

A CHASE THOUGHT LEADERSHIP INITIATIVE

## EMBRACING SUSTAINABLE PRACTICES... A WIN-WIN FOR BUSINESS AND THE ENVIRONMENT



### CONTENT SNAPSHOT

What You'll Learn Inside:

- Sustainability as a Business Strategy
- Best Practices for an Eco-Friendly Workplace
- Greening the Supply Chain
- Financing for Energy Saving Measures
- Benefits for Your Business



**CHASE** 

## SUSTAINABILITY AS A BUSINESS STRATEGY

Creating an eco-friendly workplace is becoming a priority for businesses of all sizes. Their embrace of sustainable, green practices is helping uncover potential energy cost-reduction benefits to improve cash flow while building their reputation for environmental stewardship in the geographies they serve.

Environmental sustainability, by definition, means meeting the needs of the present without compromising the ability of future generations to meet their own needs. It's grounded in the principle that everything required for our survival and well being depends, either directly or indirectly, on preserving our environment – from reducing our nation's dependency on foreign energy, to protecting our natural resources, to ensuring cleaner land, water and skies.

This theme is now resonating loudly across the business landscape.

According to a recent Office Depot Small Business Index study, 61 percent of small businesses are actively trying to go greener while 70 percent anticipate becoming more environmentally conscious over the next two years. The Index revealed a number of popular methods among respondents for greening the workplace, from increased recycling and cutting waste to buying energy-efficient products and reducing water consumption.

The strategies, best practices and resources that follow – from simple recycling to a complete energy audit of your facility – can improve the environmental impact areas that touch your business daily. Plus it's easy to get started without making any major capital investment.



From a business perspective, sustainability is driven by the overlapping principles of social, environmental and economic performance.

## ENERGY EFFICIENCY

Building the foundation of any green workplace – improving energy efficiency and reducing cost while remaining in compliance with environmental regulations – is not as complex as might be expected.

A good first step is to perform an energy audit of your entire facility to determine opportunities for improving energy usage, e.g., replacing aging infrastructure and equipment that inefficiently consume energy and generate unacceptable levels of greenhouse gases.

From a cost perspective, businesses that engage in a thorough energy audit of their facility might be surprised to learn that it can potentially free up trapped capital and increase cash flow while improving indoor space comfort and occupant productivity.

In many areas, local utility companies and municipalities offer the audit at no charge. Meanwhile, you can begin immediately by following these simple energy-saving tips:

- **Turn off all lights after hours.** Lighting is both the largest user of electricity and the easiest area in which to save.
- **Shut down office equipment overnight.** Leaving it on wastes considerable energy – and businesses pay for it. New equipment is designed so that repeated cycling on and off won't damage it.
- **Install timers, automatic sensors and thermostats** for lighting and HVAC.

- [Replace light fixtures and bulbs](#) with energy efficient alternatives.
- [Maximize the use of daylight](#) to reduce the need for interior lighting.
- [Purchase energy efficient equipment](#) that bears the EPA Energy Star seal.

*“Energy efficiency holds out the hope of combining ecological sanity with economic advance.”*

– Alvin Toffler, Author

## REDUCING PAPER WASTE

Paper in the office has a short life span with much of it ending up in the trash bin by day's end. The best method for reducing paper waste is to develop a sound paper policy based on using less, recycling more, and buying paper that's environmentally preferable. For example:

- Purchase paper products that feature:
  - The highest percentage of post-consumer recycled content.
  - Processed chlorine-free (PCF) bleaching process.
  - Wood fiber certified by the Forest Stewardship Council (FSC).
  - Mercury-free pulping caustic.
- It's a digital world; use e-mail vs. paper communications wherever possible.
- Use paper already printed on one side in copiers and fax machines.
- Replace paper and plastic goods in your lunchroom with reusable mugs, plates and utensils.
- Stock restrooms with post-consumer recycled tissue products.
- Transition to electronic payments using a secure and centralized electronic funds transfer system like ACH. Administered by NACHA – The Electronic Payments Association® – it links all of the financial institutions in the U.S. ACH is a faster and cheaper alternative to traditional paper check processing options for core disbursement functions such as the electronic transfer of invoice payments to suppliers that accelerates funds availability and next-day settlement.

## BUILDING GREENER WITH LEED

Developed by the U.S. Green Building Council, LEED, or Leadership in Energy and Environmental Design, is an internationally recognized standard that's redefining the way we think about the workplace. LEED certification provides building owners and facilities managers with a framework for deploying practical green building design, construction, operations and maintenance solutions for new construction, renovation or retrofit.

Achieving LEED certification verifies that a building has been designed and constructed using strategies aimed at achieving top performance in critical areas of human and environmental health:

- Sustainable site development
- Water savings
- Energy efficiency
- Materials selection
- Indoor environmental quality

There are several best practices to keep top of mind for planning purposes:

- Use green building supplies like FSC-certified wood products.
- Replace aging HVAC equipment with new, Energy Star compliant components.
- Consider on-site, renewable energy sources such as solar and wind power.
- Plant a garden on your roof for aesthetic and environmental benefits.

