

FIRST CREDIT UNION 2018 GREENHOUSE GAS EMISSIONS INVENTORY

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“There’s one issue that will define the contours of this century more dramatically than any other, and that is the urgent threat of a changing climate.”
Barack Obama

Introduction

In 2019, First Credit Union (FCU) has set Sustainability as one of its strategic priorities. As the first step, FCU measured the greenhouse gas (GHG) emissions associated with their operations for the 2018 calendar year. This report summarizes the findings of this baseline GHG inventory and presents possible strategies to reduce First Credit’s emissions. Sherri Hartshorne and Tara Chernoff helped obtain the data for the inventory. Their help is greatly appreciated.

This baseline inventory takes a holistic look at FCU’s operations and highlights the greatest opportunities for emission reductions. Climate change is a critical challenge of our times and tracking operational greenhouse gas emissions is an important first step in reducing FCU’s organizational environmental footprint. In addition, reducing GHG emissions is almost always linked to other environmental and operational benefits such as reduced energy and materials use and improved operational efficiencies.

Many of the strategies presented will not only reduce FCU’s carbon footprint but also reduce operating costs. Some strategies are low or no-cost, some require small initial investment, and some are capital investment strategies such as LED lighting or solar PV. Capital strategies should be evaluated based on the resulting emission reduction as well as the business case, with metrics such as simple payback, net present value (NPV), and internal rate of return (IRR). Note that many energy- and emission-reducing capital projects, such as LED lighting, have a very attractive return on investment and will not only reduce energy use and greenhouse gas emissions but also improve the bottom line.

What is Included in the GHG Inventory?

The GHG emissions were measured in accordance with the GHG Protocol Corporate Standard using the operational control approach. The GHG Protocol was developed by the World Resources Institute and World Business Council for Sustainable Development and is the most widely-used standard for greenhouse gas accounting. The inventory included the following activities:

SCOPE 1 (DIRECT EMISSIONS)

This scope includes direct emissions from company facilities and company vehicles. Natural gas used for building heating and fuel for community cruisers were included under Scope 1.

SCOPE 2 (INDIRECT EMISSIONS)

This scope includes purchased electricity. Electricity use doesn't generate emissions in the company buildings directly, but it has upstream emissions from electricity generation which is what is being measured. BC Hydro electricity usage was included under Scope 2.

SCOPE 3 (INDIRECT, OPTIONAL TO MEASURE)

Scope 3 can include any other emissions indirectly related to FCU's operations. Under the GHG Protocol, Scope 3 activities are optional to include, but the best practice is to include relevant and significant emission sources. Staff commuting, air travel, reimbursed mileage, paper use, and waste were measured under Scope 3 for FCU.

How GHG Emissions Are Calculated

The process of calculating GHG emissions is quite straightforward. First, an inventory boundary is selected. In other words, decisions are made on what activities will be included in the inventory. Some activities are mandatory to be measured (e.g. company vehicles), and some are optional (e.g. staff commuting). Once the inventory boundary is set, operational data is collected for the chosen inventory year. This includes things like utility bills, fuel bills, paper purchases, waste disposal records, air travel records, and completion of a staff commuting survey. The data is then aggregated and converted into tonnes of CO₂e using well-established conversion factors referred to as emission factors. For example, there are factors for emissions for every kWh of electricity used, litre of gasoline consumed in a vehicle, or kilometer flown in an airplane. Most of the emission factors used for this report were from the *2018 BC Methodological Guidance for Quantifying Greenhouse Gas Emissions* developed by the BC Ministry of Environment and Climate Change Strategy. A full list of emission factors used along with all the data and calculations are included in the accompanying Excel file. The GHG emissions are measured in tCO₂e (tonnes CO₂ equivalent). This unit is explained in more detail below.

What is a tonne of CO₂e?

Carbon dioxide is the most common greenhouse gas, but there are other gasses that contribute to climate change. One example of such a gas is methane. Methane is produced, for example, when waste decomposes in a landfill. Methane is a powerful greenhouse gas, 25 times more powerful than carbon dioxide. This means that a release of one tonne of methane is equivalent to 25 tonnes of carbon dioxide, or 25 tonnes of CO₂e. Tonnes of carbon dioxide equivalent are used to convert the effects of all greenhouse gasses to one “common denominator” - metric tonne of carbon dioxide equivalent (tCO₂e).



Figure 1: Illustrations of what one tonne of carbon dioxide looks like as a gas-filled balloon (from carbonvisuals.com). For reference, an average North American car creates about 5 tonnes of carbon dioxide per year.

GHG Emissions Summary

The total GHG emissions in 2018 were 118 tCO₂e, with most emissions coming from the top four sources: staff commuting, paper use, natural gas use, and air travel. Each of the emission sources is discussed in more details below starting with the biggest emission sources. Figure 2 below presents some equivalencies to help visualize the total emissions.

Total Emissions (tCO₂e):

