

Mutual Marketplace

CORPORATE SOCIAL RESPONSIBILITY STRATEGY



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At Mutual Marketplace, we take our corporate social responsibility seriously, and as the leading procurement company supporting the credit union sector, we know all too well that we operate as an extension of member-based financial institutions. This is why we took the first step in formalising the decisions we make about how we work, travel and manage consumption to help shape our environment and communities positively. As we grow as a business, we will take responsibility and a leading role in decisions and actions that will leave this world a better place.

Fundamental to our position on corporate social responsibility is the four key pillars that underpin our focus and the work completed to positively impact the environment, social justice, education, and modern slavery.

For Mutual Marketplace, having a Corporate Social Responsibility policy is not just about creating greener opportunities to ensure a sustainable future. We're taking it a step further with a holistic approach to CSR that will encompass our people, customers, and suppliers.

Richard Austin General Manager



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In 2016, Mutual Marketplace was launched by Credit Union Australia and People's Choice as a provider of procurement and accounts payable services for the Australian Credit Union industry.

Created by the industry for the industry, our mandate is to optimise procurement opportunities, apply best practice and deliver savings for the benefit of all members. We exist to ensure credit unions can grow and thrive in an increasingly complex, competitive and diverse marketplace.

As industry experts and leaders in our field, we help Credit Unions around Australia with procurement strategy and planning, category planning, category development and category management.

Mutual Marketplace works with 16 Australian based credit unions and manages over 1200 suppliers as part of its aggregated procurement spend of over \$169 million.

We're leaders in our industry and believe that now, more than ever, it's crucial to operate sustainably and ethically to ensure a brighter future for generations to come. More and more, we are seeing customers recognise the need for organisations to not work for just a profit but to operate with the ethos that they should give back to the communities they and their staff live and work in.

Mutual Marketplace is uniquely placed to have a broader impact by influencing our suppliers and customers by leading the way and developing a Corporate Social Responsibility (CSR) strategy that will influence our decisions and actions as we advance and grow through our business life cycle.



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Mutual Marketplace believes in a better future for everyone. As we advance and grow as a leading company in the procurement sector, we will harness the power of our people and influence to introduce changes that contribute to the overall well-being, environmental sustainability, and social betterment of our society.

Through four key pillars, we will continue to work diligently to create a culture of change. We've aligned these four pillars to our brand values of **Transparency, Happiness, Challenge and Make It Easy**.

The four pillars of our CSR policy are:

- Environmental Sustainability
- Modern Slavery
- Social Justice and
- Education

We are an organisation that values our people. Mutual Marketplace recognises the absolute human right to live free, live well, and to live with purpose. Our CSR policy empowers our employees to live this ethos every day, encourage it in others and deliver it for the communities we support through our work.



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Being environmentally sustainable is a commitment to meeting the needs of the present without sacrificing resources for future generations.

We want to be seen as a trusted, ethical leader in our industry who actively encourages greener solutions in every aspect of our work. We'll commit to making decisions that encourage a more environmentally sustainable future for generations to come.

We're committed to being advocates of change by implementing efficiencies and sustainable practices in our office habits and travel, with the long-term goal of permanently reducing our carbon footprint. Through advocacy and leadership, we'll also encourage this sustainability in our suppliers and customers.

Mutual Marketplace commits to maintaining our transparency and accountability in this field with our stakeholders and believe that, together, we can ensure not just a profitable future but a sustainable one.



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Social Justice is a broad term that implies justice and fairness as it manifests in our society. We celebrate and recognise the differences that make us unique and valuable to the collective. Every day we will be building towards a diverse and inclusive workplace for all people. We recognise that if people feel seen, heard, included and valued for who they are, they will feel safer and happier.

As a team, we'll actively encourage and support social justice in the following areas:

- **Gender equality for women** – We'll encourage the dynamic female voice for women and ensure our colleagues feel heard and represented in our leadership teams, as well as advocating for equal pay at all times.
- **Inclusion for the LGBTQI+ community** – We'll create a safe and respectful workplace for the LGBTQI+ community and ensure everyone feels respected and safe, no matter their gender identity.
- **Cultural diversity** - We will celebrate and collaborate on matters of cultural diversity by recognising people of all backgrounds and religions and pay our respect to the First Nation's people.
- **Mental health and disability awareness to** – We'll extend our prevention and support programs for mental health and recognise people with all abilities, and ensure all employees feel cared for and supported by the team.

Mutual Marketplace is a team of dynamic and optimistic people who feel good about the work they do and the difference they make. As we advance, we'll ensure all employees, suppliers, customers and stakeholders feel seen, heard and valued.



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Here at Mutual Marketplace, we believe that everyone should have the opportunity to access fair education opportunities.

We recognise that having access to these opportunities creates positive outcomes in life, related to employment, health and well-being, and social status.

As part of our commitment to a socially responsible corporate structure, creating and supporting education for disadvantaged people will become a key driver for our actions and decisions going forward. We will become problem-solvers for some of the challenges that youth face in accessing education opportunities.

Mutual Marketplace will make it easier for people to access higher education, encourage and advocate for them whilst on that path. Our team will work with our education partners, like our current partner 'Reality Gives', to create simple solutions to current education deficiencies. Together, we will help create opportunities for continued education across a person's lifespan.



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Reality Gives is a community-based non-profit organization providing access to quality education for children and youth from poor urban communities in India since 2009.

Late last year Mutual Marketplace partnered with Reality Gives to \$2 from every completed survey to help raise much needed funds so they can continue to deliver education and community support to some of the world's hardest hit communities during the pandemic.

This year, we've expanded our partnership to offer skilled volunteering opportunities for staff.

Learn more about Reality Gives by visiting their website

www.realitygives.org



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Mutual Marketplace recognises that our people will be the driving force behind creating a culture of change regarding implementing any CSR strategy. A small number of team members have volunteered to create and represent the other team members on a CSR committee.

This committee will maintain its accountability and momentum by meeting quarterly to discuss the CSR focus for the organisation. To further support the CSR policy, the wider team will be formally offered one volunteering day a year to participate in group volunteering activities, equating to (approximately) 200 volunteering hours.

Mutual Marketplace will then offer individual volunteering opportunities, which align with the CSR strategy, outside of business hours.



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Transparency and accountability are key to Mutual Marketplaces trusted reputation with its customers. As with our compliance in other areas, such as APRA Prudential Standards, Mutual Marketplace will make an ongoing commitment to the good governance of its CSR strategy.

The General Manager is accountable to Mutual Marketplaces Board of Directors, and each employee is responsible and accountable for the successful implementation of this strategy.

As well as regular communication on the progress of our programs in the four pillars, Mutual Marketplace will commit to the following reporting measures.

These will include but not be limited to:

- Quarterly meetings of the CSR committee
- Monthly updates from the GM to employees
- Quarterly reporting to the Board on performance
- An annual review of the policy and giving programs, partners, and impact will be presented to stakeholders as part of our annual report.

Mutual Marketplace will create a public CSR strategy that will give a clear roadmap on how it is going to achieve and maintain the vision set out in this policy.





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