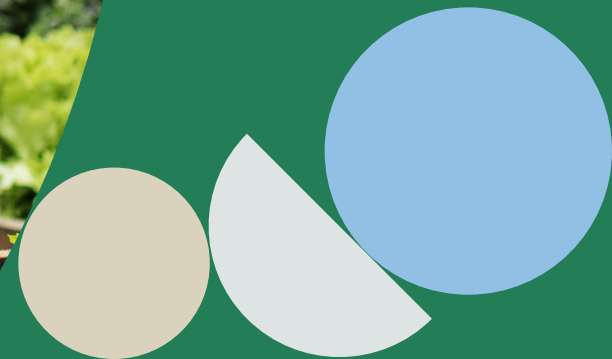


The Sustainability Shift: Places

July 2022



Introduction

What is sustainability?

Everyone is talking about sustainability. However, in our YouGov survey last year, and through customer conversations, we have found that there are differing views on what sustainability means, how it impacts communities, organisations and individuals, and the business priority it is given.

Isn't sustainability about climate change?

Sustainability covers a broad spectrum, beyond the often focused on climate challenges. In its simplest form, sustainability is being considerate about present and future impacts on people, places, and the planet. Sustainability is about leaving a positive legacy across each of those pillars.

What are sectors doing on sustainability?

We have learnt that thinking and action on sustainability varies across our customer sectors. Some first adopters are well into their journey with sustainability embedded into their culture and way of operating, with benefits being felt across the system. For those at the start of the journey to sustainability it can feel an overwhelming consideration and it can be challenging to know where to start. Wherever organisations are on their journey there is broad agreement on the urgent need for action now.

What are the sustainability opportunities?

In this whitepaper on the sustainability shift, we introduce some key principles and report on the experiences of our customer and partner organisations'. We focus on why sustainability is so important in building and maintaining progressive and resilient communities.

Take action on sustainability

The content of this whitepaper has been developed through interviews with the following people from our customer and partner organisations. We would like to thank all of them for their generous contributions of time, ideas and experiences.

- Andy Goldring, Chief Executive Officer, Permaculture Association
- Matthew Harrison, Chief Executive, Great Places Housing Group
- Nigel Richards, Chief Operating Officer, Cheltenham Ladies' College
- Joanne Roney, Chief Executive, Manchester City Council
- Alex Farrow, Head of Networks and Influencing, NCVO
- Maisie Hulbert, ACEVO
- Will Jeffwitz, Head of Policy, NHF
- Alex Thomson, Director of Policy, Partnerships and Public Affairs, SOLACE
- Nina Johansson, Sustainability Advisor, CIPFA
- Wayne Rigby, President, ALARM

How we can help



Introduction

What is sustainability?

There are a growing number of tools and roadmaps available to help organisations on their journey to sustainability. These enable you to think widely and see that you are probably already doing more than you think, as well as help to identify where you could do more. There are many case studies of excellent practice emerging and we will share some of those as follow ups to this whitepaper.

Isn't sustainability about climate change?

This whitepaper builds on the intelligence and insight communicated in our previous whitepapers on specific sustainability areas: [Sustainability in a changing built environment](#) and [Rising to the challenge](#).

What are sectors doing on sustainability?

Sustainability is not a destination but a race the world needs to win. All stakeholders constantly expect more, but more importantly our planet and society need solutions more than ever.

What are the sustainability opportunities?

Zurich's [sustainability commitment](#) is one of the considerations that sets us apart as a risk management and insurance partner to our customer sectors. Our ambition is to become one of the most responsible and impactful businesses in the world and as we journey towards that goal we continually review and change our practices, setting substantial sustainability transformation targets.

Take action on sustainability

Zurich Insurance partners with the World Economic Forum on the annual Global Risks Report. [The 2022 Report](#) rated risks around people, places and planet top in terms of likelihood and impact with the severity of impact increasing over the next 10 years if we don't act now. Our research for this whitepaper within the local authority, social housing, charity and education sectors reflects on the actions organisations are taking to address these threats. Sustainability brings together these challenges under one agenda on which every organisation can impact, no matter their context or starting point. Zurich Municipal are ready to work in partnership with all our customers to ensure that together we achieve the sustainability shift.

How we can help

“There has been a shortage of clarity as to what the respective roles and responsibilities of national, regional, local authority and neighbourhood government should be to address the sustainability challenges we face.”

Alex Thomson, SOLACE



What is sustainability?