118

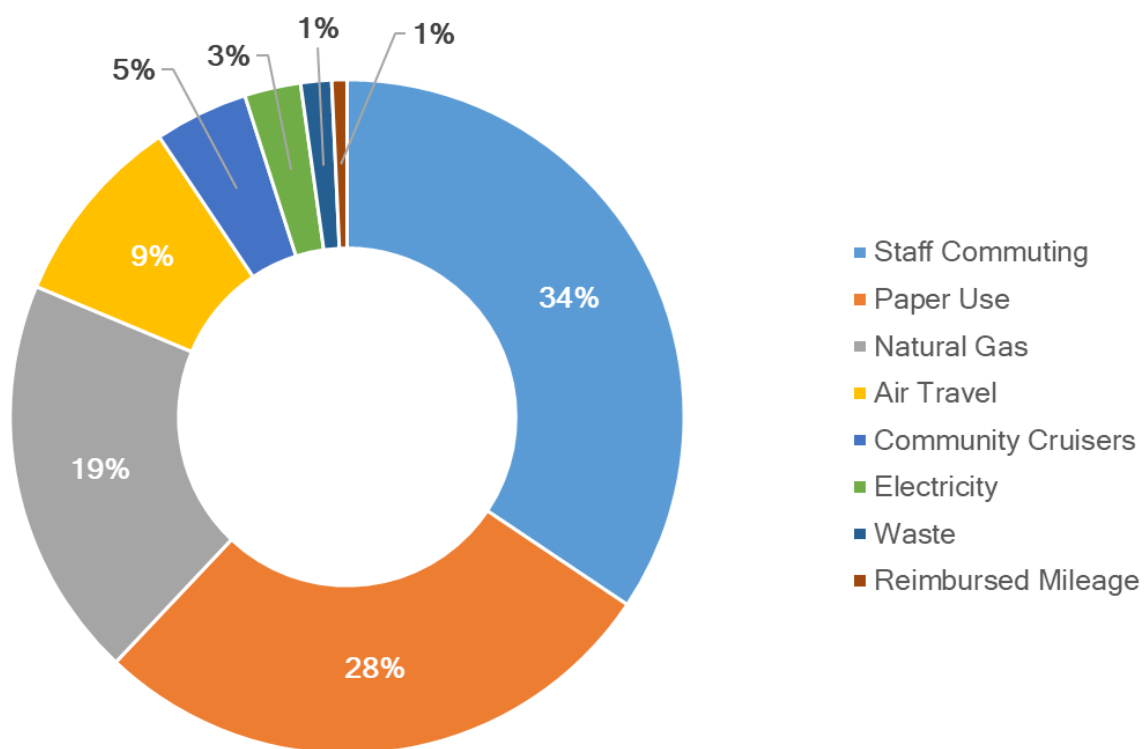


Figure 2: FCU's carbon footprint for 2018 is equivalent to the following emissions (from the US EPA GHG Equivalencies Calculator)

CO₂ emissions from



Greenhouse gas emissions avoided by



Carbon sequestered by



Staff Commuting

Staff commuting emissions were measured through an online survey. Most of the employees (92%) drive to work.

Total Emissions (tCO₂e):

40.6

Employees Commuting by Car:

92%

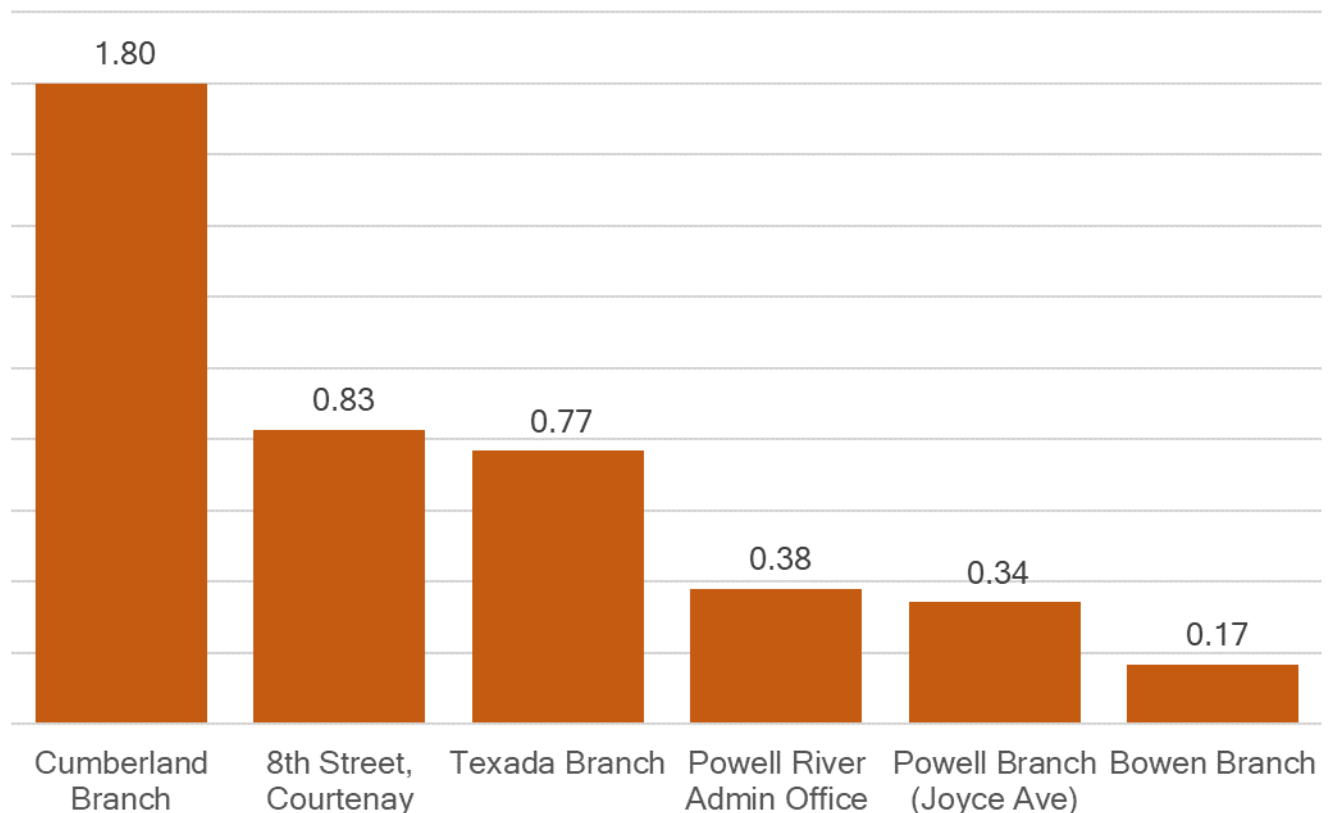
Total Kilometers Driven:

