



A GUIDE TO ECO-FRIENDLY GESTURES



BEST PRACTICES TO HELP PROTECT THE ENVIRONMENT



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Attijariwafa bank

Believe in you

A GUIDE to ECO-FRIENDLY GESTURES

BEST PRACTICES TO HELP PROTECT THE ENVIRONMENT

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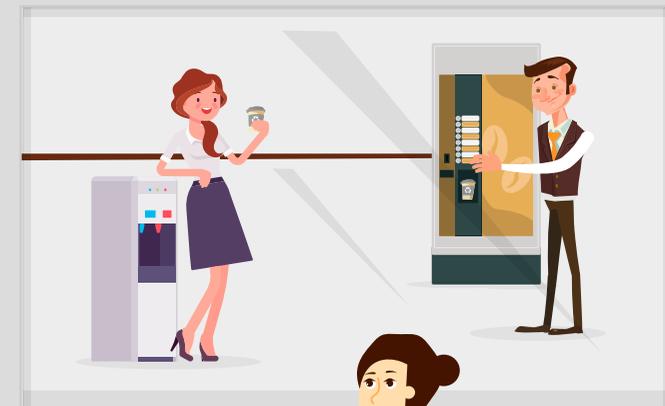
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7 MILLION ECO-FRIENDLY GESTURES...

IT equipment, lighting, heating, air conditioning, travel, all these facets of office life leave an environmental footprint in terms of consumption of energy and raw materials, waste production, greenhouse gas emissions, etc.

This guide to eco-friendly gestures outlines a number of actions and best practices that each of us can perform on a daily basis to reduce our impact and help protect the environment.

If each Attijariwafa bank Group employee performs 1 eco-friendly gesture a day, in just 1 year, we will be able to generate 7 million positive actions for the environment.

As part of its approach to CSR, Attijariwafa bank is committed to reducing its environmental footprint by pursuing a number of major initiatives regarding its consumption of energy, water and paper.

Furthermore, as far as its core banking and financial business is concerned, the Group is taking into account the environmental impact generated by its customers and wants to increase the positive effects it can have on the environment by financing major renewable energy projects and by helping its customers' energy transition.

In publishing this guide, Attijariwafa bank Group wants its employees to be fully committed to its approach to CSR and invites them to adopt a responsible and proactive approach to sustainable development.

01

I ACT AS AN ECO-CITIZEN



WHAT ARE WE TALKING ABOUT?

Being an eco-citizen is all about making a commitment to carrying out simple but vitally important gestures to tackle the environmental and climate change challenges that we now face.

For example, sorting our waste, saving energy, protecting nature, consuming responsibly. It also means taking an interest in the best practices that need to be adopted, raising awareness around us and becoming a change agent.

WHAT TO DO ABOUT IT?

I change my attitude

- ▶ *Paying attention at home is the first step to behaving in an eco-responsible manner. Behaving responsibly at work is the next logical step to considering environmental issues during the entire day, each and every day.*



I purchase responsibly



- ▶ *I take into account the social and environmental impact when I make a purchase. I choose energy-saving equipment and recyclable or recycled products. I opt for products with eco-labels and those with social and fair-trade certification.*

I consume differently

- ▶ *Whether in the office or at home, I only buy what I need. I avoid wasting and producing unnecessary waste.*

I act collectively

- ▶ *Protecting the environment is everyone's business. Acting collectively means raising awareness and helping to change attitudes and behaviour.*



ATTIJATIWafa BANK ATTITUDE

- Incorporating **environmental** criteria when building and developing new buildings and facilities.
- Adopting a **responsible purchasing** policy.
- **Raising awareness** among employees about environmental protection.
- Financing cornerstone projects in **renewable energy** and helping customers' **energy transition**.



DID YOU KNOW?

According to FAO estimates, a third of the food produced for consumption – 1.3 billion tons of food a year – is either lost or wasted.

According to 'Zero Waste in the Mediterranean', an FAO report, in Morocco, no less than 45.1% of total food production goes to waste.

In June 2015, in partnership with the FAO, the Kingdom launched an initiative to reduce food loss and food waste. One of its goals is to halve food waste by 2020.

02

I REDUCE MY ELECTRICITY CONSUMPTION



WHAT ARE WE TALKING ABOUT?

Offices are highly energy-intensive – 110 kWh/m² per year of electricity is consumed (mainly used in lighting and for office equipment).

We could reduce our electricity consumption in the office by 50% through more economical usage and by choosing high performance equipment that requires less energy.

WHAT TO DO ABOUT IT?

I use natural light as much as possible



► *Daylight is the least polluting source for the planet and requires the least amount of energy.*

If I don't use my computer all the time, I set it to automatic standby mode



► *A desktop computer consumes between 80 W and 200 W. In standby mode, it consumes 3 times less energy.*



When I'm not at my desk (at a meeting or having lunch), I turn off my screen. When I leave the office at the end of the day, I turn everything off (screen and central unit)

► *A computer in standby mode still uses between 20% and 40% of its 'On Mode' power. So, I switch it off as often as possible.*

When I leave the office or a meeting room, I turn off the light



► *10 minutes of unnecessary lighting 3 times a day, that's 5 days of continuous lighting in one year.*



DID YOU KNOW?

