



ULTIMATE  
FINANCE



**Responsible  
Business Report**

**2025**

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# CEO Statement



**Josh Levy, CEO**

**Welcome to Ultimate Finance's updated Responsible Business Report, which I hope will provide insight into how we are tackling the Environmental, Social and Governance [ESG] challenges that are so important to our customers, communities and colleagues.**

We outline what being a responsible business means to us, and various objectives and commitments to demonstrate how we are embedding an ESG mindset.

Our Responsible Business Report reflects our journey and our core priorities to:

1. Minimise our environmental impact and be an advocate for sustainability
2. Provide a great working environment for our teams and positively impact the communities around us
3. Lead by example and deliver strong governance and ethical standards

Over the last 12 months we've seen continued progress in our ESG activities in line with our objectives and with some notable achievements across our business. For me personally, some of the highlights of how we have come together to make a positive impact include the following:

- Working with our chosen charity partner the Motor Neurone Disease Association (MND) through a range of initiatives including the Ultimate Three Peaks Challenge in September 2024. I was proud to personally join groups of colleagues around the country as we scaled the three highest peaks in the UK to raise funds for this wonderful charity. The selection process for our charity partner was employee led and is a cause close to the hearts of many. We were delighted to raise over £10,000 through this Challenge as part of a series of fundraising activities that have so far totalled £13,750 over the last 18 months
- Our Give A Day allowance remains widely used across the business and a total of 516 hours were completed during 2024 and a further 100 hours in the first half of 2025. This allows us to support local charities selected by individual offices and led by our regional teams. They are a brilliant way for us to give back to our local communities and allow our teams to participate in many different ways for a variety of causes. This remains a core part of our ESG strategy.
- Through the Ultimate Finance Treekly Community our employees have surpassed 2,000 trees planted – that's over 100 tonnes of CO2 captured. Treekly is an app that turns a user's footsteps into forests by planting trees. This captures the competitive imaginations of many across our business, promoting physical and mental health benefits as well as the environmental benefit.

- The enhancement of our maternity and partners leave allowance by an additional 50% - ensuring colleagues are receiving additional support at such a crucial time
- We're proud to have joined the Period Positive Workplace Scheme. This initiative is run by one of our valued clients, Time Of The Month (TOTM). We're now working alongside them and taking steps to champion period comfort, wellbeing and dignity in our workplace.

It's been brilliant to see so many people across our business getting involved in making a difference however they can. In our latest employee engagement survey, employee satisfaction towards all of our ESG activities came in at 87% - a score we're proud of and that reflects the genuine pride our employees feel towards our approach.

We're pleased with the great progress we have made against our objectives since our last report and yet, we recognise that there is still more that we can do to build a sustainable future for all. As a business, we understand the importance of being a responsible member of the financial services industry and acknowledge the crucial role we can play in making it fit for the future. I am confident in continuing to deliver our commitments and look forward to updating you on further progress in our next report.

A handwritten signature in black ink, appearing to read "J. Lewis". The signature is written in a cursive style with a prominent underline.

# Our Vision

Ultimate Finance are a specialist asset-based lender, providing a wide range of flexible solutions to support the ambitions of UK businesses. Part of the Tavistock Group, an international private investment organisation, our vision is to be the funding partner of choice for businesses and introducers in the UK. We have lent over £17bn in our 24 years of business.



Ultimate Finance currently supports over 4,000 businesses with flexible funding solutions to help realise their potential through unlocking working capital, funding the purchase of assets and supporting property developers and investors with short term funding, all designed to ease business cashflow challenges.

## What being a responsible business means to Ultimate Finance

Our Values are at the heart of our business and culture. We aim to treat our customers fairly, adhering to governing guidance and rules set for our industry. We value and support our colleagues, and build on our conscious efforts to minimise our environmental impact wherever possible. Together, these aspects have set our Environmental, Social and Governance (ESG) strategy.

# Our Values



## **Decency**

Doing the right thing by clients and introducers alike. Not about ticking boxes but looking at the bigger picture and finding the right solution.



## **Brilliance**

Going the extra mile. Empowering colleagues so they have the authority and ability to make decisions and deliver the best possible service.



## **Enterprise**

All about evolution and innovation. Modernising our approach when and where necessary. Harnessing data and technology to improve speed, efficiency, and overall experience.



# Our ESG Strategy

As part of our ESG Strategy, we continue to report our Scope 1 and Scope 2 emissions under the Streamlined Energy and Carbon Reporting (SECR) Framework. In the annual publication of our Responsible Business Report we'll be sharing updates on how we're progressing against our ESG objectives.



