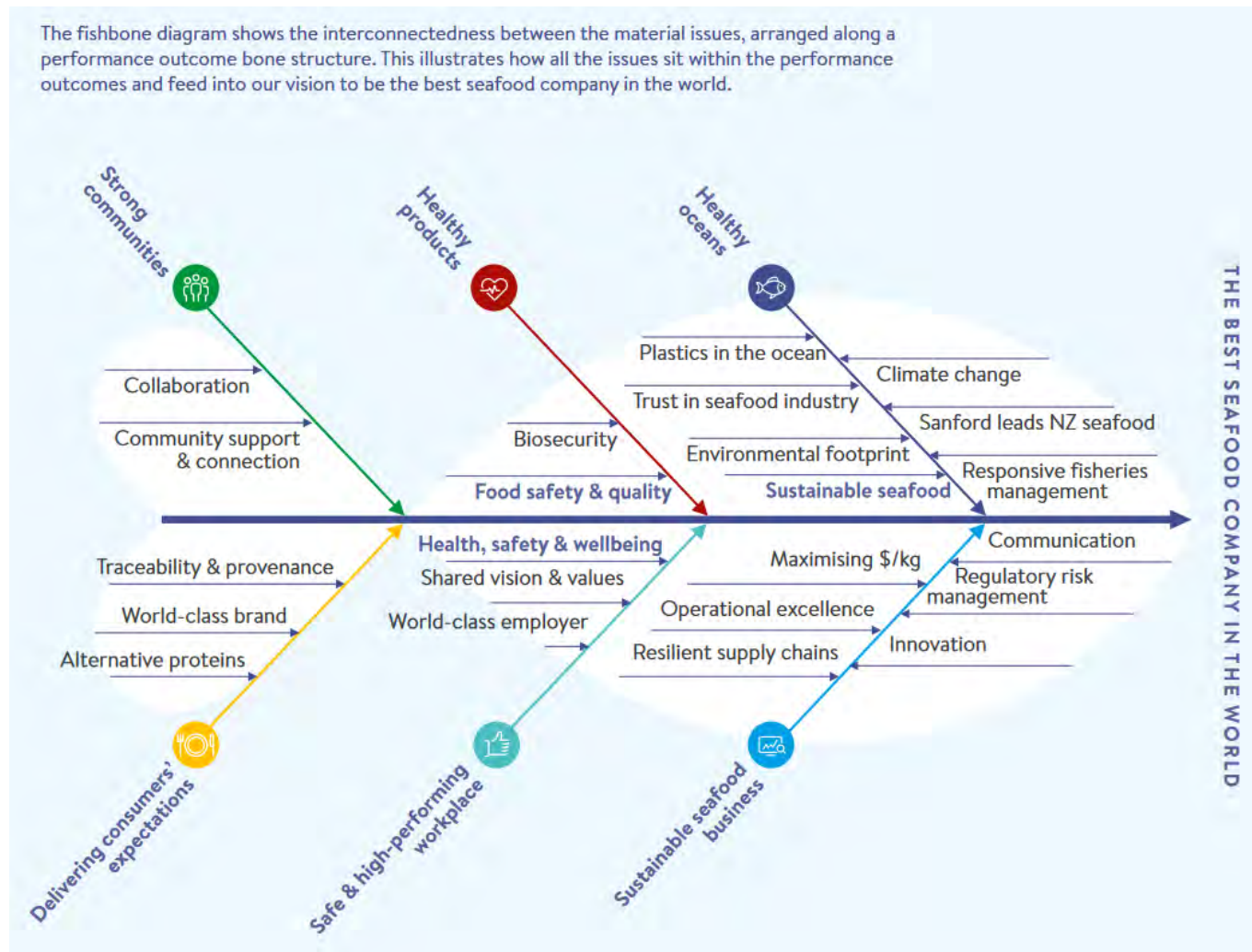
— Tell the story

Turn this...

FIGURE 1: Sanford materiality matrix for 2020



... into this



Environmental Product Declarations (EPDs)

Environmental Product Declaration



Italian Apples


 ASSOMELA
ASSOCIAZIONE ITALIANA PRODUTTORI FRUTTA

 EPD[®]
ENVIRONMENTAL PRODUCT DECLARATION

* 4 POs of the 11 associated to Assomela

Registration number S-P-00369	Date of publication: 2012/11/08 Date of validity: 2024/01/21	Date of revision: 2021/12/23 Version: 10	CPC Code 013 Friuts and nut Information related to 2019 harvest
Programme The International EPD [®] System www.environdec.com	Programme operator EPD International AB	This EPD has been developed in accordance with ISO 14025. An EPD should provide current information, and may be updated if conditions change. The stated validity is therefore subject to the continued registration and publication at www.environdec.com	