What is sustainability?

A dictionary definition of sustainability is “1. The ability to be maintained at a certain rate or level and 2. Avoidance of the depletion of natural resources in order to maintain an ecological balance”. The focus is often on the second strand of that definition, but the first strand allows us to think much more broadly and to deliver truly sustainable outcomes.

Isn't sustainability about climate change?

A problem we have heard from our customers is that there is no singular agreed definition of sustainability but this should not be a barrier to action. Every organisation, department or individual can interpret sustainability differently, working to definitions and strategies that mean something to them driven by their context.

What are sectors doing on sustainability?

Put simply, sustainability is ensuring outcomes from our decisions and actions benefit people, places, and the planet now, and do not disadvantage people, places, and the planet in the future. Understanding what it is that your organisation wants to sustain and what sustainability means to you, is a key starting point. This can mean sustainability in a very practical sense around financial sustainability, workforce sustainability or tenancy sustainability, as well as environmental sustainability.

What are the sustainability opportunities?

There are models available to help organisations identify and act on their sustainability priorities. The UN Sustainable Development Goals are universally recognised and many public sector organisations are signed up to them. One of our research contributors, the Permaculture Association uses a design approach based on understandings of how nature works which has three ethics at its heart: Earth Care, People Care and Fair Shares.

Sustainability is an effective business tool that helps mitigate interconnected threats and helps explore interconnected opportunities. It means baking in protection, value, and long termism and is most powerful when embedded in organisational culture informing strategies, policies, purchases and plans.



Take action on sustainability

What does sustainability mean to you?

“Sustainability affects every organisation and every person.” **Alex Farrow, NCVO**

‘Sustainability is about meeting the needs of the present without compromising the ability of future generations to meet their own needs.’ **UN Sustainability Development Goals.**

How we can help

‘Sustainability is about doing business today in a way that safeguards the future of our company and our society.’

Zurich Insurance

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Introducing ESG

ESG stands for Environment, Society, Governance. It's a way of measuring and reporting on an organisation's sustainability on these three pillars.

There are many different frameworks and criteria for ESG compliance, depending on the area under review, the type of organisation, and the business sector.

ESG measurement and reporting can be vital to your current business if your customers, clients, workforce and other stakeholders demand or expect it. It will, inevitably, be essential for the credibility and operating consent for all organisations in the future. Already it can be mandatory for some work streams or projects; particularly concerning investments, procurement, and supplier commissioning.

The ESG intention is for continuous improvement, so your sustainability journey in this way is transparent. The annual publicly available ESG report is issued alongside audited accounts and is declared along with all other company or organisation's business data. Often more frequent and nuanced ESG reports are presented internally to the workforce to keep track of progress and identify sustainability gaps.

“For local government the focus is on the ‘E’ in ESG. This is because the ‘G’ sits within central government where there is a regimen to report on sustainability metrics, but it's not yet trickled down. Then the social side involves procurement and supply chains, which are extremely complex to deal with.” **Nina Johansson, CIPFA**

“Charities will need to be thinking about how they are going to contribute to UN sustainable development goals” **Alex Farrow, NCVO**

“I think the danger with the debate around sustainability is that it becomes so intangible that nothing gets done” **Nina Johansson, CIPFA**

Isn't sustainability about climate change?

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Climate change and sustainability are experienced as an intersection of terms and issues. Action on climate change is the most understood and adopted area of the sustainability agenda and, while it is not the only priority, every organisation should be taking action to understand and address their climate impacts. Climate change mitigation and adaptation is naturally driving sustainable behaviour out of necessity. The perceptible differences that can be made through practical net zero and carbon reduction actions provide motivation to continue, which spreads into other areas of sustainability.

“The usual answer to the sustainability question is climate change. But there are many different aspects to sustainability, and climate change is only one of them.”

Wayne Rigby, ALARM

Ways to respond to the climate crisis:

Mitigate your impact

1. Understand your emissions – for most organisations their biggest impacts arise from energy use and transport
2. Set an ambitious net zero goal with clear interim milestones
3. Engage with stakeholders to create and sustain buy in and engagement
4. Collaborate with your supply chain and your employees to reduce emissions which are not under your direct operational control (Scope 3 emissions)

Adapt to the changing climate

5. Understand the key climate change impacts facing your area now and in the future, increased risks of flooding from extreme rainfall for example, or increasing summer temperatures
6. Analyse how resilient your operations, assets and stakeholders are to these impacts
7. Develop adaptation plans and actions covering your assets and the ways you deliver your services
8. Ensure all strategies, plans and programmes of work are future proofed against changing climate risk



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The inherent purpose of the public and voluntary sector is to build and maintain sustainable communities. These organisations have social purpose at their core that in many cases also connects to the environmental agenda so will be responding to sustainability issues. However we have found that some organisations have not yet recognised this contribution, particularly if they are not directly linked to climate and environmental concerns.

