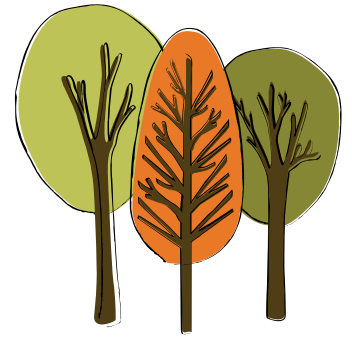


TEN FREE SUSTAINABLE SWAPS



1. Switch to an Ethical bank account

Do you know which companies your bank invests *your* money with?
Would you invest in these companies yourself?

When you are not using it, your money doesn't just sit there, banks use our money to make loans and investments. But what is our money being invested in? Banks make hundreds of investments at any one time and whilst they may be investing in what they term 'ethical investments' the top investment banks are also providing billions to expand fossil fuel industries.

"Human beings are causing climate change, largely by burning fossil fuels. Rising temperatures correlate almost exactly with the release of greenhouse gases"

www.350.org

Divesting from fossil fuels is one of the most powerful messages we can send about the future we want to see.

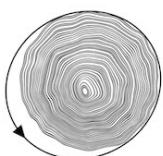
Three UK banks, Barclays, HSBC and RBS/Natwest rank amongst the top 33 banks worldwide financing fossil fuels:

Barclays - 2016 \$30.5 billion; 2017 \$29.9 billion; 2018 \$24.7 billion. Barclays is one of the companies that offers multi-billion dollar lines of credit to TransCanada, the company building the Keystone XL pipeline; they also fund Kinder Morgan, who are attempting to triple the capacity of the Trans Mountain pipeline that transports tar sands oil in Canada. Overall, they are one of the top investors in oil mining amongst banks.

HSBC - 2016 \$17.5 billion; 2017 21.6 billion; 2018 \$18.8 billion. In April 2018 HSBC announced that they are moving their investments out of tar sands projects, but they still have a large number of other environmentally harmful investments.

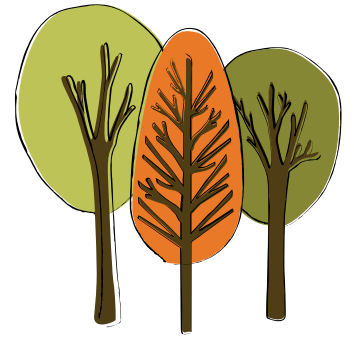
RBS/NatWest - 2016 \$3.7 billion; 2017 \$662 million; 2018 zero. The Royal Bank of Scotland, of which NatWest is a subsidiary, has significantly reduced its investments into the coal and oil industries, with their overall financing of the top 1,800 companies worldwide across the fossil fuel life cycle reduced from over \$3 billion in 2016 to zero in 2018.

