



Summary Our 2030 Strategy

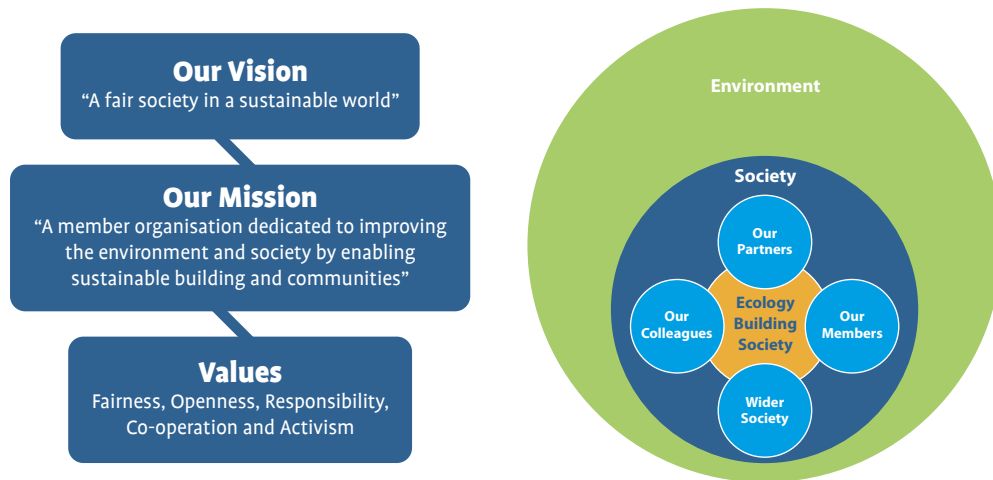
ecological building
co-operation sustainable world
fair society activism
responsibility openness
environment



Empowering people, creating change

Our 2030 Strategy has been collaboratively developed by our colleagues, the Board, members and key partners.

Human-driven climate change and destruction of nature are happening at an alarming rate with grave consequences for society. Tremendous and rapid change needs to take place between now and 2030 to set us on a more sustainable path. In this state of planetary emergency the challenge can feel overwhelming. But the solutions exist.



As a mission-led organisation, we exist to create positive benefits for the environment and society. It has never been more relevant for Ecology to be a progressive force for change. **We will empower our colleagues, members and wider society to create a better, more sustainable future for all.**

We have created a **theory of change** to guide our strategy (on page 5). Starting with our positive vision of the future, we've identified the changes that are needed and where Ecology can make a difference.

Our Strategy focusses on six areas that are central to our mission in this pivotal decade:



We must **lead by example**. We are committed to co-operative values, fair pay, equality, diversity and inclusivity and maximising our positive impacts.

We will achieve **net zero** in our business operations by 2030 and in our financed emissions by 2050, or sooner.

Our theory of change

Our theory of change shows how Ecology’s activities create positive societal outcomes for people and the environment

Vision: A fair society in a sustainable world

Mission

A member organisation dedicated to improving the environment and society by enabling sustainable building and communities

Societal outcomes

People and the environment benefit from homes with good ecological performance

People and the environment benefit from sustainable communities

People and the environment benefit from a fair and sustainable economy

Ecology outcomes

Our lending funds ecological buildings that are better for people and the environment

Our lending and business activities promote responsible management of resources and materials

Our lending creates community-led housing and sustainable communities

Our lending increases innovation in sustainable design, retrofit, construction and materials

Our inclusive community of members creates positive impact

Our activities catalyse change in the financial system for a fair and sustainable future

Outputs

Impact-led products and services

Collaboration and knowledge share

Agitation for change

Enablers

Impact focus

Purpose-led organisation

Talented people

Engaged members

Trusted partners

Wider community

Values

Fairness, Openness, Responsibility, Cooperation, Activism

How we will make a difference

Our outputs – what we will do to empower people and create positive impact:

Provide **impact-led products and services** to enable existing and future members to create shared value through their ethical savings and sustainable mortgages

Create more opportunities for our members and partners to **collaborate and share knowledge** on sustainability and resilience



Our role in creating system change

Increase our activity to **agitate for change** in the broader societal system, by advocating and innovating new ideas, incubating impactful solutions and demonstrating so others may follow.

Our enablers – what we need to deliver our Strategy:

Demonstrate authenticity and commitment to impact, building on forty years of adherence to our ecological mission and values

Grow organically, as a modern and efficient Society that is financially strong, resilient and secure

Continue to build an inclusive culture while investing in skills and harnessing the efficiencies of digitalisation

Provide our growing community of savers and borrowers, with an exceptional service with human interaction at its heart

Increase our collaborations and partnerships with like-minded organisations to scale up system change

Work proactively in our wider community, including policymakers and regulators, adding our voice to collective initiatives and campaigns.

Impact focus

Purpose-led organisation

Talented people

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All our actions will be guided by our long-held values:

Fairness, Openness, Responsibility, Cooperation, Activism

Our vision for 2030

- Global greenhouse gas emissions are reduced by half by 2030, as a critical interim target to achieving net zero by 2050
- Rapid loss of habitat and consequent decline of biodiversity is reversed with at least 30% of land and sea helped into recovery
- How we plan, build, renovate and live in our homes and communities benefits the wellbeing of people and nature
- Everyone has a home that is secure, healthy and affordable, in the place they need to live, with enough living space, access to community, services, infrastructure and green space
- Homes minimise their energy demand and use low carbon heating
- Homes are constructed and retrofitted using materials and methods that have a low environmental impact
- The value of existing buildings is recognised in terms of the embodied carbon in their construction and materials
- Homes and communities are adaptable to risks caused by climate change such as overheating and local flooding, including use of local, nature-based solutions
- The construction sector provides high quality, skilled jobs to create sustainable homes that perform to a high energy efficiency standard
- The energy supply is clean and renewable
- Policymakers and regulators use their powers to enable a rapid, socially just and equitable transition to a low carbon, sustainable, inclusive economy
- The financial sector provides finance and client support to create a low carbon, sustainable, inclusive economy





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Cover images, rows from top to bottom, left to right: Climate change march in Glasgow on Friday 5 November 2021 during COP26 (credit: gerard ferry / Alamy Stock Photo); affordable homes being constructed by Mull and Iona Community Trust; tenants of the Mull and Iona Community Trust affordable homes on Mull; Ecology's straw-bale meeting room and permaculture garden at our eco-build offices in West Yorkshire; Ecology members enjoying our AGM at our offices in 2019; Andy and Lorna's Passivhaus EnerPHit renovation; Converted granary at the Open House project cohousing community, Sheffield; bluebell woods during springtime (credit: Rick Edwards / Alamy Stock Photo).