Our research shows that different sectors and organisations are at different stages of maturity on their sustainability journey. Across all sectors some organisations are leading with sustainability at the core of all operations, in leadership priorities, business planning and with sustainability well understood and demonstrated by the workforce. But sustainability across society is still early in its evolution, and other organisations are acting in a genuine way but apply sustainability in a piecemeal fashion, without a joined up strategy. While others just don't know where to begin but want to take steps now.

Areas and sectors transitioning first are where certain drivers and imperatives apply. These include the economy, legislation and regulations, reputation and customer demand, and charitable purpose.

Across all sectors it seems that in small organisations, the scope to embrace the sustainability agenda is currently being limited by skills, capacity and a necessity for an all encompassing focus on financial sustainability. However, 'not thinking broadly enough', 'not having consistency across all operations,' and 'not acting quickly enough' are failings cited as occurring just as easily in well-funded, large organisations as in smaller ones if sustainability is not a leadership priority.



“Our ambition is to transition to a zero carbon city, which can be an exemplar for delivering inclusive and sustainable growth, providing opportunities for our residents to raise their incomes and living standards.”

Joanne Roney, Manchester City Council

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Charities

Financial sustainability is the priority at present for many charities, although start-ups may be looking to make the most of opportunities.

The Charity Commission is trying to communicate governance responsibilities clearly and effectively, while other regulatory bodies are now talking about sustainability in governance terms more regularly. Lenders, funders and commissioners are pushing forward with sustainability criteria, while it is fast becoming a private sector requirement to operate. If an organisation meets sustainability criteria and compliance, it can prove advantageous in this shifting financial market.

Charities are well placed to tackle sustainability needs. Charities can come together to train people, upskill them, employ them, retrofit houses, lower bills, and bring economic activity to areas under economic stress.

Case study: Permaculture Association

Sustainability is inherent in everything the Permaculture Association does, it is the core purpose of the charity. Permaculture is a design approach with three ethics at its heart: earth care, people care and fair shares and a very comprehensive framework for thinking about the whole, rather than parts of the sustainability agenda. The organisation supports people and organisations to apply permaculture by engaging with people in three different aspects. Firstly with people wanting to make really practical changes to businesses, grounds and assets, putting sustainability into their own systems offering clear pathways to a positive future. Secondly, with people wanting to upgrade their skills to incorporate sustainability in their professional life, from community development workers, mental health professionals to architects. And thirdly with people who want to create social change, connecting permaculture to other movements and campaigns.

“Doing the right things for the right reasons is inherent in charities’ viability. Sustainability is built into the charity business model.” **Alex Farrow, NCVO**

“The squeeze is very real for lots of organisations, so it’s hard for them to find the time and space to think about sustainability issues.” **Maisie Hulbert, ACEVO**

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Housing

Net zero carbon targets and requirements, as we found out in our research on the future of public services in 2021, is predominantly what motivates the housing sector.

Housing associations are cited as leaders on sustainability in the built environment, forging ahead on zero carbon, investing in local economies, changing stakeholder behaviour, and influencing collaboratively within communities. Some have adopted the sustainability route via the drive to decarbonise, others have adopted it because it makes business sense. It is often a natural fit for housing associations, whose business plans already take them into the 30-year future.

The housing sector has huge challenges on decarbonising stock, old and new. Building environmentally and socially sustainable new housing and planning quality and appropriate future housing is on the minds of registered providers. There are many demands: building new social and affordable housing that meets government targets and standards; buying good quality and appropriate land for development (not in future flood prone areas); designing energy efficient and sustainable homes that meet changing long-term needs; ensuring all developments include green spaces for human health and wellbeing (as well as environmental net gain); and leaving a progressive community legacy.

Case study: Great Places Housing Group

At Great Places sustainability is seen as essential for the business and is a thread that runs through the organisation, manifesting in different ways. Sustainability of tenancies and communities are at the heart of what they do and the environmental aspect comes through in stock decarbonisation, new build and the materials and supply chain impacts of those areas.

