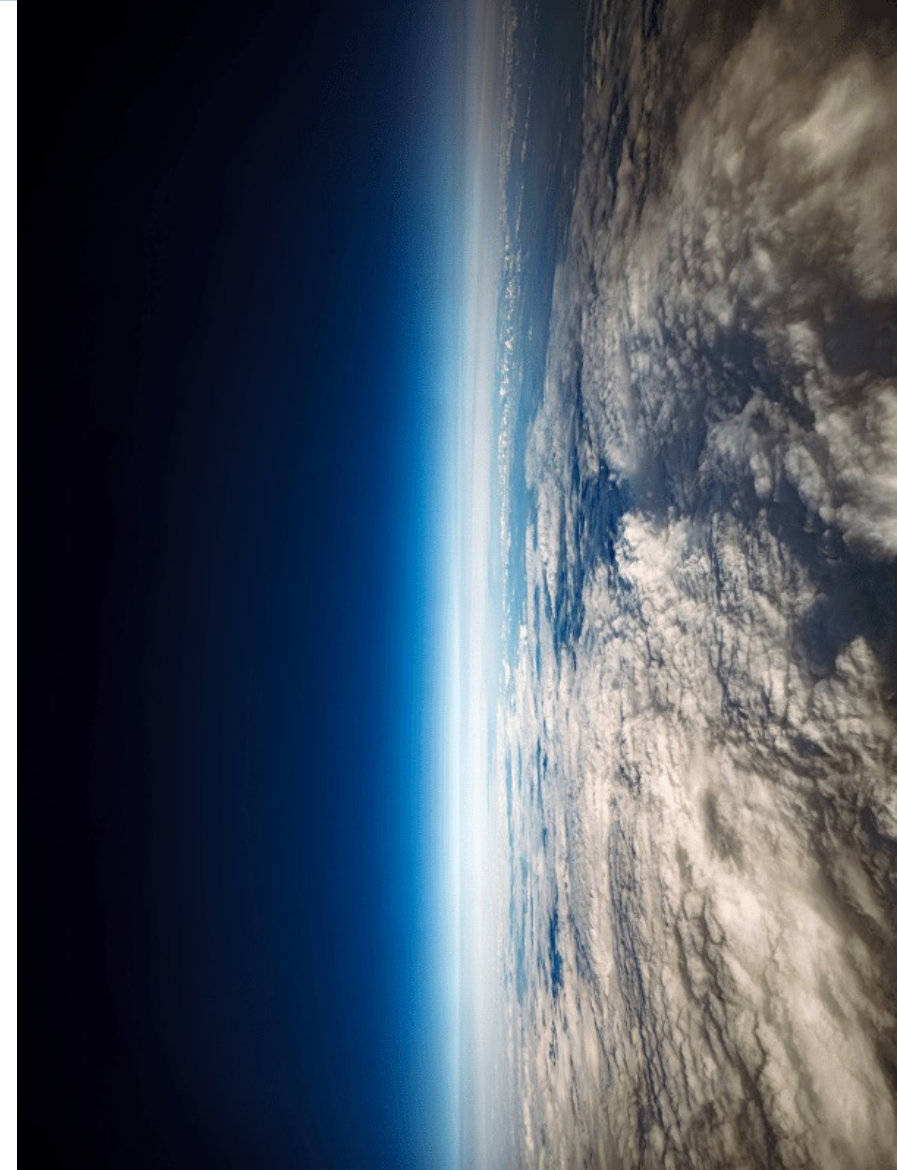




Targeting Net Zero

A target of completely negating the amount of greenhouse gases produced by human activity, to be achieved by reducing emissions and implementing methods of absorbing carbon dioxide from the atmosphere.



World leaders at the [UN Climate Change Conference \(COP21\) in Paris](#) reached a breakthrough on 12 December 2015: the historic [Paris Agreement](#).

The Agreement includes commitments from all countries to **reduce their emissions** and **work together** to adapt to the impacts of climate change, and calls on countries to strengthen their commitments over time. The Agreement provides a pathway for developed nations to assist developing nations in their climate mitigation and adaptation efforts while creating a framework for the transparent monitoring and reporting of countries' climate goals.



We believe that financial inclusivity is a key step in curing poverty and this can go a long way to solving the greatest threat our planet has ever faced, climate change.

The fight against climate change and poverty are intertwined. Investments made to mitigate or adapt to climate change will inevitably reduce poverty, and investments made to reduce poverty will better protect people against the growing environmental crisis.

Countries can distribute hardier and more nutritious seeds to farmers, while providing them access to loans, grants, markets, technologies, and data that can boost harvests, according to the World [according to the WRI](#).



The unbanked are excluded from a wide range of activities that would enable them to take control of their lives and escape a cycle of poverty.

Indeed, being poor and unbanked is incredibly expensive with reduced ability to save money or access credit.

In 2015 – Financial Inclusion Commission Report identified that financially excluded people pay a ‘poverty premium’ of £1300 each year.