154,621

Total Kilometers by Bike/Walking:

2,106

Commuting Emissions per Employee by Branch
(tCO₂e/employee)



Reducing Commuting Emissions

Strategies to reduce commuting emissions include the following:

- **PARTICIPATE IN A BIKE TO WORK WEEK**
Join the provincial Bike to Work week as an organization. The program's website has a wealth of resources, posters to help you promote the program, and a system for staff to log their rides: <https://www.biketowork.ca/>
- **PROVIDE BIKING FACILITIES**
To encourage staff to ride to work, ask them what amenities they need to make biking easier (e.g. safe bike parking, change rooms, showers).
- **COMPANY VEHICLE FOR BUSINESS TRAVEL DURING THE DAY**
Some employees may be driving to work because they need their vehicle to go to meetings (one employee specifically indicated this as a reason for driving on the commuting survey). Consider making a company vehicle available for that purpose so that staff can bike or walk to work.
- **COMPANY BICYCLE**
Another idea is to have a company bicycle or e-bike available for trips during the day. There are now covered e-bike models that resemble a smart car which can work well for our rainy climate. This may seem a bit "out there" but in fact company bicycles are gaining momentum. For example, Capital Regional District recently purchased a fleet of branded e-bikes for their staff to do site visits in the region. They currently have a wait list of employees wanting to join the e-bike pilot - that is how popular it has been.
- **ALLOW EMPLOYEES TO WORK FROM HOME**
Allowing employees to work from home one or two days a week can improve job satisfaction, productivity, and employee retention¹ in addition to reducing emissions.

¹ <https://www.inc.com/scott-mautz/a-2-year-stanford-study-shows-astonishing-productivity-boost-of-working-from-home.html>

Paper Use

Total Emissions (tCO₂e):

31.4

Sheets of Copy Paper (Internal)²:

361,500

Sheets of Paper (Symcor)³:

142,579

Envelopes (Symcor):

72,382

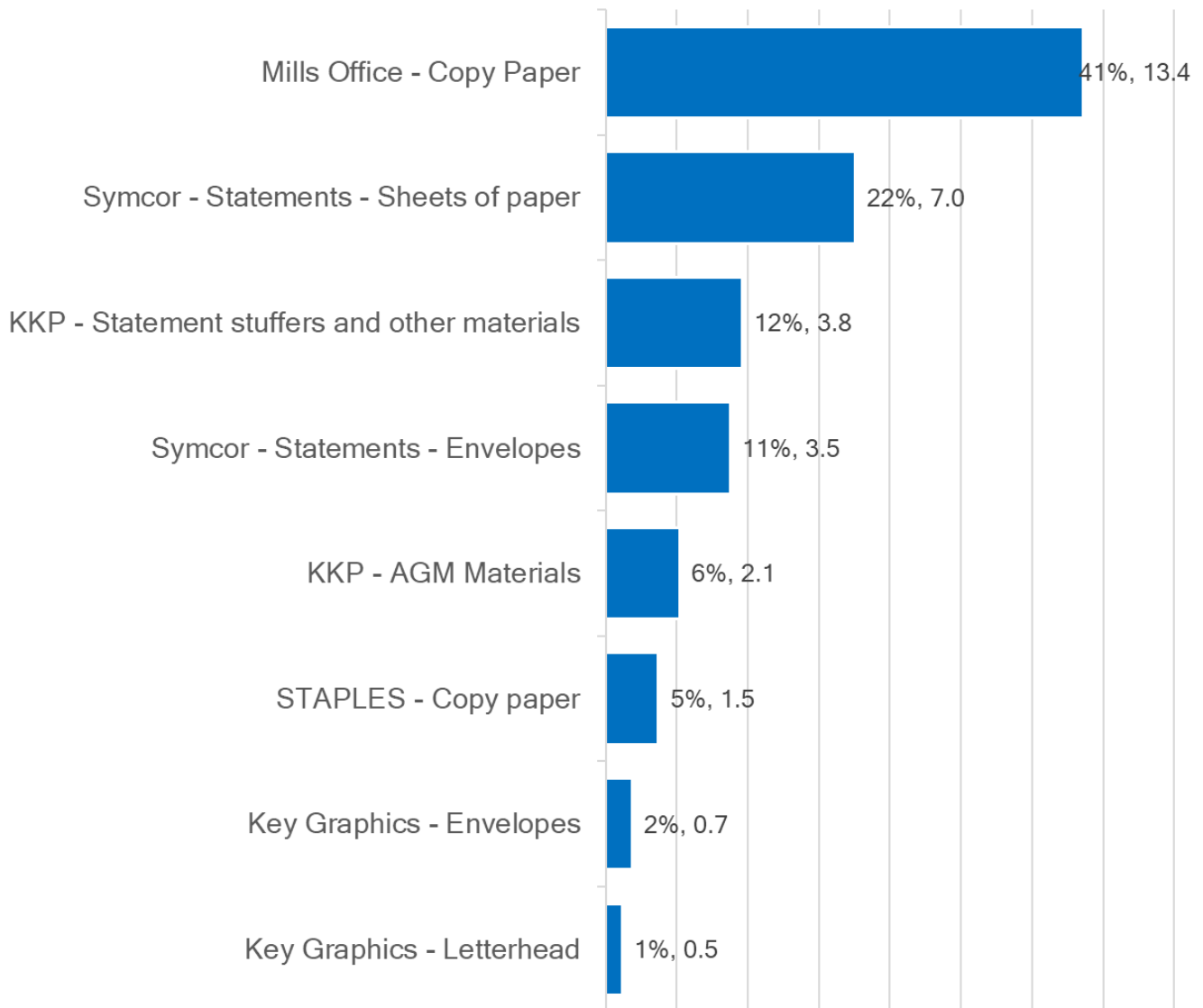
Paper emissions are emissions associated with manufacturing the paper used. While FCU does not directly generate those emissions, they are indirectly attributed to FCU's operations as the organization purchases and uses the paper.