Employees recognise that they work for an organisation with a social purpose and all employees are put through Carbon Literacy Training with the desired outcome of raising the profile of the environmental agenda. This focuses on what employees can do within the organisation and as individuals, to behave more sustainably which in turn connects with what people experience and filters through to the behaviour of customers. There is a philosophy that 'it's the right thing to do' but being able to demonstrate sustainability credentials is also positively changing the conversation the organisation is able to have with major lenders and investors.

"We have social purpose and environmental benefit at our core. We can easily connect our values to sustainability." **Matthew Harrison, Great Places Housing Group**

"As long-term landlords and custodians of place, housing associations have a real interest in making a positive impact on communities, whether that's biodiversity or the future home standard." **Will Jeffwitz, NHF**

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Education

Education institutions' main impetus for progress on sustainability is their core customers – students and pupils. Younger generations are the most informed and most active on sustainability. They demand proof of the agendas that are set and the actions that are taken as a consequence. For colleges, universities, and independent schools, where students exercise choice in where they learn, keeping on track with the sustainability shift makes good business sense.

As educators it makes sense for this sector to be at the forefront of sustainability in theory, as well as in practice. Future generations and those being educated now will inherit the world we have presided over, and they will hold us to account. It is critical they are educated and empowered to lead on and adapt to this issue.

The Department for Education has recently launched a sustainability and climate strategy impacting all education providers, including colleges and universities in England, giving direction and support in helping them to achieve net-zero targets. The Climate Action for UK FE Colleges Roadmap has been adopted by a number of Colleges already and provides a step by step pathway to climate sustainability for future and higher education institutions.

“Customers may hold commercial businesses to account, but that’s nothing like pupils who hold teachers and school leaders to account and come up with ideas. It’s incredibly empowering for them and has a multiplier effect.” **Nigel Richards, Cheltenham Ladies’ College**

Case study: Cheltenham Ladies’ College

Thinking about how to operate in a sustainable way and aligning the organisation to that goal means that sustainability at Cheltenham Ladies’ College has become part of the culture, embedded in the organisation. The College has worked to understand its carbon footprint and the measures it can take to reduce it. Some are big actions in terms of investment decisions, improving the energy efficiency of buildings and replacing diesel vehicles with electric and others are small actions that each person at College can take such as turning lights off and turning computers off at night. Positive change is being driven through the board, the executive staff and the pupil body. Pupils come up with ideas as well as holding the school to account. Like many schools, the College has a pupil sustainability committee which comes up with ideas and suggestions. Initiatives from the committee include the introduction of meat free Mondays and a reduction of food waste in the kitchens with zero to landfill which has also taken cost out of the organisation. The College is now working on aligning supply chains, working with organisations who really are doing sustainability in a meaningful way.

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Local Government

Local Government as conveners of their places are inherently concerned about economic, environmental and social sustainability. For the local government sector as a whole there are pressing concerns about future financial sustainability in the context of funding cuts and the significant financial pressures associated with global instability, increased costs and rising inflation.

Councils are reported as making disparate progress on the sustainability agenda. Local government has a plethora of priorities, regulatory, statutory and policy requirements while also existing to serve and support communities. For many, sustainability can be a business criterion, with public promotion of principles and promises, but only siloes of operational activity with different departments focusing on different areas of sustainability without joining up holistically. Our research has shown that the wide understanding and acceptance of what sustainability means is not always embedded right through a local authority from member to frontline officer.

However, our research highlights the view that political and social will is moving forward swiftly on the agenda. Local government's role is both providing sustainable services but also acting as a facilitator and enabler, finding mechanisms for local communities to innovate in co-production and co-design.

Councils can lead the way on infrastructure future-proofing, with investment in solar and wind farms, electric charging networks and public transport, showing that taking the right risks right now, can transform communities.

"A key organisational priority for the Council is to embed climate change and sustainability into every aspect of our work. We have made significant progress on procurement and commissioning, capital expenditure and staff training, but there is more to do to ensure every decision we take considers these issues."

Joanne Roney, Manchester City Council

"Sustainability is absolutely embedded in local government culture and council officers are driven by it." **Alex Thomson, SOLACE**

Case study: Manchester City Council

Manchester's 10 year strategy, has 5 themes, one of which is 'A Thriving and Sustainable City' focusing on economic sustainability, and another of which is a 'Liveable and Zero Carbon City' focusing on environmental sustainability. Manchester City Council declared a Climate Emergency in July 2019, has set a science-based target for Manchester to be zero carbon by 2038 and has set a carbon budget for 2018 to 2100, with the Council's own portion identified. The Climate Change Action Plan 2020-25 was developed to convert the Emergency Declaration into clear actions with targets for the Council. The Plan also includes actions which draw on the Council's unique leadership role in supporting and influencing the wider city to reduce emissions.