ENVIRONMENTAL PRODUCT DECLARATION OF ITALIAN APPLES



ASSOMELA

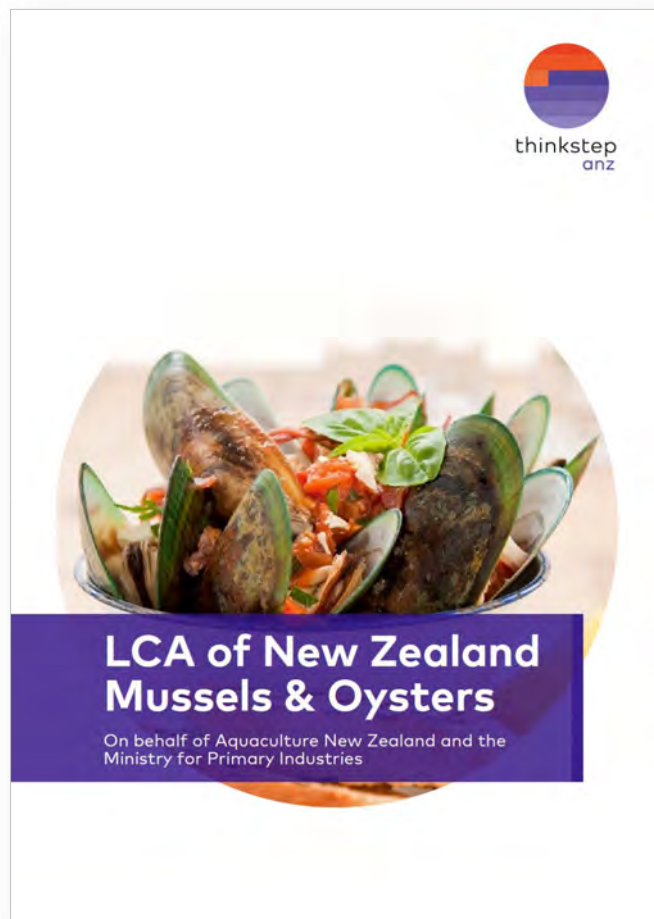
ASSOCIAZIONE ITALIANA PRODUTTORI FRUTTA

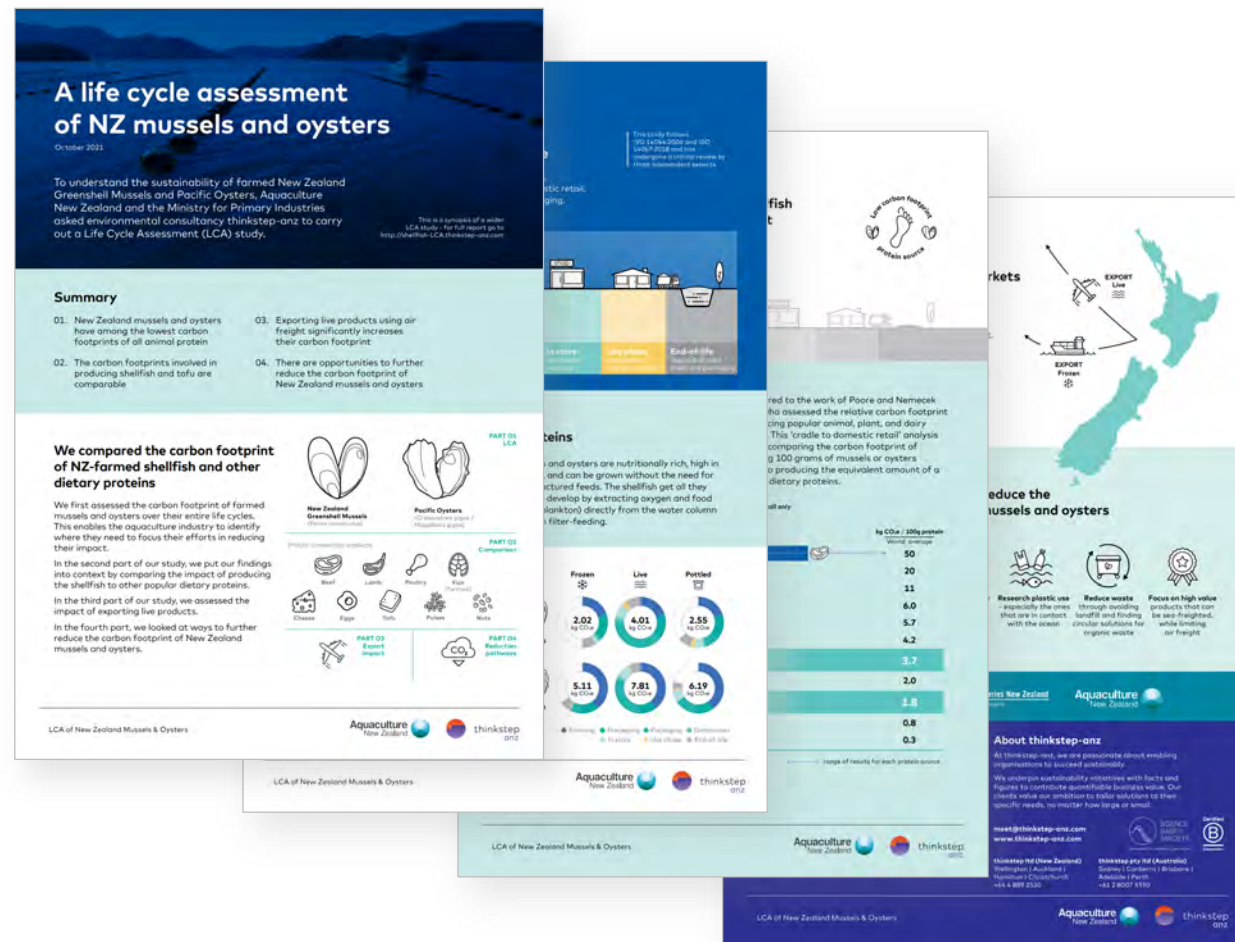
The environmental impacts

ENVIRONMENTAL IMPACT INDICATORS	UNIT OF MEASURE	UPSTREAM		CORE			DOWNSTREAM		TOTAL	
		 Agricultural input production	 Raw materials production	 Field phase	 Plant	 Packaging	 Distribution	 Packaging end of life		
Global Warming Potential (GWP)	fossil	kg CO ₂ eq	8,96E-03	1,05E-02	3,16E-02	4,51E-03	8,23E-03	5,95E-02	4,39E-05	1,23E-01
	biogenic	kg CO ₂ eq	4,67E-06	8,42E-05	0,00E+00	6,05E-05	1,85E-05	2,39E-06	6,34E-04	8,04E-04
	land use and land use change	kg CO ₂ eq	5,38E-06	5,75E-04	0,00E+00	2,22E-07	8,03E-06	4,90E-07	3,39E-10	5,89E-04
	TOTAL	kg CO ₂ eq	8,97E-03	1,11E-02	3,16E-02	4,57E-03	8,26E-03	5,95E-02	6,78E-04	1,25E-01
Acidification potential, AP		kg SO ₂ eq	6,59E-05	3,35E-05	6,51E-04	1,04E-05	5,67E-05	3,51E-04	1,95E-07	1,17E-03
Eutrophication potential, EP		kg PO ₄ eq	7,16E-06	1,41E-05	1,01E-03	1,47E-06	1,03E-05	4,26E-05	5,60E-07	1,09E-03