Paper inventory included multiple paper uses: copy paper purchased from Staples for the Powell River admin office, Symcor statements and envelopes paper, Key Graphics letterhead and envelopes, copy paper purchased from Mills Office for all offices, as well as statement stuffers and other materials and AGM materials printed by KKP.

Most of the paper used had zero or low recycled content: Mills Office was 0%, Symcor 0%, KKP 10%, and Staples 0%. Using recycled paper would significantly (by over 50%) reduce FCU's paper emissions.

² Includes Mills Office and Staples copy paper

³ This includes all the paper for mailouts (forms etc.); the vast majority is standard letter size 8.5x11 sheets with a few 8.5x14 (legal size) sheets

Emissions by Paper Type and Supplier (% total, tCO₂e)

Reducing Paper Emissions

Strategies to reduce paper emissions include the following:

- **LANCH A “THINK BEFORE YOU PRINT” CAMPAIGN**
Place posters near shared printers to remind staff of the environmental benefits of reducing unnecessary printing

➤ **PRINT DOUBLE-SIDED**

This simple strategy can reduce your paper use by a half. While some documents may require single-sided printing, there are likely many cases where a double-sided print would work. If you think most in-office printing should be double-sided, consider setting it as the default option on all the printers.

➤ **PAPERLESS STATEMENTS**

Continue encouraging customers to transition to electronic statements.

➤ **USE RECYCLED PAPER**

Talk to your suppliers about recycled paper options. Switching from 0% recycled to 100% recycled will reduce your paper emissions by over 50%.

➤ **CONSIDER WHEAT STRAW OR SUGARCANE PAPER**

Ask your suppliers about wheat straw or sugarcane paper. Paper made with wheat straw or sugarcane agricultural byproducts has a similar emissions reduction benefit to 100% recycled wood fiber and can be less expensive. Canopy EcoPaper Database has extensive information on various paper brands and their environmental attributes:

<http://epd.canopyplanet.org/>

Natural Gas

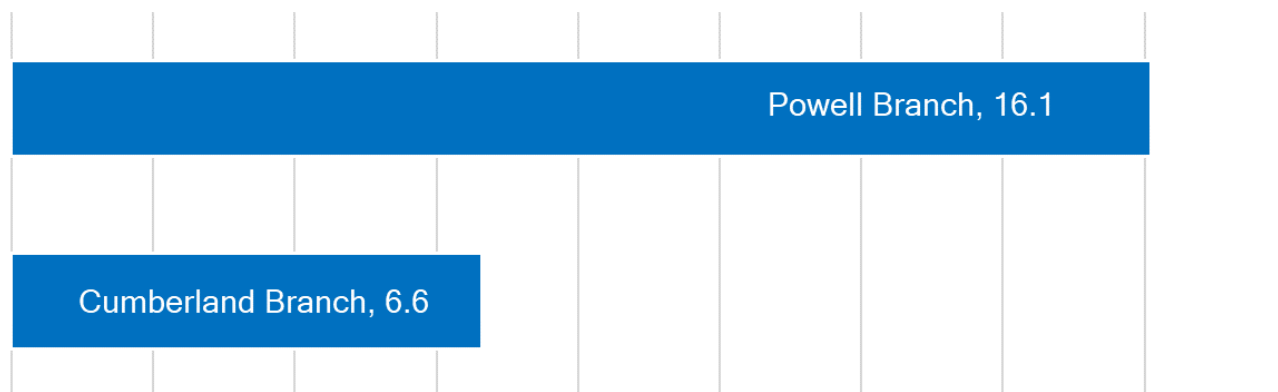
Total Emissions (tCO₂e):

23

Cost:

\$4,647

Natural Gas Emissions by Branch (tCO₂e)



Only two FCU locations use natural gas for heating - Powell Branch and Cumberland Branch. Emissions from natural gas were calculated based on the exact usage of gas at these two locations. The data was obtained from the FortisBC online account.

Note that natural gas emissions are much higher than electricity emissions. This is because natural gas is a fossil fuel and electricity in BC is primarily hydro and low-carbon. Switching from natural gas to electric heat pumps is one of the main strategies that can dramatically (by over 90%) reduce heating emissions.

Reducing Natural Gas Emissions

There are many ways to reduce natural gas emissions, starting from low and no-cost strategies like programmable thermostats to capital upgrades like switching from natural gas to electric heat pumps.

➤ PROGRAMMABLE THERMOSTATS

Programmable thermostats are one of the easiest, low-cost ways to significantly reduce heating emissions and costs. A programmable thermostat can be purchased for under \$70. It should be set to reduce or turn off the heat when the building is unoccupied - on weekends and at night. It can be programmed to turn the heat on one hour before the start of the work day, so the temperature is comfortable when staff arrive.

➤ REDUCING HOT WATER TEMPERATURE

Turning down hot water temperature is a simple way to reduce gas usage. Open the hot water tap in your building. Does the water need to be this hot for tasks like hand washing and lunch rooms use? If the answer is no, reduce the hot water temperature setting.