Carbon literacy training is now mandatory for all staff and the Council employs a dedicated carbon literacy trainer. All supplier contracts include a 10% environmental weighting where vendors must demonstrate the steps they take to reduce their carbon emissions now and during the contract, taking the social value weighting to 30%, standard for all Council tenders.

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This is a time of great disruption and out of crisis comes transformation and opportunity. Sustainability thinking can be used to great benefit in all areas of the public and voluntary sector. Everything from procuring products and contracting partners, to planning public transport and meeting air pollution targets, as well as managing investments and employing talent, can be tasked to meet sustainability criteria – and benefit from it.

For example, the green economy is emerging from necessity due to climate change, decarbonisation, energy supply insecurity and fuel poverty. Response to the climate crisis presents opportunities to transform local economies, which can benefit employees, businesses, and households in different ways.

Technology is advancing more quickly due to the urgency of the climate emergency. Broken international supply chains and materials' shortages provide a natural springboard for inventiveness and an urge to recycle and reuse, as well as to source more locally. Organisations can use, promote, and even produce sustainably to meet practical, operational, and business needs.

Sometimes it takes commercial and regulatory drivers to force change for good. Mindsets and visions will expand to make the best of sustainability funding, goals, and expectations. Organisations can seize opportunities to help long-term planning and organisational sustainability. Above all sustainability leads to community enrichment, with beneficial impacts on the environment. It touches people positively in many ways, from lifespans to livelihoods, and neighbourhoods.

“There are many virtuous circles that benefit everyone. Sustainability credentials portray an organisation as one that people want to do business with and be a part of.”

Matthew Harrison, Great Places Housing Group



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Some areas of opportunity

Reputation

People increasingly want to align with organisations that are seen to be leading on sustainability. Funders, investors, donors and customers are looking for organisations who can demonstrate sustainability credentials. Current and future employees want to work for organisations who prioritise sustainability.

Regulation

Regulatory frameworks are increasingly interested in how organisations are addressing sustainability, across the range of areas. Embedding sustainability now will allow you to get ahead of those expectations, rather than having to react to what others think you should be doing.

Operational innovation

Considering services through a sustainability lens will generate ideas to do things differently, finding solutions that bring benefit to people, places and the planet.

Engagement

The sustainability agenda is one that impacts everyone and requires input from everyone to move forward. This brings opportunity to engage with your customers, employees and stakeholders more closely and truly collaborate on solutions.

Technology

Many new technologies are being developed that provide solutions to sustainability issues. Being sustainability aware and active will bring opportunities to deploy technologies that help you to meet your objectives.

Cost reduction

Many sustainability initiatives actually remove cost from organisations and individuals. Improving energy efficiency reduces fuel bills, moving from disposable cups to china mugs to reduce plastic waste brings cost savings.

“Charities should be bold and seize opportunities the sustainability agenda presents. Historically if you spot an opportunity, you start a business, and if you spot a problem, you start a charity. In this sector, that will turn on its head.” **Alex Farrow, NCVO**

“Any company or organisation that has reduced its energy requirements in the last decade is much better placed now. Those that didn't, now feel behind the curve.” **Maisie Hulbert, ACEVO**

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Public services and charities are already taking responsibility and responding to the sustainability agenda. Existential forces are prompting organisations to rethink supply chains, waste, procurement, and community investment. Organisations can consider their roles and how they impact on their operations and influences as an employer or educator; as a critical service provider; as a consumer; as an investor; as a partner; as part of the supply chain; and within communities.

All organisations and individuals can act now whatever their context in a few key areas.

Set sustainability goals and develop plans

Whatever element or area of sustainability is given priority or tackled first, it is clear that agreeing and articulating that interpretation and emphasis is crucial for engagement, consistent action and improved performance. Each organisation can work out where it can impact, what it is doing and what it is going to do. Understand and communicate your sustainability priorities and goals. Develop plans with measurable actions and clear timescales that are iterative, with interim actions, targets and measures as appropriate.