In Morocco, electricity is primarily imported. Produced from fossil fuels (crude oil and coal), it generates air pollution which exacerbates the greenhouse effect and accelerates global warming.

The undertakings given by Morocco at COP 22 include raising the share of renewable energy production (wind and solar) to 42% of the country's total energy mix by 2020, to 47% by 2025 and to 52% by 2030.



ATTIJARIWafa BANK ATTITUDE

- Installing **multifunction devices** (printer/scanner/photocopier) and encouraging **shared usage**.
- Programming **automatic standby mode** for workstations.
- Acquiring new computer equipment with **environmental labels**.
- Installing **timers and motion sensors** for lighting in certain areas.
- Installing **photovoltaic** solutions in some buildings.

03

I ADJUST THE TEMPERATURE



WHAT ARE WE TALKING ABOUT?

Heating and air conditioning are the largest items when it comes to energy consumption in office buildings.

Sizeable energy savings can be made, and CO2 emissions lowered by retaining warmth in winter and coolness in summer.

WHAT TO DO ABOUT IT?

In winter, I avoid overheating the office – 20°C maximum

▶ Lowering the temperature by 1°C means 7% less energy consumption.



I turn off the heating on leaving the office



▶ Heating accounts for 50% of energy expenditure in offices.

In winter, I close the windows and connecting doors to spaces with little or no heating

▶ In corridors and stairs, a temperature of 16°C may be adequate.

In summer, I lower the temperature to a minimum of 25°C

▶ Lowering the temperature by 1°C means 7% less CO₂ in the atmosphere.

I turn off the air conditioning when I leave the office



▶ Energy consumption for air conditioning can reach 20% for large office buildings.

? DID YOU KNOW?

Heating and air conditioning primarily consume electricity as well as non-renewable fossil fuels (natural gas, fuel oil).

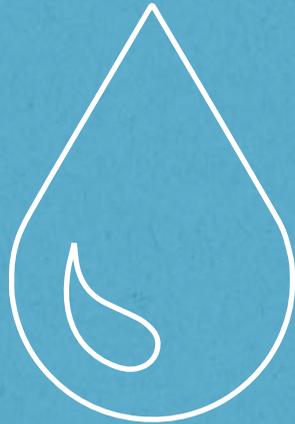
In addition, they expel refrigerants which are responsible for the increase in greenhouse gases if released into the atmosphere, particularly because of poorly maintained appliances.

👍 ATTIJARIWafa BANK ATTITUDE

- Gradually implementing a **centralised system** for managing air conditioning/heating.
- Gradually **adapting** the air conditioning/heating system to working hours and **weather conditions** based on a set of standards.
- Acquiring **energy-efficient equipment** for heating and air conditioning with **no refrigerants**.

04

I DO NOT WASTE WATER



WHAT ARE WE TALKING ABOUT?



On average, an office worker consumes between 10 and 30 litres of water per day (excluding air conditioning and catering), which amounts to an average daily consumption of 300,000 litres of water for a group such as Attijariwafa bank.

There are several solutions to managing our water consumption in a sustainable and responsible way.

WHAT TO DO ABOUT IT?

I do not let the water run when I'm not using it

- ▶ *I don't turn on the tap to the full
Not letting the water run when brushing your teeth saves up to 15 litres of water a day.*

I wash my hands with cold water

- ▶ *Using cold water saves more energy than hot water and reduces CO2 emissions.*



I report a leak to Group Logistics



- ▶ *A tap which drips for a day means losing almost 100 litres a day or 35,000 litres a year.*

I do not throw anything into the toilet and I won't pour any toxic products into the plumbing system.



- ▶ *A large amount of waste thrown into toilets pollutes groundwater and oceans.*



DID YOU KNOW?

Morocco is one of the 45 countries around the world to experience water shortages as calculated by United Nations thresholds.

In fact, Morocco's annual per capita water availability has declined from 1,700 m³ during the 1970s to 720 m³ today and is expected to fall further, to just 500 m³ by 2025.



ATTIJARIWafa BANK ATTITUDE

- Gradually installing new **taps with water flow controls**.
- **Detecting** leaks.
- Installing a **drip irrigation system** for green spaces at every site in Morocco.
- Gradually installing **dual-flush and water-saving WCs**.

05

I SAVE PAPER



WHAT ARE WE TALKING ABOUT?

Paper accounts for 75% of office waste and each employee consumes 70 to 85 kg of paper annually, the equivalent of 2 trees per year.

It is possible to reduce our consumption of paper by printing less and reusing used paper.

WHAT TO DO ABOUT IT?

I reduce my consumption by printing only what is needed



► *An office worker consumes 3 reams of paper per month on average, most of which is thrown in the bin.*

I choose paper sourced from sustainably-managed forests. I opt for recycled paper

► *Paper can be recycled up to 7 times. It offers the best ecological balance (6 times less water and 4 times less energy than freshly-manufactured paper).*

I always print on both sides, preferably in black and white

► *Printing on both sides reduces paper consumption by more than a half as well as reducing the volume of stored paper.*



I reuse sheets printed on only one side as scrap paper



► *One printed sheet in 6 in the office is never used and 43% of employees print up to 50 pages a day.*

? DID YOU KNOW?