➤ INSULATE HOT WATER PIPES & TANKS

Uninsulated or poorly insulated pipes and hot water tanks waste energy. Simple pipe insulation or hot water tank blanket will reduce the heat loss and therefore natural gas use. FortisBC offers rebates for pipe & tank insulation:

<https://www.fortisbc.com/rebates/business/pipe-and-tank-insulation-rebates>

➤ UPGRADING TO ELECTRIC HEAT PUMPS

When replacing old gas heating systems, consider upgrading to an electric heat pump system. Electric heat pumps reduce emissions dramatically (by over 90%) compared to a gas system, because you switch from natural gas - a fossil fuel - to clean electricity. There are currently provincial incentives for converting to heat pumps from fossil fuels. Check EfficiencyBC website for the most up-to-date incentive information:

<https://efficiencybc.ca/>

➤ PURCHASING RENEWABLE NATURAL GAS (RNG)

FortisBC currently allows customers to sign up for RNG. While it has a small additional cost, it is a good way to demonstrate your organization's commitment to renewable energy. By purchasing RNG, you are supporting projects that recover biogas from decomposing organic waste, like the Fraser Valley Biogas. RNG is carbon neutral. To learn more, visit <https://www.fortisbc.com/services/sustainable-energy-options/renewable-natural-gas>

Air Travel

Total Emissions (tCO₂e):

10.9

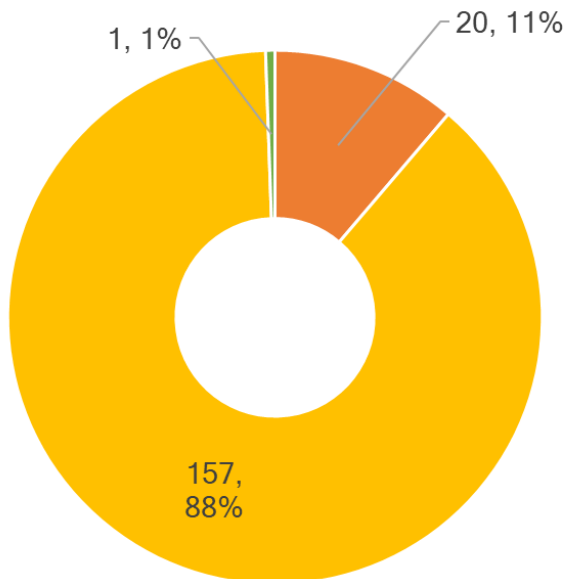
Cost:

~\$37,100

Total Number of Flights (one-way):

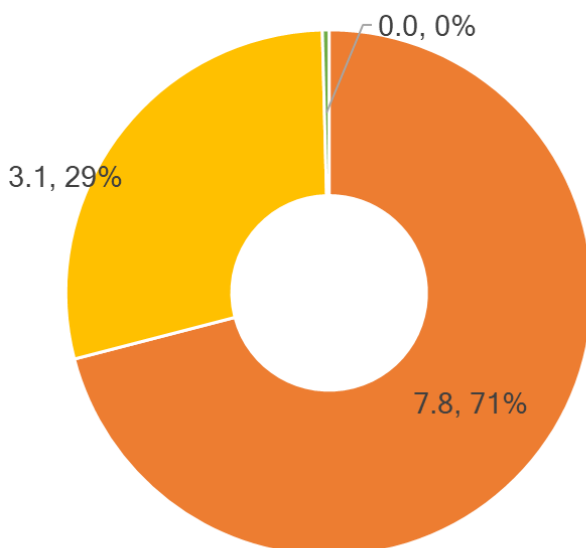
178

of trips (one-way, % of total)



- LONG (>1108 km one way)
- SHORT (<463 km one way)
- MEDIUM (between 463 and 1108)

Emissions (tCO₂e, % of total)



- LONG (>1108 km one way)
- SHORT (<463 km one way)
- MEDIUM (between 463 and 1108)

Business air travel information came from two sources. Information on flights booked through Powell River Cruise & Travel was provided by Viv Watson, and flights not booked through Viv's agency were provided by Sherri Hartshorne.

The majority of the flights were between Powell River and Vancouver (152 out of 178), however they represent only about 20% of emissions as they are very short. These flights are considered short-haul (one-way distance is under 463km). Only about 10% of the trips were long-haul (one-way distance over 1,108 km), but these longer trips are responsible for over 70% of GHG emissions from air travel as shown on the charts.

Reducing Air Travel Emissions

Air travel can be unavoidable, and other than some simple and obvious strategies such as using videoconferencing, combining trips to the same area, and only travelling when necessary, there are not many ways air travel emissions can be reduced.

Because of how challenging it is to reduce air travel emissions this may be an area to consider carbon offsets. Many airlines now offer the option to offset your flight emissions when booking online by simply checking a box, or offsets can be purchased at the end of the year when flight emissions are calculated and added up. Offsets are sold in tonnes of CO₂e and should be matched to the total flight emissions.

RESOURCES:

- David Suzuki Foundation guidance on carbon offsets: <https://davidsuzuki.org/what-you-can-do/carbon-offsets/>
- Vancouver-based offset provider, Offsetters: <https://www.offsetters.ca/>

Community Cruisers

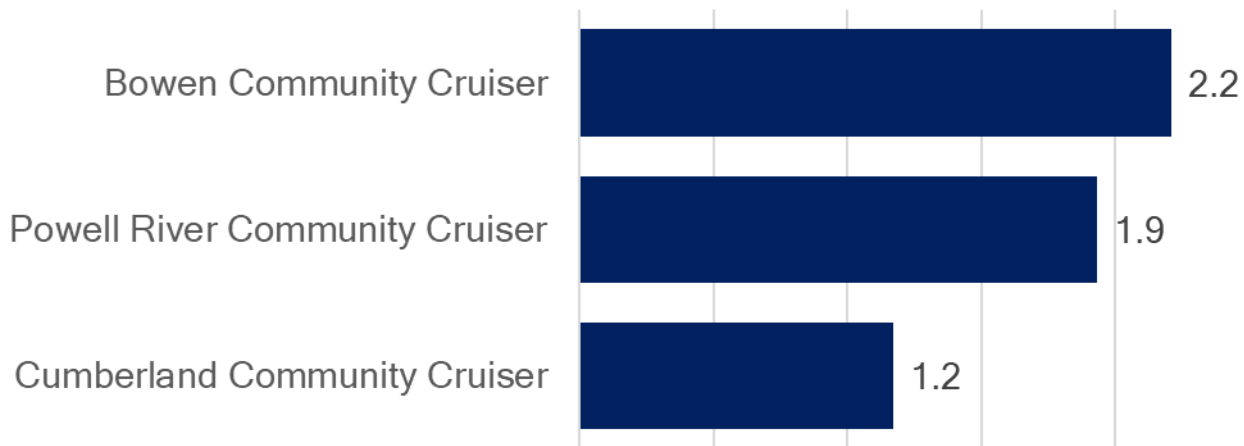
Total Emissions (tCO_{2e}):

5.3

Cost (Fuel):

\$3,211

Community Cruiser Emissions (tCO_{2e})



This category includes three company vehicles - community cruisers - for Powell Branch, Bowen Branch, and Cumberland Branch. Community cruisers gas purchases data was provided by Sherri Hartshorne. It was then converted to liters of gasoline using average monthly gasoline prices.