Sustainability is a key issue for any purpose driven business. SaaScada believes in the triple bottom line concept of sustainability, which focuses on three key areas:

Environmental

We're fully committed to reducing our environmental impact by integrating best practices into all our business activities, and continually reviewing our policies and processes. We promote our environmental ethos and values to our staff, and externally to our clients, suppliers and partners.

Social

Financial inclusivity empowers everyone – giving everyone the ability to make choices and take control over their lives, improving mental health, education and social mobility.

Financial

Enabling financial inclusivity for individuals and businesses through first class banking technology.



Targeting Net Zero

Scope 1, 2 and 3 emissions

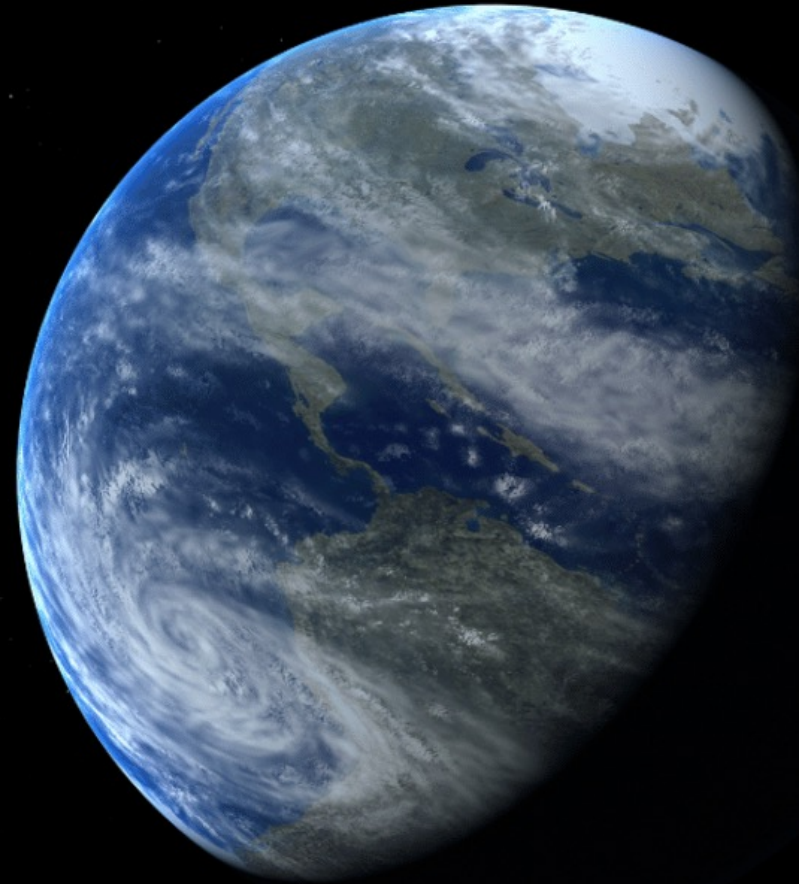
Scope 1 and 2 emissions

Scope 1 and 2 focus primarily on premises, heating, cooling, travel choices, office recycling and other purchasing decisions. As a cloud based technology business with a small remote team we do not have our own premisses or fleets of vehicles to support, nor do we make a lot of purchases. We primarily hold meetings online and catch trains when we hold meetings in person. Our scope for reduction in these areas is small.

Where we can make the biggest impact is Scope 3.

Scope 3 emissions

Scope 3 takes into account the things that we are indirectly responsible for such as partners and suppliers. The choices we make to work with other business who place value on sustainability and financial inclusion are an important driver for us.



Choices

We actively choose to work with partners who place an emphasis on sustainability.

We also focus on working with customers who aim to provide better banking services to underserved segments of the market to empower them to make better choices. Some examples:

Partners

[Enfuce](#) (carbon footprint for purchases)

[AWS](#) (aiming for 100% renewable energy by 2025)

Customers

[Times International](#) (sustainable trade)



We are a business founded on the principal that first class banking products should be available to all.

Empowerment

Through access to banking individuals can become part of the wider community in a way that the unbanked cannot.

Choice

Through financial inclusivity comes choice. The choice to reduce carbon footprint by purchasing ethically sourced products, save for education, access housing options, to buy online or in bulk to save money.

Opportunity

The ability to save, to plan, to make choices – it all drives change.



Whilst our working model means our Scope 1 and 2 emissions are already very low, there is always room for improvement.

In the next 12 months we aim to:

Measure and set goals for operations emissions.

Set and publish our targets for 2030 and 2050



Our board are actively pursuing Net Zero as part of the core business plan.

Reporting of our activities will be measured by progress towards our Net Zero goals as much as profitability.



If every person on this planet has access to a quality banking product we could be the generation that ends poverty forever...

one transaction at a time.



Targeting Net Zero

SaaScaada is a trading name of Saescada. Registered in England no. 09146473.
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