<https://www.campaigncc.org/timetoswitch>

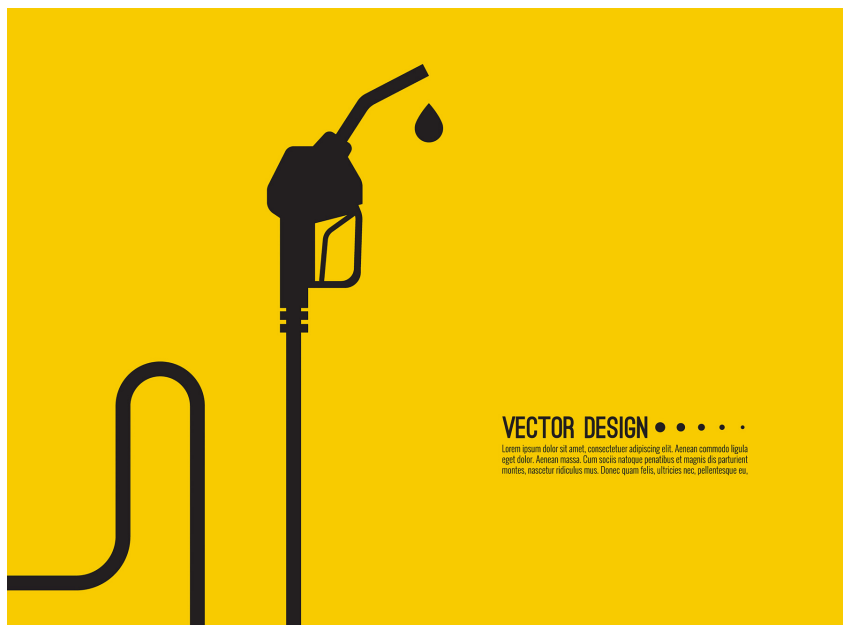


A LIFE WITH LESS

TEN FREE SUSTAINABLE SWAPS



Funding extreme fossil fuel projects like tar sands, Arctic oil and coal mining isn't the only reason you may wish to avoid most of our high street banks. Choosing to bank ethically will ensure you are not supporting human rights abuses, deeply questionable lobbying practices, rainforest destruction, weapons manufacturing, conflict minerals and the use of tax havens to name just a few examples.



Whilst there are some banks to definitely avoid (include also Lloyds and Santander) there is now a much greater choice of ethical banks to switch to:

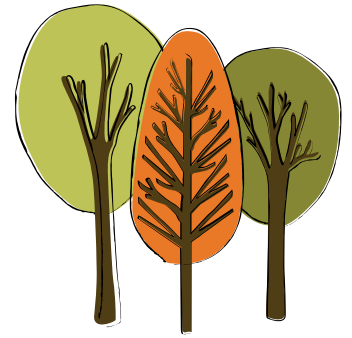
Nationwide – a member owned and run building society. A good option if you like to have a high street bank you can pop in to. They have a reasonable environmental record and have, “no direct investment in coal, oil, gas, tobacco, arms, alcohol or gambling”. They are a living wage employer. Offer: current and savings accounts

Co-op – despite no longer being owned by its members, the Co-op Bank has a transparent and comprehensive lending policy available on their website. However some of the companies which now own a percentage of the Co-op do have investments in oil, motor and airline industries, nuclear energy and palm oil for example. However the Co-op does not lend or invest in any company involved in arms-related activities. Offers: current and savings accounts



[1] Listed number 1 by the Ethical Consumer for its current account.
[2] A B Corp company is one that has been, “assessed against standards for social and environmental performance, public transparency, and legal accountability to balance profit and purpose” (Ethical Consumer).

TEN FREE SUSTAINABLE SWAPS



***Triodos[1]** – invest heavily in renewables and lend solely to businesses and charities that it judges to be of social or ecological benefit. It is the only commercial bank in the UK to provide an annual list of all the loans it has made and it has an extensive set of minimum standards that a company must reach before it will invest in it. It excludes all companies involved in arms-related activities. Triodos is a certified B Corp[2].

Offers: current and savings accounts

Ecology Building Society – a member owned and run building society. The first building society to receive the Fair Tax Mark, demonstrating the companies openness and transparency regarding its tax affairs. They do not invest in fossil fuel or the arms industry and they require all borrowers to demonstrate that their projects are in line with its ecological policies. They are a living wage employer.

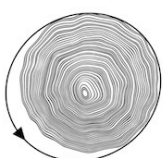
Offers: savings accounts

Charity Bank – the world's first not for profit bank. The bank does not lend to the fossil fuel industry and considers the environmental benefits of any project it funds using social impact assessments. The bank lends money only to charities, social enterprises and organisations with a charitable purpose. Charity Bank became a B Corp in 2015.

Offers: savings accounts

How to:

- Choose the ethical bank you feel best aligns with your values. Log onto their website and find out what current and savings accounts they offer that suit your needs.
- Take five minutes and open a new account online and choose their free switching service which will switch all of your automate payments for you making it a quick and simple task[3].
- Log into your existing account and close down your current account.
- Make sure to tell your existing bank why you are leaving. Either send them a letter[4] or tag them in a post on social media and be sure to share any response you get from them.

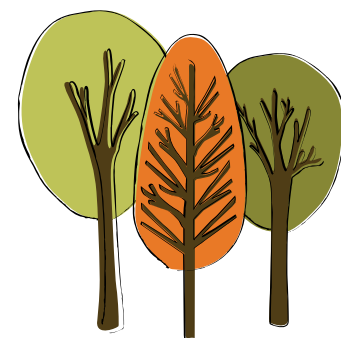


A LIFE WITH LESS

[3] Double check the first time a payment is due that all of these switches have been made.