## WEATHERIZATION

This step is intended to help regulate the temperature of a building or facility while concurrently reducing energy use and overhead. The process can involve multiple strategies designed to address ventilation, energy efficiency and indoor moisture needs along with the durability of the building.

Although every worksite is different and strategies will vary, there are some measures that tend to be universally applicable:

- Insulation in attic, sidewalls and flooring
- Weather-strip sealing around doors and windows
- Roof repairs
- Duct testing for leaks and duct tightness testing of HVAC systems

## RECYCLING AND WASTE MANAGEMENT

Implementing a greener workplace starts with recycling. It's likely that the focus of any recycle/reuse program will be paper products, but it's also important to recycle printer cartridges, office electronics, food containers, cans, bottles and plastic bags to keep them out of landfills and incinerators. In addition:

- **Conduct a waste audit** to analyze the volume of waste generated, including what is recycled and dumped. There is potential to save money by reducing hauling and disposal costs.
- **Consider a water audit** to analyze on-site usage and identify methods to increase efficiency. This process should include an assessment of domestic, sanitary and landscaping functions. Contact your local water utility to see if they'll perform this service at no cost.

*“Our personal consumer choices have ecological, social, and spiritual consequences. It is time to re-examine some of our deeply held notions that underlie our lifestyles.”*

– David Suzuki, Scientist, Environmentalist and Broadcaster

### Case Study:

Based in Chula Vista, California, Spirit Graphics and Printing Inc. has taken a number of steps to transform itself into an eco-friendly workplace that produces a cleaner, more responsible product. For example, the business:

- Recycles up to 99 percent of its paper waste and 100 percent of aluminum press plates.
- Uses soy and linseed-based inks to cut down on volatile organic compounds.
- Promotes sustainable forest practices and green procurement through its Forest Stewardship Council, Sustainable Forestry Initiative and Green Seal certifications.
- Plants 1,200 trees a year through American Forests.
- Reduced employee commute miles, removing 80,000 pounds of CO<sub>2</sub> annually from the atmosphere by relocating its facility.

Source: CoolCalifornia.org, Small Business Case Study, August 2012.

## TRANSPORTATION

There are a number of green initiatives that can be implemented to lower CO<sub>2</sub> emissions, starting with:

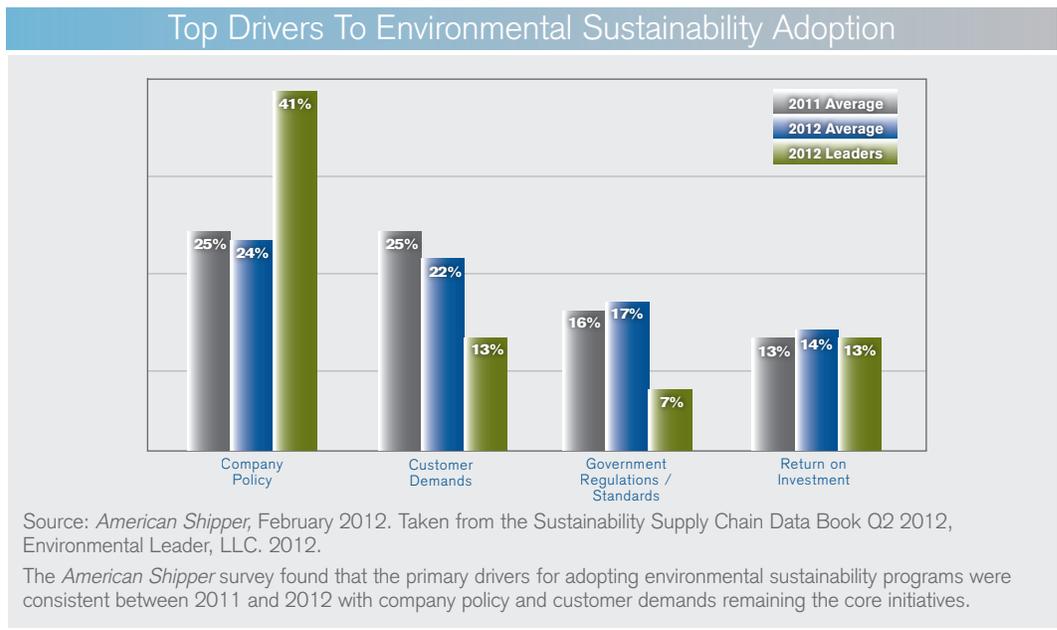
- Setting up a no-idling policy for all vehicles on your property.
- Switching company-owned vehicles to alternative fuel vehicles.
- Promoting carpooling and offering incentives such as preferential parking.
- Providing flextime so employees can work from home a few days a month.

A meaningful reduction in employee business travel and commuting can virtually eliminate travel, entertainment and lodging costs and make an immediate environmental impact without impeding the ability to transact business. Teleconferencing can be used quite effectively in place of off-site or out-of-town meetings. Online technologies have enabled webinars and webcasts to add significant value through expanded audience reach and engagement, increased productivity, interactive document sharing and the recording and distribution of meeting content.