Reducing Community Cruiser Emissions

➤ CONSIDER ELECTRIC OR HYBRID

When the time comes to replace the vehicles, consider electric or hybrid models. While the upfront cost of electric is currently higher, the charging costs are minimal and it can actually save money over the lifetime of the vehicle, depending on its use. Vehicle

purchase can be looked at from a life cycle cost prospective. When reduced fuel and maintenance costs are accounted for, the net present value of the initial cost premium for EVs is often positive, making it a profitable investment

Currently, there are incentives of up to \$16,000 for purchasing an EV - a \$5,000 provincial incentive, a \$5,000 federal incentive, and an up to \$6,000 BC trade-in incentive for an old gas vehicle.

➤ **CONSIDER ALTERNATIVES**

Some organizations like the Capital Regional District regional government use branded electric bicycles as company vehicles with great success. Could it work for some FCU locations? When and if appropriate, consider an eye-catching covered e-bike like the PEBL: <http://www.better.bike/>.

➤ **UNUSUAL GREEN VEHICLES AS A MARKETING TOOL**

A Victoria IT company, Smart Dolphins, has gotten a great deal of attention with their branded electric smart cars outfitted with fins. Could an eye-catching green vehicle be a marketing tool for FCU too?



Figure 2 A Victoria-based IT company, Smart Dolphins, uses branded electric smart cars to attract attention to their brand.

Electricity

Total Emissions (tCO_{2e}):

3.2

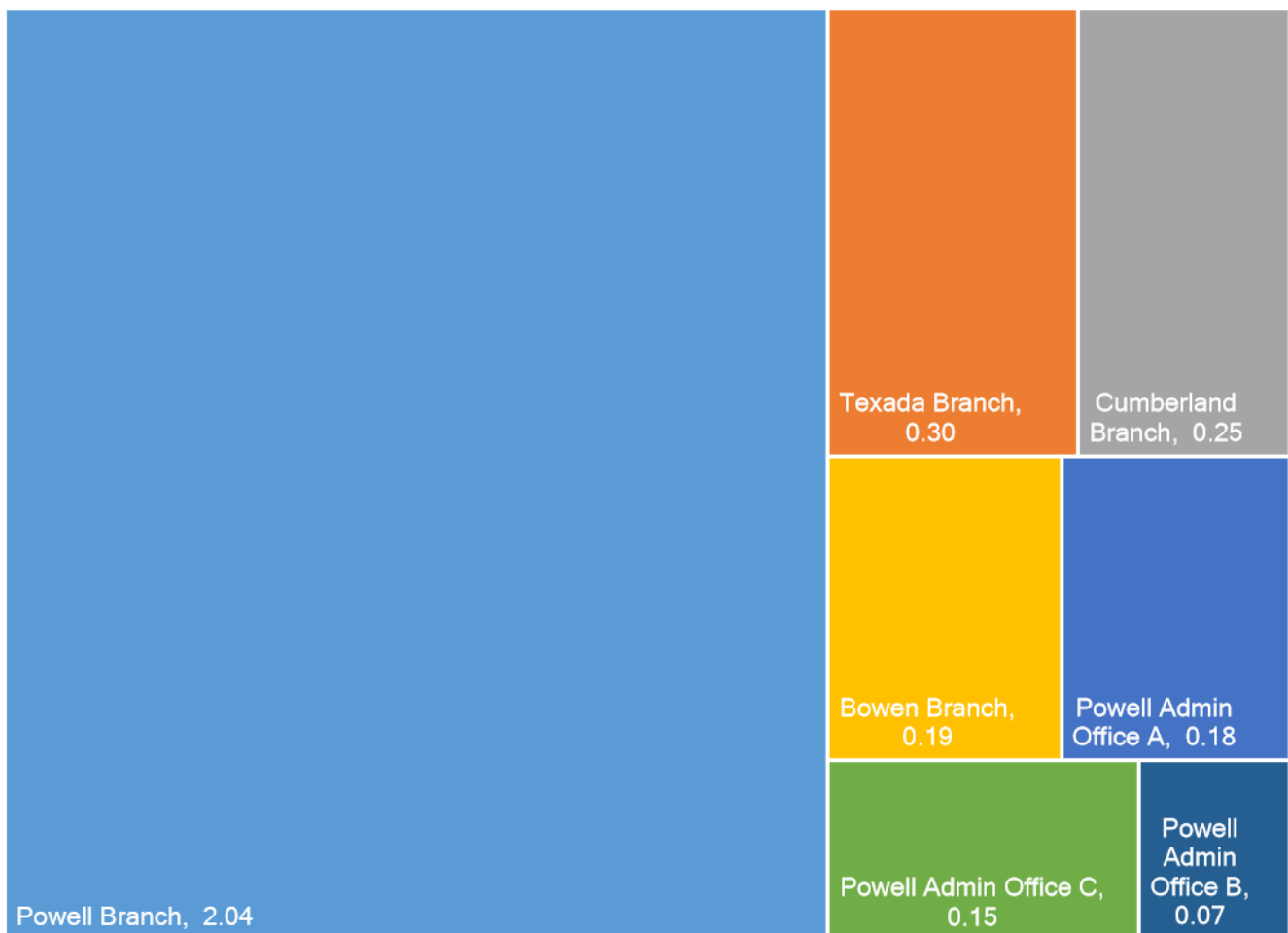
Cost:

\$37,694

Energy Use (kWh):

298,185

Electricity Emissions by Building (tCO_{2e})



This category measured electricity usage at all FCU locations using the data from BC Hydro online account system. While electricity use doesn't generate any emissions at FCU locations, there are emissions that BC Hydro generates in its operations in order to provide power to its customers. Indirectly, FCU is responsible for these emissions by purchasing and using the electricity. Electricity emissions are considered Scope 2 (indirect) under the GHG Protocol. While electricity in BC is relatively low in emissions (it is primarily hydro power), there are still emission reduction and significant cost-saving benefits to reducing its use.

Reducing Electricity Emissions

Strategies for reducing electricity emissions vary from simple low-hanging fruit behaviour changes such as turning lights off at the end of the day to larger capital projects like lighting retrofits and installation of solar panels. Capital energy-saving upgrades often offer excellent ROI, with internal rate of return (IRR) frequently exceeding 15%. Energy-efficiency focused engineering firms such as Prism Engineering or SES Consulting can provide the financial case analysis and help implement the retrofits. Here are some strategies FCU could pursue, starting with the low-hanging fruit:

- **“TURN IT OFF” CAMPAIGNS**
Ensure the lights are turned off during off hours and in unoccupied rooms such as meeting rooms, storage, and lunch rooms. BC Hydro has some posters that can be used as reminders, or FCU could create its own posters:
<https://www.bchydro.com/powersmart/business/resources/guides-posters.html>
- **SET COMPUTERS TO SLEEP MODE AT NIGHT**
Work with IT to ensure all computers go to energy-saving mode during off hours.
- **RUN AN OFFICE “ENERGY SAVING WEEK”**
Challenge employees to reduce the office power use for a week, then use the power savings to treat everyone to, for example, a celebratory lunch. This can be organized as a competition between offices too. New BC Hydro smart meters offer easy tracking - by logging into your BC Hydro account you can see the exact power use in nearly real time, making it easy to see the impact of the campaign and to update the employees on how they are doing during the energy saving week. This can be a very fun and engaging awareness campaign that can also result in substantial savings and create lasting energy-saving habits.
- **INSTALL MOTION SENSORS**
Rooms that are only used a few times a day, such as washrooms, meeting rooms, and storage spaces can benefit from a simple motion sensor to ensure the lights are off when the room is not in use.

➤ **RETROFIT LIGHTS WITH LED**

LED lights use a fraction of the power of fluorescents and have other benefits: LEDs don't flicker or hum, creating a better environment for both employees and visitors. Upgrading to LED also has a strong financial benefit. Depending on the current lighting type, the payback for the upgrade can be as short as a few years. Even for modern T8 fluorescents, upgrading to LED can result in payback of about 8 years and IRR (internal rate of return) of over 13%, making it a very profitable investment.

➤ **PROGRAMMABLE THERMOSTATS**

Most FCU locations, with the exception of Powell Branch and Cumberland Branch, have electric heat. An easy and low-cost way to reduce electricity use at those locations is to install programmable thermostats, allowing for the heat to be turned low during the nights and weekends. Programmable thermostats can be set to turn on the heat one hour before staff arrive to make sure the temperature is already comfortable at the start of the work day. The temperature can then be turned down one hour before the end of the work day as the space will remain warm for long enough after the heat is turned off.

➤ **SOLAR PANELS**

In BC, solar panels currently has a payback of about 20 years, but the solar panel prices are going down every year, while the BC Hydro rates are going up, making solar PV more and more viable every year.

➤ **RENEWABLE ENERGY CERTIFICATES (RECS)**

This strategy doesn't offer cost savings but can be a tool to support renewable energy development as well as communicate the organization's commitment to sustainability internally and to the public. RECs are environmental attributes that are created when renewable energy is generated and can be purchased as a way to support clean energy production. Bullfrog Power is one of Canada's most well-known REC providers (see <https://www.bullfrogpower.com> for more details).

Waste

Total Emissions (tCO₂e):

1.8

Cost:

\$717

Total Weight of Landfilled Waste (lb):

7,187

GHG emissions from waste are emissions that are created when garbage is deposited in a landfill and its decomposition generates methane - a powerful greenhouse gas. Note that this category includes landfilled waste for Powell Branch and Powell Admin Offices only - this data (exact weight of waste) was available from Sunshine Disposal. For other branches, no weights were available, and they were not included in the measurement.

Reducing Waste Emissions

➤ INTRODUCE COMPOSTING

Composting is one of the most effective ways to reduce waste going to landfill because a large portion of landfilled waste is usually organic. In addition, organic waste going to the landfill produces methane as it decomposes. Methane is a very powerful greenhouse gas - 25 times more powerful in terms of warming our climate than carbon dioxide.

➤ IMPROVE RECYCLING

Are there any materials currently going in the garbage bin that can be recycled? Take a look at what is in the waste bin and see if these materials are accepted at the recycling depot.

➤ INTRODUCE REUSABLE CUPS

Purchase reusable branded coffee mugs for each employee. You could also print the employee's name on the mug. Encourage employees to use these mugs for runs to the

local coffee shop.

➤ **ASK SUPPLIERS TO REDUCE PACKAGING**

Ask caterers and other suppliers if they can use reusable products such as coffee mugs and plates instead of disposables.

➤ **CREATE A CENTRAL RECYCLING STATION**

Consider removing garbage bins from underneath the desks. Instead, set up a centralized recycling station. This will discourage staff from simply putting everything in the garbage bin under their desk.