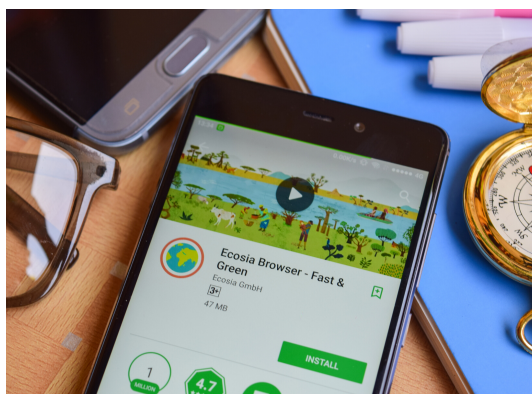
[4] You can find a draft letter here - <https://ethical.net/climate-crisis/fossil-fuel-divestment-101-a-complete-guide-to-divesting-your-money-uk/>

TEN FREE SUSTAINABLE SWAPS



2. Change your search engine to Ecosia

Get the free browser extension and plant trees with every search!



Ecosia was started by Christian in 2009 after a trip around the world opened his eyes to the devastation being caused by deforestation.

He set up the Ecosia search engine which uses the profit from search ads to generate income for Ecosia. This income is used to plant trees where they are most needed. So far the company has planted over 88 million trees.

Ecosia became Germany's first certified B Corp.

3. Set up a donation box by the front door

Getting into the habit of regularly auditing your belongings will help you to understand what you are bringing into your house. Over time as you become more aware of what you are consuming you are likely to find that fewer items are coming into your house.

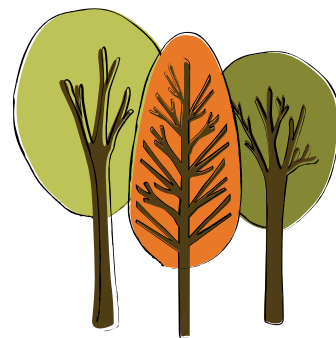


That being said it is impossible to keep everything out. At certain times you will have old clothes to donate, or unwanted presents, as well as items that have worn out or broken (although make sure these are recycled responsibly). Once the box is full take it with you the next time you are heading into town and drop it off at the charity shop. That way the items are out of your house, helping to keep your space clutter free.

Just make sure you do not use this method as an excuse for acquiring more things!



TEN FREE SUSTAINABLE SWAPS



4. Get to grips with your local councils recycling rules

Understanding what can and can't be recycled in your area is really important. Unfortunately in the UK we have a very confusing, extremely disorganized recycling system where different councils collect different items depending on where you live. Currently there are over 100 different collection methods. No wonder people get confused!

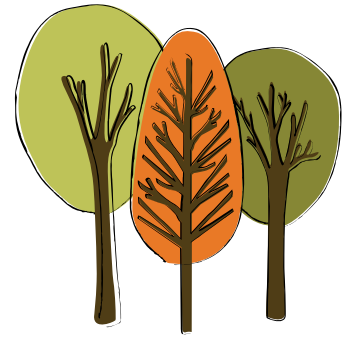
Knowing what can be recycled will help you to make decisions about what kind of packaging you may be willing to buy, if pushed and which is no go. It will also help to ensure that as much material is being recycled as possible – if a bin becomes too contaminated with non-recyclable material the whole bin will be diverted to landfill.



Use the [Recyclenow](#) website to find out what can be recycled in your area.



TEN FREE SUSTAINABLE SWAPS



5. **Make a sustainable shopping kit**

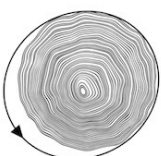
Do you find that you rush out the door and only once you are at the shops do you realize you have forgotten your reusable bag, jar, container etc...? Creating a reusable shopping kit and leaving it ready by your door, in your bike pannier or in the boot of your car is a great way to save you having to remember.

Look through your kitchen cupboards. Pull out that sad Tupperware sitting at the back that always gets overlooked. Designate it as your shopping Tupperware. Collect up some old jam jars and totes and put everything together in a shopping bag ready for your next trip.

