

## Our Partnerships

CUA is passionate about changing the communities in which we operate for the better. We believe that real change starts with the well-being of our people and their families and connecting with and supporting the communities that sustain them. We believe in the power of personal commitment. Our approach to community support reflects these beliefs.

### Community Investment Program

CUA has a three-tiered, strategic community investment program ranging from philanthropic donations through to corporate sponsorships and partnerships. During 2007/08, CUA invested more than \$760,000 in helping to change the communities in which we operate for the better.

### Relationships Australia – A New National Partner

In 2008 CUA welcomed Relationships Australia as our national community partner in a three-year commitment to support the well-being of Australian families. Relationships Australia is the nation's premier expert on family health and well-being and leading provider of relationship focused services in the community. Our three-year partnership program titled *'Invest in Your Relationships – Add Value to Your Life'* arms Australians with the life skills and resources to affect positive, personal change by building better relationships for themselves and their families. [www.relationships.com.au](http://www.relationships.com.au).

### Credit Union Foundation Australia

Credit Union Foundation Australia (CUFA) is the development agency for the Australian credit union movement. With the mission of empowering communities through access to affordable financial services, CUFA partners with credit unions and other organisations in Australia and overseas to promote financial and social well-being in communities right around the globe. CUA is CUFA's largest financial contributor in Australia.

### Golden Circle School Fun Run

CUA is a national sponsor of the Golden Circle School Fun Run program which offers schools around Australia a healthy fundraising alternative to the traditional chocolate and junk food drives. As well as raising vital funds for school equipment and resources, the students can win exciting prizes as an incentive to boost their sponsorship efforts. Over 1,200 schools across the nation are currently involved in the program.

### Montrose Access

Montrose Access helps children and young adults with disabilities to reach their maximum potential in life. CUA's commitment assisted in the purchasing of desperately sought equipment for the organisation's loan out pool. We also provided funds for the highly valued parents' pamper days aimed at reducing the impact of living in a household with a child with a disability.

### Panthers on the Prowl

An initiative of the Penrith Panthers Rugby League Club, this program supports children at risk of disengaging from school by helping to build resilience, confidence, problem-solving skills and positive relationships. Attended by Panthers team players and supported by CUA staff, the program provides a classroom equipped with computers, printers and photocopies supplied by CUA and located at CUA Stadium, Penrith.

### Pets in Crisis

Pets in Crisis is a unique partnership between RSPCA, dvconnect domestic violence service and CUA that arranges shelter for victims of domestic violence and their pets. CUA's commitment provides the salary for a full time special liaison coordinator within the RSPCA to manage these cases with the utmost privacy. During 2007/08 over 100 families accessed the service with 83 dogs, 41 cats and 31 birds, chickens, ducks and guinea pigs receiving a total of 2,721 days care.

### Volunteerism and Release Time

CUA recognises the individual values and interests of our employees and invites staff to personally commit to a charity or cause by providing one paid day of community service leave a year.

## Staff Fundraising, Merchandise Sales and Other Financial/In-kind Support

CUA supported a number of international, national and local organisations in 2008 through the sale of charity merchandise in branches, employee participation in community fundraising events as well as cash and in-kind donations.

- AMI Queensland
- Anthill Park Country Golf Club
- Bonbeach Football Club
- Bramble Bay Bowls Club
- Bravehearts
- Bribie Island Junior AFL Club
- Bundaberg Netball Association
- Chelsea Heights Netball Club
- Endeavour Foundation
- Eschol Park Soccer Club
- Flinders Public School
- Frankston Tennis Club
- Helensvale Masters Pat Whitfield Memorial Day
- Hervey Bay Golf Club
- Illawarra Senior College
- International Day of Peace Alliance
- Ipswich Breast Cancer Support Group
- Karuna Hospice Services
- Kokoda Challenge Association
- Leapfrog Ability
- Leukaemia Foundation
- Lotus Calisthenics
- Maitland Junior Soccer Club
- Make-A-Wish Australia
- Maryborough Golf Club
- Narre Warren Bowls Club
- National Breast Cancer Foundation
- Oxfam Australia
- Paralympian – Nicole Kullen
- Paul Stephens Cancer Council
- Redlands Netball Association
- Redlands Touch Association
- Roller Hawks Wheelchair Basketball
- RSPCA
- Safety House Association of Victoria
- Sandringham Football Club
- Sawtell Ladies Spring Golf Carnival
- St Columba's School, North Leichhardt
- St Gregory's College, Campbelltown
- St Paul's School, Bald Hills
- Sri Lanka Sports Association of Queensland
- The Disability Trust
- Toowoomba Hockey Association
- Tweed Heads Bowls Club
- Variety Children's Charity
- Victorian Lawn Bowls Association
- Werribee State High School
- Wollongong Women's Expo
- World Council of Credit Unions

### Product Donation Supporting Women

CUA donated over 200 clothing items including jackets, pants, button-up shirts and polo shirts to Fitted for Work; a charity that specialises in 'suiting up' disadvantaged women seeking employment. The unused uniforms (not branded) were leftover stock made obsolete with the introduction of a new corporate wardrobe in 2008.