Photochemical oxidation potential, POP		kg NMVOC eq	3,70E-05	2,51E-05	3,52E-04	1,34E-05	2,86E-05	3,59E-04	4,55E-07	8,15E-04
Abiotic impoverishment potential - elements		kg Sb eq	1,56E-07	1,06E-09	0,00E+00	5,95E-11	2,64E-09	2,40E-09	4,00E-13	1,62E-07
Abiotic impoverishment potential - fossil fuels		MJ, net calorific value	4,87E-01	2,20E-01	0,00E+00	7,02E-02	2,49E-01	8,29E-01	1,62E-04	1,86E+00
Water scarcity		m ³ eq	2,45E+00	2,29E-01	0,00E+00	2,39E-05	4,48E-03	-1,88E-04	4,61E-03	2,69E+00

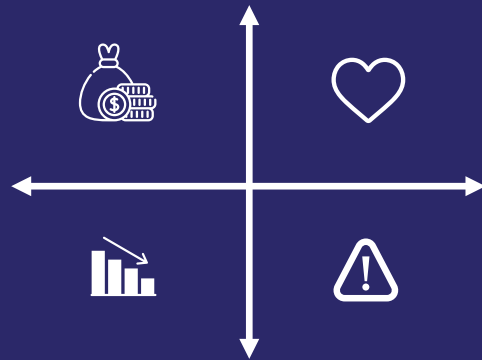
The values reported are the result of rounding. That is why the results might be slightly different from the sum of the individual components.

Life cycle assessment (LCA)

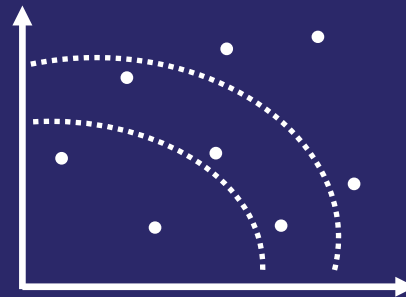




Business value



Priorities



Story



It doesn't have
to be perfect...

Get started!



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Sydney | Melbourne | Perth | Canberra | Adelaide



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