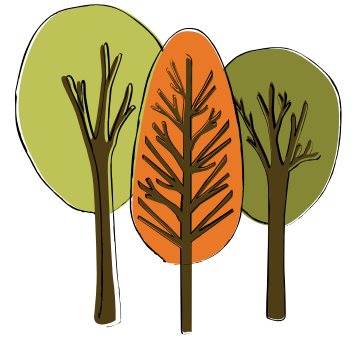
*Tip - Just remember to decant everything into your permanent storage containers when you get back from the shops. Wash your containers and return them to your shopping kit and put it back where you will remember it.

What to include:

- Old bottles for liquids like olive oil, shampoo, washing up liquid etc... – just make sure you know which bottles are for cleaning products and which are for food! I use a glass bottle for food grade items and an old Ecover bottle for washing up liquid.
- Tupperware – I fill these with treats such as vegan cheese and chocolate! As well as more practical things like loose leaf tea and coffee beans.
- Jam jars work well for things like spices. Anything you are not looking to buy huge amounts of.
- Reusable bags – I use mesh bags for dried goods such as pasta, beans and pulses as well as cereals and tight weave bags (like clean totes) for finer items such as couscous and nutritional yeast. I also use totes to buy loaves of bread.
- A bag for it all to go in.



TEN FREE SUSTAINABLE SWAPS



6. Switch to a green energy supplier

Whilst there is still a long way to go when it comes to transitioning to a fully renewable energy supply, an important step is to support the solutions that are already in existence. Switching to a green energy supplier will not only help you to consume a more sustainable alternative to fossil fuels but it will also send the message that you care about where your energy comes from and that you are prepared to vote for the future you want with your wallet.

So what is Green energy? Green energy is energy produced using renewable resources such as wind, wave and solar power for creating electricity, or through the breakdown of waste materials such as food and landfill to produce biogas. There are still issues around sustainability associated with some forms of renewable energy however given the options available to us today, paying for your energy through a green energy supplier offers a much better alternative to the planet warming effects of burning of fossil fuels.

Wind power - where wind provides the mechanical energy to turn turbines

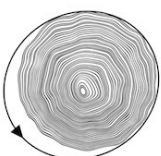
Solar power - where sunlight is absorbed by photovoltaic panels

Hydroelectric power - where fast-flowing water drives the turning of turbines

Wave power - where the motion of waves drives tools like hydraulic pumps

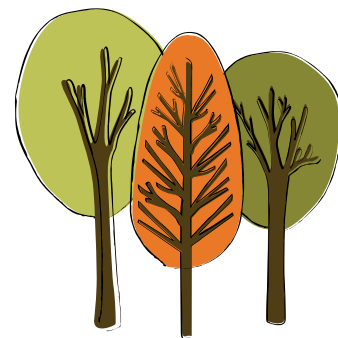
Tidal power - where the rise and fall of the tide pushes turbines

<https://www.t3.com/features/best-green-energy-supplier>



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TEN FREE SUSTAINABLE SWAPS



Below are examples of the most well known green energy suppliers. A quick internet search will reveal numerous others should you wish to do some more research of your own.

Green Energy suppliers:

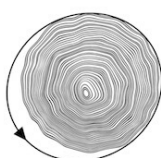


Ecotricity – 100% renewable electricity, plus some green gas. They are approved by the vegan society, support the anti-fracking movement and they have followed in the footsteps of Extinction Rebellion and have declared a climate emergency. They are however a more expensive supplier but if you can afford to do so they are an ethical supplier worth checking out.

Green electricity – 100%
Green gas – Yes
Renewable sources – hydro 0.7%, solar 0.12%, wind 98%
Carbon offsetting – Yes
Exit fee - None

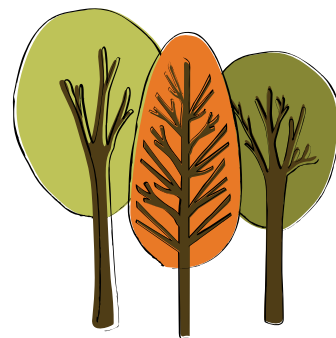
Good Energy – was the first dedicated 100% renewable energy supplier. It offers 100% renewable electricity, generated mostly by small independent British energy generators. They do offer some green gas made from 6% biogas with the remainder being offset through carbon reduction projects. It also invests in its own solar and wind farms and sources more than half of its electricity from wind farms.