## 1 Environmental

*Minimise our environmental impact and be an advocate for sustainability.*

Objectives:

- Minimise the direct and indirect environmental impact of our operations and office estate
- Raise awareness of environmental issues and priorities



## 2 Social

*Provide a great working environment for our teams and positively impact the communities around us.*

Objectives:

- People Promise at the heart of the business – recognised as a rewarding and progressive place to work
- Funding partner of choice powering economic growth and giving back to our communities



## 3 Governance

*Lead by example and deliver strong governance and ethical standards.*

Objectives:

- Strong internal framework to enable effective decision making and controls
- Leading by example by living our Values internally and externally, recognising and rewarding best practice behaviours

# Environmental

*Minimise our environmental impact and be an advocate for sustainability*

## Our Objectives:

1. Minimise the direct and indirect environmental impact of our operations and office estate
2. Raise awareness of environmental issues and priorities
3. One key focus per quarter to ensure maximum impact. 2025's initiatives are:
  - Q1 - Great British Spring Clean
  - Q2 - No Mow May
  - Q3 - Plastic-Free July
  - Q4 - Buy Nothing November

Throughout the year we continually monitor and evolve how we use our office estates across the country to align them to our ESG objectives where possible. This has included:

## Reviewing our Energy and Utilities usage across our office estate

- Ensuring the energy we use is procured through renewable sources and working with landlords to ensure we can track and monitor our usage
- Introducing measures to reduce our energy consumption with temperature control units, LED lighting and moving IT servers to cloud-based solutions
- Working with landlords to install electric charging points and secure bike racks where possible
- Reviewing our Waste Management approach to add more recycling solutions to reduce the waste we send to landfill and actively choosing suppliers that align to our approach and use of more recycled materials

## Minimising our environmental impact from our day-to-day activities by:

- Following adoption of our new car policy of fully self-charging hybrid or electric, we are progressing towards our goal, with over 90% of our car fleet now meeting this policy
- Continuing to manage our carbon footprint through our travel policy, hybrid working and schemes such as salary sacrifice for company cars and cycle to work
- Reducing our use of paper in our day to day processes by utilising new technologies to remove the need for wet signatures
- Enabling employees to turn footsteps into forests by planting trees based on steps through the app Treakly. By maintaining a daily walking habit of 5,000 steps just one individual can help fund mangrove reforestation – and because we knew our employees at Ultimate Finance are an active bunch this seemed like a win-win! As a business, we recently surpassed 2,000 trees planted via Treakly – that's over 100 tonnes of CO2 captured



## CO<sub>2</sub> equivalents for 2024



Scope	Category	CO <sub>2</sub> e
Scope 1	Gas	N/A
Scope 1	Refrigerant	04
Scope 2	Electricity	50,711

CO<sub>2</sub> equivalent (CO<sub>2</sub>e) is a standard unit of measurement used to compare the global warming potential of different greenhouse gases.

### Raising awareness of environmental issues and priorities through our team of Sustainability Champions

- Upskilling our business with the knowledge and tools to be able to engage with our clients and suppliers to promote awareness and best practice
- We are exploring the development of green lending product features with a trial underway for Asset Finance
- Our sustainability champions remain in place across the country and have ensured they have the skills, know-how and are committed to delivering the objectives we have set for our business. We have continued to communicate and share initiatives throughout the year

### Sustainability Initiatives

- No Mow May - encouraging our gardeners to stop mowing their lawns and grassy areas to provide space and flowers for bees and encourage biodiversity
- Plastic Free July - encouraging everyone to use reusable and more sustainable plastic and avoid single use plastics
- The Ultimate Swap Shop - promoting pre-loved items versus buying new with pop-up stalls across all of our offices.
- Battery Recycling Points - making it easier for people to recycle batteries with the introduction of recycling points across all of our offices
- Wrap Up Coat Appeal - support both social and environmental causes through the donation of coats to the vulnerable within our communities during the winter months
- Great British Spring Clean - encouraging everyone to help us 'Keep Britain Tidy' a big office tidy-up took place as well as outdoor litter picks in and around our office and home communities

# Social

*Provide a great working environment for our teams and positively impact the communities around us*

## Our Objectives:

1. People Promise at the heart of our business – recognised as a rewarding and progressive place to work
2. Funding partner of choice powering economic growth and giving back to our communities

## Our Commitments:

- ✓ People Promise
- ✓ Wellbeing & Mental Health
- ✓ Equality, Diversity & Inclusion
- ✓ Our Charity Approach



## People Promise

Our People Promise is our commitment to our colleagues to continually strive to make Ultimate Finance a progressive and rewarding place to work. As a company we are fully accountable for our commitments and pledges; a collection of declarations describing what it means to work here. We strive to continuously bring these to life across our teams in the business, to make Ultimate Finance a great place to work

