



*ProCredit Bank*

# ProCredit Eco

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NEWSLETTER, Q2/2019



# Impact Report of the ProCredit group

The Impact Report is a comprehensive document that describes our group efforts towards economic, social and ecological sustainability. As with our previous Impact Report, the most recent report of 2018 was developed in line with Global Reporting Initiative (GRI) Standards.

The GRI Standards are international independent standards that “help businesses, governments and other organisations to understand and communicate the impact of business on critical sustainability issues”.

Through our policies and practices, we are addressing many of the Sustainable Development Goals. In our Impact Report we have referred to the seven SDGs to which we make the greatest contribution.



We regard the three main goals the group has set for the coming three to five years as being most relevant to the achievement of our sustainability ambitions.

Achieving 20% green loans in our portfolio

Becoming carbon-neutral with regard to the group's own CO<sub>2</sub> emissions

Maintaining and further increasing the high level of social and environmental competence among our staff

Read on to see the most outstanding facts of the ProCredit's Impact Report.



## Did you know?

In 2018 compared to 2017, the green loan portfolio within the ProCredit group grew by 39% to EUR 678m, representing 15.4% of the group's total loan portfolio.

## The group's environmental performance in 2018

Absolute electricity consumption was reduced by **23%**



**57%** of the car fleet consists of electric or hybrid cars



Our own PV systems produce **160 MWh/year**



Water consumption per employee was reduced by **6%**



CO<sub>2</sub> emissions were reduced by **15%**



Printing paper consumption was reduced by **34%**



## Staff development

More than **450,000** total training hours in 2018



**581** graduates or participants in the ProCredit Academies



Read and learn more about the group's latest Impact Report by clicking [here](#).

## How we measure our efforts at ProCredit Bank Georgia

Three pillars of our environmental management system:

### Internal Environmental Management

We aim to reduce our consumption of energy, water and paper, as well as to reduce waste production and the bank's carbon footprint.<sup>2</sup>

For example, in 2018, we invested in the Rainwater Harvesting Project. It was launched in June and processed 330 m<sup>3</sup> rainwater during 7 months for technical purposes which represents 19% of the total water consumption at ProCredit Bank Georgia business premises.

### Management of Environmental Risk in Lending

We do not finance businesses whose activities harm the environment or which endanger the health, safety or well-being of their staff or neighbours. We strive to acquire clients who make positive contributions towards the environment and help us to improve our indirect environmental impact.

### Green Finance

With our green finance activities, we promote our clients' green investments in Georgia. We finance investments or activities in energy efficiency, renewable energy and environmental protection. Some typical green investments are described below:

- Production re-equipment with more energy efficient machinery
- Installation of energy efficient heating/cooling/ventilation systems in buildings
- Thermal insulation of building envelope like walls, ceiling, floor
- Organic farming

## Our impact in Georgia

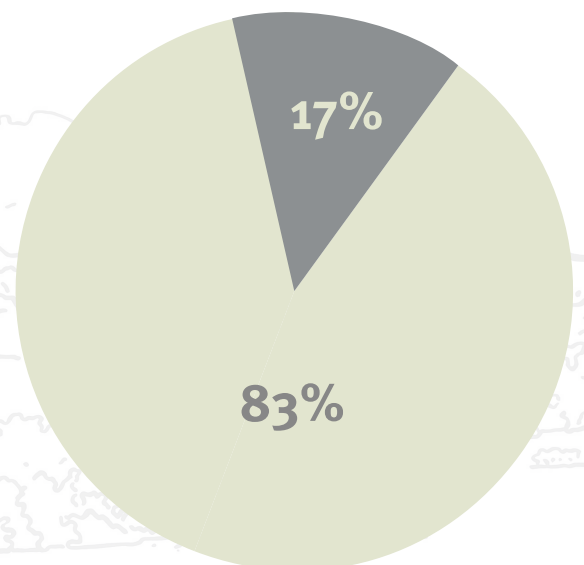
### Green loan portfolio development in 2018

We financed more than EUR **15.5** million green investments divided among two main categories:

- Energy efficient investments **83%**  
(20% lower energy consumption or CO<sub>2</sub> emissions)
- Renewable energy and environmentally friendly investments **17%**  
(resource efficiency, waste/pollution prevention)



Green loan portfolio accounts for **14%** of the total loan portfolio



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[www.procreditbank.ge](http://www.procreditbank.ge)