Paper usage results in trees being felled in forests; a tree absorbs CO₂, which reduces the greenhouse effect and protects ecosystems.

The paper industry is one of the five most energy-intensive industries.

It also consumes large quantities of water (60 litres of water are required to produce one kilogram of paper) and uses a number of polluting chemicals to meet demand for ever whiter paper.



ATTIJARIWafa BANK ATTITUDE

- Encouraging the **shared use of multifunction printers.**
- Configuring printers to **two-sided and black and white mode.**
- Pursuing the policy of **digitising** processes and documents.
- Installing **tablets and screens** in meeting rooms.
- Increasing the use of **certified recycled paper.**

06

I REDUCE AND SORT MY WASTE



WHAT ARE WE TALKING ABOUT?

In the office, each of us generates 100 kg of waste per year on average, 80% of which is recyclable... although hardly any is recycled.

We need to act by reducing our consumption and sorting our waste.

WHAT TO DO ABOUT IT?

I put the rubbish in the appropriate waste bin

- ▶ *A pair of sneakers can be manufactured from 11 recycled plastic bottles.*



For hazardous waste such as ink cartridges and toners, batteries and medicines, I put them into the designated collection containers provided by Attijariwafa bank at a number of sites

- ▶ *Morocco generates 340,000 tons of hazardous waste each year while only 40,000 tons of this waste is recovered.*

At meals, I adjust the portions to satiate my hunger



- ▶ *1.3 billion tons of food are thrown away or lost each year, the equivalent of 1/3 of the food produced on the planet.*

I use mugs and water fountains rather than plastic bottles and beakers



- ▶ *Using mugs saves 3 plastic cups per person per day on average.*

? DID YOU KNOW?

Morocco produces 7 million tons of waste each year, 85% of which consists of household waste (about 0.7 kg of waste per person per day).

Although Morocco has attained a waste collection rate of 85.2%, the waste recovery rate is still very low at just 10% of the volume transported to sanitary landfills.

As part of the National Programme for Household and Similar Waste, Morocco is committed to achieving a 30% waste recycling rate by 2020.

👍 ATTIJARIWAFABANK ATTITUDE

- Gradually installing **selective waste sorting and recycling** at a number of sites.
- Passing on end-of-life **IT equipment** to non-profit organisations for recovery or recycling.
- Involving suppliers in the process of **reducing** waste.
- Encouraging suppliers and specialised organisations to **recover** empty ink cartridges and toners.

07

I MANAGE MY TRAVEL ARRANGEMENTS MORE EFFECTIVELY



WHAT ARE WE TALKING ABOUT?

Our lives revolve around mobility, whether it's going to work, to school, leisure activities, shopping ... commuting accounts for 30% of road transport usage.

There are, however, a number of ways of getting around which have a better impact on the environment, on our health, our finances, speed and general well-being.

WHAT TO DO ABOUT VIT?

To get around, I opt for a clean transport alternative or car-pooling

- ▶ *If I live near the office, I walk to work. Whenever I can, I use the tram or share my vehicle with other colleagues (car-pooling).*



To avoid unnecessary travel, I use video-and phone-conferencing



- ▶ *A telephone meeting saves time and reduces stress. Videoconferencing systems enable people to share documents.*

I adopt an eco-driving approach

- ▶ *In the first kilometre, a car consumes 50% extra fuel and pollutes 4 times more. therefore I start off gently, drive smoothly and switch off the engine if I stop for more than 30 seconds, which will generate more than 40% in fuel economy and reduce air pollutant emissions.*

I ensure that my vehicle is well-maintained

- ▶ *A well-maintained car generates 20% less pollution and 10% in fuel economy.*

I opt for climbing the stairs rather than using the elevator



- ▶ *Climbing stairs burns 7 times more calories than taking the elevator and provides physical activity for one's body.*



ATTIJARIWafa BANK ATTITUDE

- Setting up **video-conferencing** systems.
- **Optimising cash balances** in branches by reducing the number of cash-in-transit journeys.
- **Renewing** the car fleet.
- Setting up a **shuttle service** between the Group's main sites in Casablanca.



DID YOU KNOW?

Transport alone accounts for 57% of worldwide oil consumption. It is responsible for noise pollution and the emission of nitrogen oxide, carbon monoxide and fine particles that pollute the environment.

Of the various modes of transport, road transport accounts for 80% of total energy consumption. It is a significant contributor to air pollutant emissions which have a demonstrable impact on our health.

LIFESPAN OF COMMON WASTE PRODUCTS



PAPER TISSUES AND TOWELS 3 months



NEWSPAPER 3 to 12 months



CIGARETTE STUBS 2 years



CHEWING GUM 5 years



TINS 10 to 100 years



PLASTIC BOTTLES 100 to 1 000 years



ALUMINIUM CANS 200 to 500 years



PLASTIC BAGS 400 years



POLYSTYRENE 1 000 years



GLASS 4 000 years



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