Our success is determined by the collaboration between talented, motivated and engaged employees – our One Team approach seeks to produce the best results and work environment possible. To be able to deliver consistent and excellent customer service, we must make sure that we are continuously delivering the best employee service possible

## Evolution

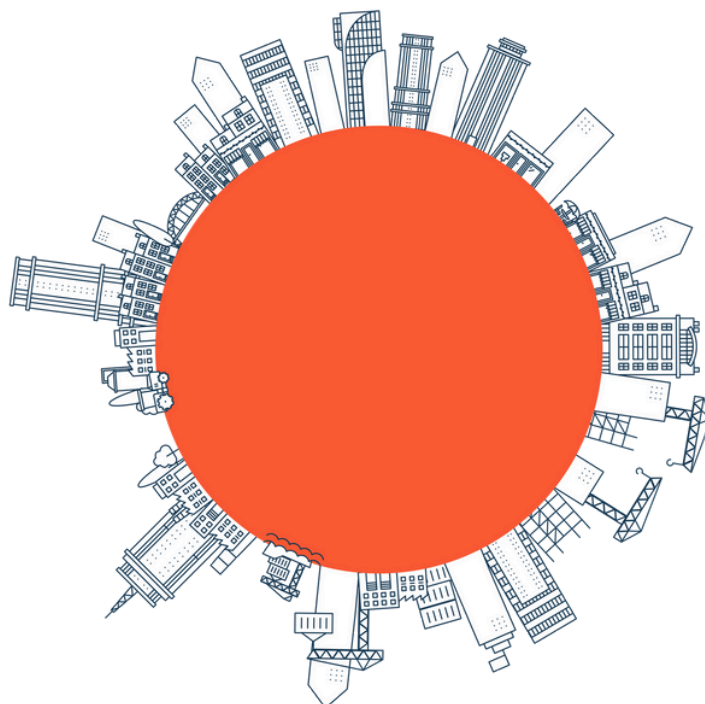
At Ultimate Finance we're always looking at ways we can evolve our People Promise and build upon the solid foundations laid so far. With our People Promise well embedded and understood within the business, here are just some of the ways it has evolved in recently:

- Following the successful delivery of our two-tiered leadership programme in 2023, we have continued to invest in the development and upskilling of our leadership teams. This ongoing effort has included facilitating DISC sessions within individual teams to deepen understanding of communication styles, hosting "playbook" sessions that offered practical takeaways for immediate application, and partnering with an external provider to support our annual Strategy Team meeting - helping us focus on enhancing collaboration and effectiveness within the Senior Management Team as we work towards our shared goals
- To further embed the promotion of a learning culture and help develop knowledge and skills for our new hires in Operations, we introduced fully funded UK Finance Foundation courses for all Credit Controllers, ARMs and Relationship Managers that will be started within their first 3 to 6 months with us



Our 2024 Values Champions

- We also launched our Digital Skills initiative to strengthen our digital capabilities by offering access to a range of Microsoft training topics, including Excel, Teams, and Power BI. This programme will continue throughout 2025 and beyond, ensuring we stay aligned with evolving technological advancements
- We've continued to embrace progressive and ambitious change when it comes to our employee experience, hybrid working, EDI and ESG objectives as well as launching a dedicated People Strategy Group ensuring we are set up for the future
- Further development of our role-based learning pathways and our defined Mentoring programme which is accessible to all employees across the business
- Reward and recognition are also key elements of our people promise. Following feedback received in previous years citing a desire for better understanding of our range of employee benefits, we undertook a project to do exactly that - bringing to life, improving accessibility and driving engagement with our wide range of benefits. The success of our 2023 roadshows was continued at the start of 2025 through a series of in-person employee roadshows with 10 roadshows carried out across our four office locations as well as online
- We successfully hosted a new hire lunch, bringing all recent joiners to our Bristol office for an opportunity to meet face-to-face, connect with one another, and share lunch with our Executive team



We were pleased to be able to enhance our range of employees benefits further during 2024 with the introduction of the following:

- Further enhanced our Long Service Awards
- Dedicated Menopause Champions providing support and information easily accessible to all our employees
- Introduced our Carers Leave policy to support those providing care to relatives outside of work
- Updated our flexible work policy and ways of working
- Introduced a “Wellbeing Hour” in December to help with the Christmas rush
- Annual flu vaccinations available to all employees
- On site health checks provided through Vitality

We measure employee engagement through our annual employee survey. In our most recent survey we were delighted to return an overall employee engagement score of 84% - a result we're incredibly proud of, Other highlights from our employee survey included our advocacy score of 84%, which measures whether employees would recommend Ultimate Finance as a place to work. Employees also rated our approach to wellbeing highly with a score of 86%.