Green electricity – 100%
Green gas – Yes
Renewable sources – hydro, solar, wind
Carbon offsetting – Yes
Exit fee - None



A LIFE WITH LESS

TEN FREE SUSTAINABLE SWAPS

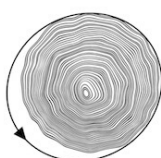


Green Energy UK – the greenest energy supplier on the market and the only one to offer 100% green gas. However these credentials also make it the most expensive green energy supplier. It buys directly from generators in the UK. Its 100% 'green' gas comes from anaerobic digestion. Green Energy was the first supplier to launch a tariff using a smart meter to charge customers different electricity rates depending on the time of day. If changing to this supplier make sure they have a correct meter reading, you don't want to be hit with a hefty 'catch-up' bill for incorrectly estimated energy usage.

Green electricity – 100%
Green gas – 100%
Renewable sources – hydro, solar, wind
Carbon offsetting – no (not needed)
Exit fee - None

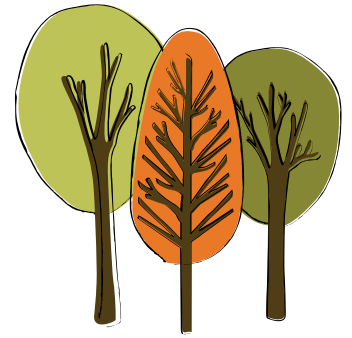
Bulb – has one tariff supplied by 100% renewable electricity and 10% renewable gas, made from pig waste. The rest is offset by supporting carbon reduction projects. It is at the cheaper end of the energy market. They donate £2 to their charity, The Bulb Foundation when you switch.

Green electricity – 100%
Green gas – 10%
Renewable sources – hydro 9%, solar 40%, wind 51%
Carbon offsetting – yes
Exit fee - None



A LIFE WITH LESS

TEN FREE SUSTAINABLE SWAPS



Octopus Energy – it's parent company funds solar sites, wind generation and anaerobic digestion plants, and one of its tariffs – Super Green Octopus – supplies 100% renewable electricity. It offsets the carbon produced in the production of its gas by partnering with Renewable World which specializes in carbon reduction projects in the developing world.

Green electricity – 100%

Green gas – 15%

Renewable sources – anaerobic digestion, hydro, solar, wind

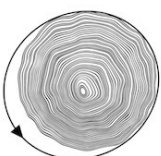
Carbon offsetting – yes

Exit fee - £30 per fuel

Switching to a new energy supplier is a quick and easy process. You can get a quote online for all of the above companies by providing your postcode and a few details about your property.

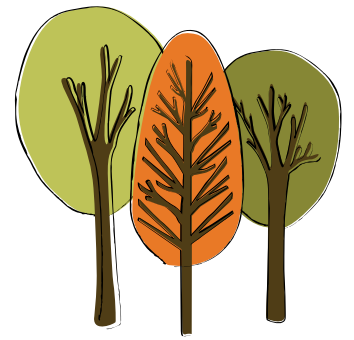
*Remember that regardless of who you buy your energy from it all comes from the National Grid. The difference is that the energy that goes back in to replace what you have used will come from a green energy source.

*Whilst all of the 'big six' do offer renewable tariffs I would recommend switching away from these companies who have a strangle hold on energy supply to the more ethical smaller companies.



A LIFE WITH LESS

TEN FREE SUSTAINABLE SWAPS



7. Write a shopping list

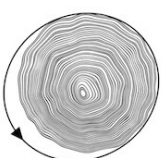
Are you the kind of person who shops on the fly? Do you stand in the shop trying to remember what you have in cupboards only to get home and find you have bought items you already have but are missing a key ingredient for this evenings meal? If this sounds familiar then think about writing a shopping list.



