

## 73. Climate Change

**POLICY OWNER:** Directors of AMF-Cufa

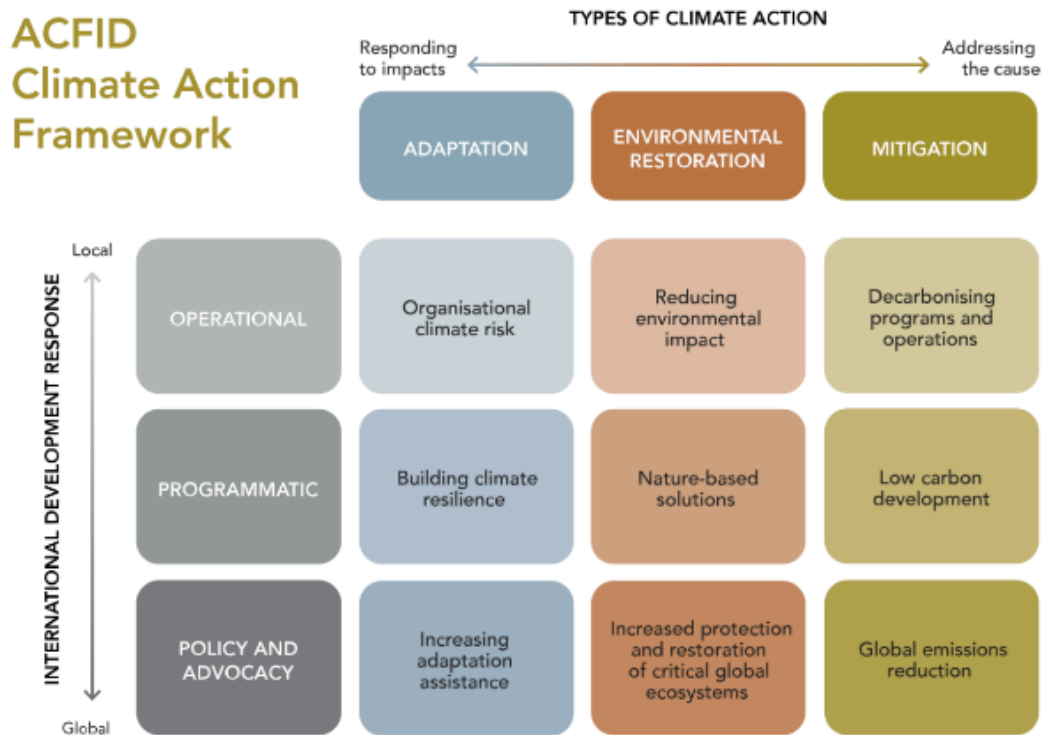
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Overview AMF-Cufa’s Board and staff are committed to strengthening our engagement and action on climate change, environmental sustainability and improved environmental outcomes across our development activities and internal operations. This policy articulates AMF-Cufa’s formal commitment to climate action in line with ACFID’s Climate Action Framework.



### 73.1. Goal

AMF-Cufa’s mission is to foster economic empowerment in line with a three-pillar strategy targeting how people earn, save and invest, as reflected in our 4-year 2026-2029 AMF-Cufa Strategic Plan. While we do not directly implement climate-focused programs, we recognise that climate change significantly affects economic empowerment, livelihoods and financial inclusion outcomes. Understanding environmental and climate context is essential to effective, sustainable development activities.

AMF-Cufa aims to:

- Understand how climate change exacerbates existing inequalities, particularly for women, persons with disability, youth, and other marginalised groups who often face disproportionate impacts due to limited access to resources, land, finance, and decision-making power, which may be further intensified by climate-related shocks and stresses;
- Ensure projects are environmentally responsible and do not cause environmental harm;
- Identify and effectively manage climate and environmental risks to project delivery and sustainability;
- Adopt lessons learned to programs and inform future project design;
- Strengthen organisational learning, accountability, and continuous improvement in relation to climate action and environmental sustainability.

### 73.2. Method

This statement sets out AMF-Cufa's commitment at two levels: (1) the program level, by systematically identifying, managing, and where possible, promoting climate action and environmental sustainability; and (2) the operational level, by minimising the environmental impact of our internal operations and organisational footprint.

#### **Program level**

AMF-Cufa takes a comprehensive approach to analysing climate change and environmental sustainability across its programming. This involves:

- Identifying potential climate-related and environmental risks to project participants, delivery, and sustainability;
- Considering how environmental and climate risks interact with existing inequalities and vulnerabilities;
- Documenting risks, mitigation measures, and responsibilities within project design and risk management tools;
- Ensuring projects do not contribute to environmental harm by integrating climate and environmental considerations into project objectives, activities, resourcing, and MEL systems;
- Identifying opportunities for positive environmental and climate outcomes, including climate adaptation, mitigation, and resilience where feasible; and
- Using analysis findings to inform project design and decision-making, applying a proportionate approach that reflects the scale, scope, and risk profile of each project.

#### **Operational level**

AMF-Cufa is committed to reducing its environmental footprint. As reflected in the Board-endorsed September 2024 'Sustainable AMF-Cufa Travel Policy' (available publicly on our website at

<https://www.Cufa.org.au/wp-content/uploads/2024/12/Sustainable-Cufa-Travel-Policy.pdf>),

key actions include:

- Adopting sustainable travel practices, prioritising low- and no-carbon travel options;

- Limiting air travel to essential program delivery and partnership needs and prioritising virtual meetings over in-person travel where appropriate;

Moreover, we commit to:

- Reducing printing and paper use through electronic document management systems, e-signatures and online collaboration tools;
- Encouraging partners and suppliers to adopt paper-light and environmentally responsible practices where feasible; and
- Transitioning away from a physical Australian office (May 2024), reducing energy consumption, heating, cooling and office-related waste and incidental travel through increased use of digital and ICT-enabled working practices.

AMF-Cufa will continue to strengthen its climate action and environmental sustainability practices through learning, reflection, and engagement with partners and stakeholders. Progress against this policy will be reviewed periodically and communicated transparently as part of AMF-Cufa's accountability and reporting processes.