## RE-ALIGNING THE SUPPLY CHAIN

Instituting sustainable procurement policies that give preference to both eco-friendly products and the vendors that sell them help to green the supply chain.

- When contracting for supplies, equipment or materials, order products that reduce air and water pollution and waste, cut greenhouse gas emissions, are made with renewable energy and lower the use of harmful toxins.
- Synchronize purchasing policies with specific goals for air quality protection, zero waste, energy reduction and water quality.
- Take environmental factors into account as early as possible in the procurement process to identify and recommend environmentally preferable alternatives, expand purchase of these items, and collect and maintain data on vendors and manufacturers who provide environmentally safe products.



## FINANCING FOR ENERGY SAVING MEASURES

Federal, state and local governments may provide tax incentives when you buy energy saving appliances or equipment for your business, or when you take other action to lower energy consumption. Some public utilities also offer rebates for energy-cutting measures. For information on incentive programs, visit the federal government's Energy Star website at [www.energystar.gov](http://www.energystar.gov).

Financing options to help purchase energy efficient equipment and facilities are available from a number of sources. The Small Business Administration has several loan programs and the information is available at [www.sba.gov](http://www.sba.gov). There are also state, local and regional programs that offer assistance.

### Where to Find It: Links to Valuable Information on Going Greener

[www.energystar.gov/smallbiz](http://www.energystar.gov/smallbiz). Energy Star/Federal Government site for small business.

[www.energy.gov](http://www.energy.gov). Department of Energy.

[www.epa.gov](http://www.epa.gov). Environmental Protection Agency.

[www.sba.gov](http://www.sba.gov). U.S. Small Business Administration.

[www.usgbc.org](http://www.usgbc.org). U.S. Green Building Council.

[www.greenbiz.com](http://www.greenbiz.com). Searchable database of government programs.

[www.dsire.org](http://www.dsire.org). Database of State Incentives for Renewable Energy & Efficiency.

Note: Some sustainability costs can be offset by an array of financial incentives, from tax breaks to loans. Please refer to these links for specifics.

*"We can't impede progress in the name of environmental action that yields little for the environment and even less for our people... and we should look at the environment as an economic opportunity."*

– Meg Whitman, Former CEO of eBay

## DOING OUR PART

Chase offers an array of environmentally friendly products and services designed to save its customers time and money, and reduce their reliance on paper.

Visit [Chase.com](http://Chase.com) using your mobile browser and log on to access your accounts from your phone virtually anywhere, anytime. Check account balances and transaction history, pay bills with Online Bill Pay, transfer money between Chase accounts and pay back IOUs with Chase Person-to-Person QuickPay<sup>SM</sup>.

Chase QuickDeposit<sup>SM</sup> – our remote deposit solution – speeds up cash flow by enabling online check deposits without ever leaving the office. Simply scan paper checks and have the images electronically transmitted for deposit directly into your checking account.

There are additional online services from Chase that support sustainability initiatives. You can request paperless statements or leverage the ease and convenience of online banking.

Being environmentally conscious, planning well, empowering employees to get involved and acting decisively can help forward-thinking businesses:

- Gain competitive advantage
- Lower operating costs
- Reduce resource consumption

...All without compromising on product quality, competitiveness or profitability.

Environmentally aware consumers are often predisposed to do business with like-minded companies. Consider the goodwill you'll create among your stakeholders – customers, employees, suppliers and investors – by adopting green business practices and demonstrating your eco-responsibility.

And that leads to one final thought. Like most everything associated with business growth and achievement, authenticity is the key to sustainable success. The best way to be perceived as eco-friendly is actually being eco-friendly.

## ACHIEVE COMPETITIVE ADVANTAGE THROUGH SUSTAINABLE INITIATIVES

Adopting best “green business” practices can create a winning strategy that touches you, your employees and extends to all your stakeholders. From reducing paper waste and improving energy efficiency, to greening your supply chain and lowering CO<sub>2</sub> emissions, you can gain a competitive edge and demonstrate your environmental responsibility at the same time.

So speak with your Chase Banker for insight and perspective on how to integrate the Chase Mobile® App, Chase QuickDeposit<sup>SM</sup> and other environmentally-friendly banking solutions with your sustainable business practices. We offer a wide range of credit and cash management services, merchant services, business checking products, and other financial tools and resources that can help your business access working capital, improve cash flow and compete for business more effectively.

Chase business customers can also access an exclusive series of webinars and live, high-powered business events. All are designed to provide timely and relevant information and ideas for business owners looking to move their companies forward while giving them the opportunity to meet and network with experts and other business owners.

For more information, please contact your local Chase Banker today.

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*“ Anything else you're interested in is not going to happen if you can't breathe the air and drink the water. Don't sit this one out. Do something.”*

– Carl Sagan,  
Author and Astronomer

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