➤ **GOOD LABELING**

There is often confusion around what goes where when it comes to recycling. For example, where does the coffee lid go? What about the cup? Make sure your labels are clear. Another good way to clear up confusion is to pin common items on a board above the bin so it's very easy to see where they belong.

➤ **“NOT SURE” BIN**

Set up a “not sure” bin where people can put items they are confused about. See what is going in the bin and improve your signage accordingly.

Reimbursed Mileage

Total Emissions (tCO_{2e}):

0.9

Cost:

\$1,982

Total Kilometers Reimbursed:

3,932

Reimbursed mileage distance in kilometers and the associated cost data was provided by Sherri Hartshorne. GHG emissions were calculated using the emission factor per kilometer for an average gas car.

Reducing Reimbursed Mileage Emissions

Some organizations, like the Capital Regional District local government, are using company e-bikes as alternative to company vehicles that employees can use to travel to meetings during the work day. Offering transportation options other than using personal vehicle also allows employees to choose to take a bus or walk/bike to work. One FCU employee specifically indicated in the commuting survey that they are currently driving to work because they need their car for meetings. Where applicable, transit passes or a company car share membership can be provided to employees as an alternative to using their personal car. A Victoria-based IT company, Smart Dolphins, leased company electric smart cars for employee travel during the day.

Setting Emission Reduction Goals

Many organizations have set emission reduction goals to help focus their emission reduction efforts. Emission reduction goals can be absolute and intensity-based. For example, an absolute target may look like this: “Reduce corporate GHG emissions by 30% from 2018 level by the year 2025”. An intensity-based target takes into account company growth. An example of intensity-based target would be “Reduce emissions per car manufactured by 20% from 2010 levels by 2020”.

For FCU, emissions are not tied strongly to production or other output, and a simple absolute target would be appropriate. Based on the latest report from the IPCC (UN Intergovernmental Panel on Climate Change), in order to keep warming to 1.5 °C, global emissions must be reduced by 45 percent from 2010 levels by 2030 and become near net-zero by 2050. This simple science-based target can be adopted to guide the organizational decision making on emission reductions.

Some organizations like the Capital Regional District have adopted even more ambitious targets - in the recent CRD climate emergency declaration the region committed to becoming carbon neutral by 2030. This target applies to the entire region, not just CRD corporate operations. As another example of climate leadership, Vancity Credit Union has been carbon-neutral since 2007, and TD Bank has been carbon-neutral since 2010. This was achieved through a combination of emission reduction initiatives and carbon offset purchases.

RESOURCES:

- Science-based emission reduction targets for businesses:
<https://sciencebasedtargets.org/>
- Vancity carbon neutrality:
<https://www.vancity.com/AboutVancity/VisionAndValues/ValuesBasedBanking/EnvironmentalSustainability/VancityIsCarbonNeutral/>

Powell River Branch Renovation

Renovations are a great opportunity to reduce emissions while at the same time improving the work environment and reducing the building's operating costs. Be sure to communicate to your architect or renovation contractor that you are interested in reducing energy use and carbon emissions. Here are some strategies that can be considered during the renovations process:

- Electric heat pump heating system instead of a natural gas system. This will reduce emissions dramatically (by over 90%) by transitioning from natural gas - a fossil fuel - to clean electricity;
- Better windows and insulation (if windows are being replaced, consider triple-pane windows if budget allows);
- Heat recovery ventilation;
- Building automation and DDC (direct digital controls). This allows for heat, ventilation and lighting to only be on when needed;
- Low-flow taps and toilets, energy-efficient appliances (e.g. Energy Star);
- Energy-efficient LED lighting and energy-saving lighting controls (e.g. motion sensors, dimmers);
- Demand-controlled ventilation (rooms can have CO₂ sensors that turn ventilation on only when the room is occupied; this is a great strategy for large, seldom-used spaces like a board room);
- Consider green building certifications such as LEED Gold if the scope of renovations allows.

RESOURCES:

- <https://efficiencybc.ca/> - rebates and incentives are available for commercial building renovations and new construction
- <https://www.cagbc.org/> - Canada Green Building Council

Next Steps

While this report outlines many practical ideas for emission reduction, implementation is, of course, the most important and necessary step. Within a busy organization, it can be challenging to allocate time to pursuing sustainability initiatives with staff working on these strategies off the side of their desks. Sustainability can easily become an “important, not urgent” task that rarely gets attention. Therefore, it is very important to create processes to ensure the action is being taken and have specific staff dedicated to the task of reducing emissions. Here are some suggestions on how to get things moving:

- Create a “Green Team” that meets weekly or every two weeks at the main branch or one team for each branch. There are likely staff members who are interested in sustainability and would enjoy being able to contribute to positive change in their work place.
- Regularly update staff on sustainability actions taken through an internal newsletter or other means. Invite input from other staff members who are not on the green team to provide ideas on what actions can be pursued next. One way to do this is to have a physical “Green Ideas” box where staff can put their ideas. The box can also be made available to visitors coming to branches.
- Recognize and award staff members that champion and implement sustainability initiatives.
- Make it fun by creating a competition between branches (for example, on which branch can reduce electricity use the most over one week - see Electricity section for more details).
- Embed sustainability actions in ongoing reporting; if possible, measure emissions annually and track and report progress internally and externally.
- When a strategy is successfully implemented, be sure to share the success internally and, if appropriate, externally.

Conclusion

This report sets the baseline for FCU's greenhouse gas emissions for 2018, highlights the highest emission sources (staff commuting, paper use, and natural gas use) and lays out practical emission reduction strategies that will not only reduce emissions but also cut operating costs. Sustainability action can serve as an employee engagement tool and has the potential to attract new members as more and more people today look for sustainable products and services and want to work for organizations with strong sustainability mandates. This report can serve as a springboard for sustainability and climate action at FCU.