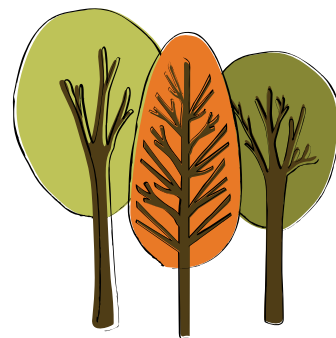
To begin:

- Make a list of your favourite meals, things that you make every week. What are the key ingredients you need for them?
- Check your cupboards and fridge and make a list of the staples you already have.
- Also check what you have left over from last week's shop. Do you have any veggies looking a bit sad at the bottom of the fridge that need to be used up? Incorporate these into your meal planning for the week so they don't end up being wasted.

Although this may seem like a bit of a faff you will find the more you do it the easier it will become and you will not only have the ingredients you need but are less likely to waste food and save money. Shopping will be quicker and impulse buys will be easier to avoid!



TEN FREE SUSTAINABLE SWAPS



8. Order a thrift bag

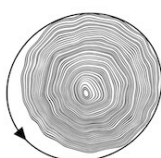
Give away the clothes that no longer serve you whilst making money for charity.

Thrift is an online reseller of second hand clothing. Thrift photographs and uploads the items that you send them but the bonus, in my opinion, is that they take all of the fiddly uploading and detailing of the items out of it for you! When you send your items to them you can choose a charity who will receive money from the sale of your items. Thrift receive 33% of the sale price for the work they do re-selling the items, you can then choose to donate the remaining amount to the charity of your choice or to donate 33% to your charity and keep 33% which you can then use to purchase new to you second hand clothing from the Thrift website. Anything that is not of good enough quality or which doesn't sell will be donated to another charity or be responsibly recycled by Thrift.

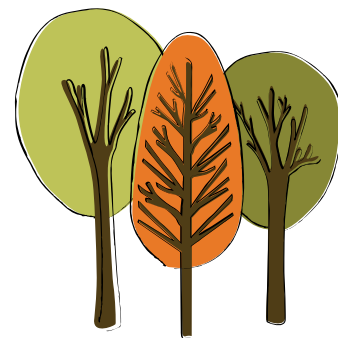
How to donate:

- Order a bag from [Thrift's website](#)
- Fill it with clothing of good quality and return it through [Collect+](#) for free.
- Thrift will process, photograph and upload your items to their website in around 2 weeks
- Thrift will notify you when your items are ready to view or when you have made a sale.

*A note about style over fashion - Making time to understand your personal style and your lifestyle are important steps when trying to create a more ethical wardrobe. Working out your personal style can take time but knowing what you like, what suits you and what makes you feel great will help you to purchase only clothes that suit you rather than giving in to those fast fashion impulse or trend led purchases. Understanding your lifestyle is also key. The Messy Minimalist got it right when she said, 'dress for your real life and not your fantasy life!' I bet we all have things in our wardrobes that represent our 'fantasy selves', the selves we want/ed to be rather than who we are now. The rows of sparkly tops for the parties we never attend, the business suit we never wear because we work in a casual dress down office etc... Being honest with ourselves about what we actually need for our day to day lives will help us to create far more functional wardrobes with pieces that we actually can and want to wear.



TEN FREE SUSTAINABLE SWAPS



9. Track your ecological footprint

Do you know what your ecological footprint looks like? Do you know which parts of your lifestyle contribute most to the carbon you produce or how many planets it would take to support everyone on earth if we all lived the same lifestyle you do?

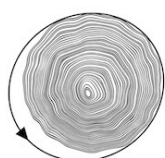
"if everyone lived like the average Briton we'd need three planets to mop up our carbon emissions, grow our food and dispose of our waste. The clear target is to become a 'one planet' person, and nation"

<https://www.cat.org.uk/info-resources/free-information-service/green-living/carbon-calculators-ecological-footprints/>

The emissions that are created as part of our lifestyle choices come not just through the items we consume. The processes involved in making, transporting, harvesting etc... the products we buy means every item has an ecological footprint that needs to be accounted for before it even reaches us. The ecological impact of any product should factor into the decisions we make about whether or not to buy an item.