Governance framework

Set a governance framework for the organisation or for the project with sustainability at the heart of it. Embed sustainability in your strategy, your

business plan, your constitution. Set targets and monitor them and make them happen. Align decision making, risk management, audit, procurement and project management processes.

Engage with your workforce

Sustainability is a workforce development issue. Ensure that your employees understand the sustainability commitment of the organisation at the top level and engage with them on how they can contribute towards that, liberating innovation and energy. Invest in training for your workforce if necessary.

Be a sustainable consumer

We are all consumers. Embed sustainability compliant procurement processes and source responsibly. Look at lifecycles and travel miles of products and materials. Understand how and where they are produced. Choose ethical suppliers, be assured of workforce, biodiversity and environmental protection. Commit to Fair Trade or local purchasing. Give social value scrutiny.

Where possible, consume less. Turn off lights and heating systems when rooms and buildings are empty, don't print unnecessarily, restore and reuse rather than replace, look for secondhand and recycled alternatives to new. Influence those that consume on your behalf (as a citizen, employee or partner) to make better decisions.

"Get granular on what is and isn't sustainable."

Maisie Hulbert, ACEVO

"Councils should be influencing from an ethical perspective and within partnerships. They can get involved but they don't have to lead on everything."

Wayne Rigby, ALARM

"Acting sustainably does sometimes require more resource. But it's about leadership. If you think it is essential, you will find a way to do it."

Matthew Harrison, Great Places Housing Group

"All evidence suggests the public is more on board with the sustainability agenda than at any other time in the past."

Andy Goldring, Permaculture Association

"Councils have huge convening power, bringing together sectors and people in a local area to address an issue."

Alex Thomson, SOLACE

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Work with partners

Use your influence and convening power with partners. Demonstrate your priorities and the actions you can take and encourage partners to contribute to those or to identify their own priorities and actions. Work with other organisations to drive up scale.

Learn from others

Organisations learn and act on new understandings. Sustainability is evolving and all organisations and individuals are on a journey so look to others in your sector, in the UK and around the world to identify ideas and best practice that may transfer into your own organisation and operations. Share your own sustainability story so others can learn from you. Join with like-minded organisations to form sustainability alliances and coalitions. Learning from one another may be less painful than reinventing the sustainable wheel.

Consult with stakeholders

What organisations act on should be relevant, recognisable, and make sense to stakeholders. Organisations need to take people with them on sustainability projects. Inform and consult on changes to services, policies and plans, giving all stakeholders a say along the way. Share the vision, advantages and benefits to your stakeholders, communicating the 'why' as well as the 'what'.

The guidance from organisations involved with major sustainability programmes was resounding: share your options, priorities and decisions widely. The consensus is that little will succeed without engaging with communities and customers.

Sustainability is gathering momentum fast. In just a year ESG compliance in the private sector has gone from a nice to have to a must have. Look at what you can do now and identify simple sustainability gains. You are likely to be doing things you don't recognise as sustainable and there may be quick wins or obvious conversions. Use governance frameworks to make good decisions. Progress and evaluate sustainability. As sustainability permeates all areas of community and society, anything that is acted on represents progress and benefit. A shift in the right direction, no matter how small, is valuable. It's also something to shout about.

"Now is the moment to review all strategies and activities to ensure charities meet sustainability criteria."

Alex Farrow, NCVO

"Local government is in touch with communities and citizens and knows if we want to have a future for our children, our grandchildren and ourselves, this is the time to step up." **Nina Johansson, CIPFA**

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How Zurich Municipal can help

Being sustainable is a journey we are all on together. Zurich Municipal are here to engage with all our customers to share our own sustainability journey, goals, targets, achievements and learnings and to support you by providing solutions to your sustainability issues.

At Zurich Municipal, we help protect the things that really matter to you. Since 1993 we've insured charities, voluntary organisations, housing associations, and the education and public sectors, helping you to better understand and reduce the risks you face.

Our insurance supports society in ways you might not think – from preventing problems before they occur with our in-house risk experts, to protecting the physical and mental health of your team and communities through access to nurses, counsellors and therapists. So, you can protect the future in more ways than one.

Our teams of specialist risk consultants cover all strategic and organisational risk aspects and are ready to support our customers as they consider their approach to sustainability.

At Zurich Municipal we believe in a brighter future for our communities. That's why we make it our purpose to help make them more sustainable and more resilient.

To discuss any aspect of this whitepaper further, or for more information email info@zurichmunicipal.com or call us on 0800 232 1901.



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