### Key Targets

- Invest 1% of underlying net profit before tax to sustainability initiatives by 2011
- Employee participation in CUA community initiatives to exceed 33% by 2011



# Our Planet

As Australia's largest credit union, CUA has an important role to play in protecting our planet's resources. Whether it's sourcing our consumables or managing the way we work or who we work with, we are committed to making a change for the better by improving our environmental performance and lessening our environmental footprint.

## Energy Consumption

### Electricity

In 2007/08 CUA used 23,031,828,000 kilojoules of energy from our electricity consumption. This equates to 31,987,317 kilojoules of energy per full time equivalent employee. All of our electricity currently comes from non-renewable sources.

### Vehicles

Corporate vehicle use is limited to only 8% of CUA's workforce. The fleet, consisting of 67 cars, travelled a total of 1,595,586 kilometres and consumed 220,071 litres of petrol in 2007/08. This equates to 2,216 kilometres and 306 litres of petrol per full time equivalent employee.

### Air Travel

A number of CUA employees travelled by air in 2007/08 with a total of 1,073 flights covering 1,814,455 kilometres. This equates to 2,520 kilometres per full time equivalent employee.

## Climate Change

CUA continues to monitor its responsibilities under the newly legislated *National Greenhouse and Energy Reporting Act 2007*. Although we are not required to report at this stage given the current greenhouse gas emissions thresholds, we have started preparations for 2010-11 when the reporting thresholds will be lowered.

### Equipment

CUA follows best practice when purchasing office equipment. Energy efficiency is a high priority. We have implemented a replacement policy for computers that includes the purchase of PCs that utilise 20% less power than their predecessors and the return of old PCs to the supplier for recycling of re-usable parts.

CUA is currently working on an IT solution that will not only allow equipment to be shut down at night whilst still maintaining the option to carry out vital maintenance but will also provide the ability to produce a report on the financial and environmental savings.

This upgrade will also allow staff to save toner by printing in draft quality when appropriate.

### Lighting

The Sydney and Melbourne hub offices use 100% tubular fluorescent globes whilst the Brisbane hub office has 2% incandescent light globes, 8% compact fluorescent globes and 90% tubular fluorescent globes.

### Pot Plants

Indoor plants not only beautify spaces, they also make them a healthier, less stressful and more productive place to work. Plants recycle oxygen, reduce carbon dioxide (the most prominent greenhouse gas) and help absorb harmful pollutants. There are 1-2 plants per 20 square metres in each of CUA's hub offices located in Brisbane, Melbourne and Sydney and 65 of the 72 CUA branches have plants.

## Materials

### Paper

During the 2007/08 reporting period we used:

#### Office Paper

19,050 reams of normal copy paper  
584 reams of 100% recycled paper  
12 reams of 80% recycled paper  
16 reams of 10% recycled paper

#### Member Statements

5,600 reams of normal copy paper

#### Direct Mail

165 reams of 100% elemental chlorine free paper

#### Marketing Collateral

165,000 sheets (650mm x 910mm) of 100% recycled and elemental chlorine free, Australian made paper

415,000 sheets (650mm x 910mm) of normal copy paper

212,000 sheets (720mm x 1020mm) of normal copy paper

Elemental chlorine free refers to paper that is bleached without the use of chlorine gas which is found to cause toxins in pulp mill effluent.

## Toner Cartridges

CUA purchased 878 toner cartridges.

Employees are encouraged to reduce, re-use and recycle with duplex printing or not printing at all and recycling office paper and toner cartridges.

## Waste Management Practices

In the last 12 months CUA recycled over 49 tonnes of paper through Shred-X. This saved approximately:

- 833 trees
- 1,557,220 litres of water
- 122.5 barrels of oil
- 196 cubic metres of landfill space
- 200,900 kWh of energy

We implemented a personalised paper recycling system with employees in all of our hub offices receiving individual paper recycling bins.

Our hub offices also recycle their print cartridges through the Environmental Cartridge Group.

## Suppliers

CUA behaves in an open, honest, ethical and fair manner when dealing with suppliers and in the contracts that we sign with suppliers. We expect our suppliers to also demonstrate sound business ethics and environmental practices, fair employee policies and to act legally and in accordance with the industry codes that govern their operations.

## Printing

In addition to printing on 100% recycled and elemental chlorine free paper, CUA's chosen printing supplier, Screen Offset Printing, has installed Komori presses (well-known for their environmental advantages and efficiencies) and uses vegetable-based inks, specifically soy ink. The advantages include:

- Lower solvent emissions
- Less toxic waste
- Renewable resource
- Biodegradable and easy to de-ink when recycling

Screen Offset Printing is currently the only multi-colour lithographic printer in Queensland to eliminate alcohol from the printing process. By choosing Screen Offset, we are lessening our environmental footprint.

## Key Target

- Reduce our environmental footprint by 15% per full time equivalent employee by 2011





“Change is the law of life. And those who look only to the past or present are certain to miss the future.”

John F. Kennedy

Printed alcohol free using biodegradable, vegetable-based inks on Forestry Stewardship Council (FSC) certified paper which is sourced from responsibly managed plantation forests; ISO9706 environmental management system in use.



A change for the better

CREDIT UNION AUSTRALIA LIMITED  
ABN 44 087 650 959 AFSL NO. 238317

GPO Box 100, Brisbane, QLD 4001  
P 133 cua (133 282) W [www.cua.com.au](http://www.cua.com.au)