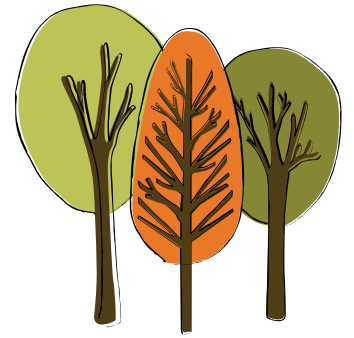
Find out what your ecological footprint looks like - <https://www.footprintcalculator.org>

Have a look at the different elements of your lifestyle. Which make the biggest ecological impact? Have a look at some of the recommended solutions. Challenge yourself to pick one thing you could do differently this week.



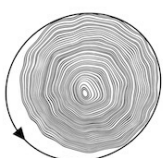
A LIFE WITH LESS

TEN FREE SUSTAINABLE SWAPS

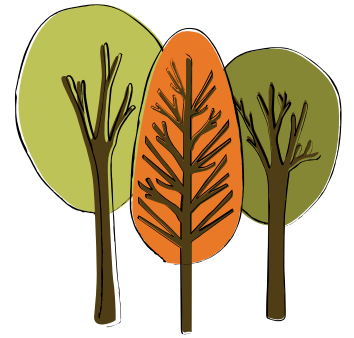


In the longer term it is important to remember that we are part of a much bigger system and that carbon emissions happen along the whole of the supply chain. These emissions should also be considered if we want to really make a dent in our own and our country's carbon emissions. There are indirect emissions; carbon emitted not only from the fuel consumed when we drive our car but also produced as a result of maintaining the roads we drive on for example. Similarly the infrastructure we all benefit from such as schools and hospitals have an inbuilt carbon footprint from which we all benefit. To influence a reduction in these types of emissions we need to use our power as citizens to encourage the government to make our services more climate friendly. All of these factors are important pieces of the carbon footprint puzzle.

*Remember footprint calculators are best seen as a guide. There are multiple options to choose from and they all vary depending upon the methodology, assumptions and data used by the organisations. You will therefore receive different results for each tool you use. Perhaps have a go at a few different options and remember to take the results as a guide to the areas of your life which contribute most to your carbon footprint, for ideas about where you could reduce your consumption and to push you to think more holistically about your approach to sustainable living.



TEN FREE SUSTAINABLE SWAPS



10. **Carry out a bin audit**

This is the task I challenge all the participants to complete when they take part in my introduction to zero waste workshop. You can't know what to reduce if you don't know what waste you are producing in the first place!

By tracking your waste you will gain a realistic overview of the rubbish you are producing, not just what you think you are producing! It will also help you to gain an insight into where you want to concentrate your efforts. Which are your biggest areas of waste and what might be a good starting point for the first steps on your zero waste journey.

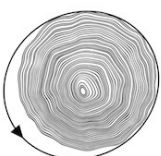
How to:

For the next week keep all of the waste you produce and gain a real understanding of what you actually throw away.

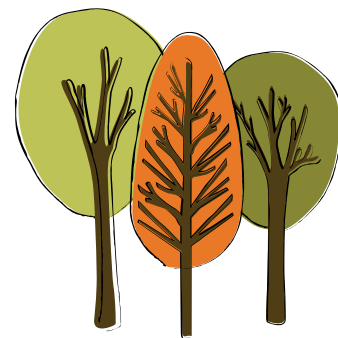
Ideally you want to do your bin audit the day before bin collection day to get a true insight into the extent of your rubbish. I would encourage you to wait until the end of the week before assessing your rubbish as seeing the waste your household has created in one large pile will be far more impactful than creating a daily tally. At the end of the week grab a pair of gloves and spread everything out on sheets of newspaper or a tarpaulin.

Separate the items into different categories:

- Food/compostables
- Cardboard
- Paper
- Metal
- Glass
- Plastics
- Unidentifiable (electrical goods, mixed packaging etc...)



TEN FREE SUSTAINABLE SWAPS



This is an opportunity to think about the types of material you have collected, where they will go and how they could be avoided. Use the information you discovered earlier in the week when you were researching what your local council recycles.

WASTE MANAGEMENT



Examine your buying habits, what are your most frequent throw aways, are they food related, takeaways, beauty products, textiles... Grab a pen and paper and log all of the rubbish by type, quantity and where it will end up. By the end of the week you should have a much better idea of your biggest areas of waste and a good starting point for changing your habits of consumption.

Good luck!