## Wellbeing & Mental Health

At Ultimate Finance we prioritise looking after the wellbeing and mental health of our colleagues. We strive to educate our employees and to eliminate the stigma that is often related to mental health. We recognise mental health in all its forms and celebrate wellbeing and good mental health as well as bringing awareness on topics that might previously have been perceived to be difficult to cover in the workplace.



We have a Wellbeing team who meet regularly to discuss and agree the relevant initiatives that we cover throughout the year which make up our Wellbeing calendar. This includes a team of trained Mental Health First Aiders (MHFA) who offer support, guidance and direction to colleagues in a confidential and safe space and also provide information on different initiatives we are covering, for example hosting a coffee roulette discussion session and sharing information on mental health topics.

Our Wellbeing hub is hosted on our intranet and offers links to further resources, information and content to raise awareness and engagement across a range of important topics. We also have Wellbeing noticeboards displayed in our offices, and our Mental Health First Aiders can be visibly identified in our offices wearing MHFA lanyards.

We continue to take a more targeted approach to health and wellbeing within our workplace. Thanks to insights gathered during a wellbeing pulse survey, we've been able to take a data driven approach and tailor our plans based on input from our employees about their own wellbeing. We will continue to provide support and signposting to all the resources, which further enhances the support we are able to deliver.

In line with our People Promise, we continue to evolve our approach to Health & Wellbeing with a fresh approach to content, bringing in new platforms to ensure that we are covering topics that are current and relevant. Key to this has been utilising the expertise of our PMI provider, Vitality - a leading UK healthcare brand. Working more closely with them has allowed us to take a new approach to wellbeing, focusing on the centrally produced resources available to us through them.

Our team of Vitality Champions compliment the work that the Wellbeing Team do. By promoting the resources available via Vitality, they champion a healthier workplace. They are the go-to-people within Ultimate Finance to ask about Vitality and the benefits they offer. They help colleagues reach their health and wellness goals and have access to all the tools and resources in the Vitality Champions Hub. They promote the Vitality programme and let employees know of the great partner rewards and discounts available, whilst prioritising Vitality's four health and wellbeing pillars: physical activity; mental health; nutrition; and understanding your health.

We have partnered with Partners& to provide our employees with a range of useful financial wellbeing tools. The site aims to support employees through the cost-of-living crisis and beyond by providing useful videos, written content, tips, and weblinks on a regular basis.

Our employees also benefit from support and resources thanks to our Employee Assistance Programme. This dedicated platform offers a range of self-care programmes, wellbeing assessments as well as confidential one to one support on a whole array of topics that cover health and wellbeing.

Our staff's health and wellbeing is of paramount importance when it comes to creating a healthy, happy, safe working environment, we provide multiple resources, both externally and internally to engage with staff and ensure that we are providing the best support available to them.

The results from our recent employee engagement survey were outstanding with the wellbeing question 'Ultimate Finance recognise and promote the importance of health and wellbeing' ranked very highly at an average of 4.3 out of 5.





## Equality, Diversity & Inclusion

We are committed to following the principles for EDI, to respecting and valuing each other's differences, promoting equality, diversity, and inclusion, and encouraging individuals to develop and maximise their true potential. Since its launch in 2020, our approach to EDI is rooted in our People Promise and in our core value of Decency.

Mainstreaming EDI is our overarching goal. We have set specific objectives to help us achieve this and recognise there is a business, moral and legal case for EDI. Our EDI champions actively promote and encourage open discussions to aid our learning and understanding across a range of topics within EDI. In our 2025 Employee Engagement survey, we scored 86% for our approach to EDI.

As part of our EDI implementation, we have already delivered a range of important initiatives including our Flexible Working Policy, to support work life balance and personal obligations. We have implemented annual EDI training for the whole business alongside our Unconscious Bias training. We are using blind CVs during our recruitment process. We've set up EDI support channels, information shared each month from EDI calendar, raise awareness and understanding of EDI, celebrate diversity and break down barriers. Initiatives already mentioned above have been key milestones for EDI within our business this year in the form of our enhanced maternity and partners policy and menopause policy.

A key focus within our business during the last 12 months has been evolving our approach to Women's Health. As part of our International Women's Day campaign for 2025, we're proud to have become part of the Period Positive Workplace Scheme. Working alongside one of our valued clients, Time of the Month, we've taken steps to champion period comfort, wellbeing and dignity in our workplace.



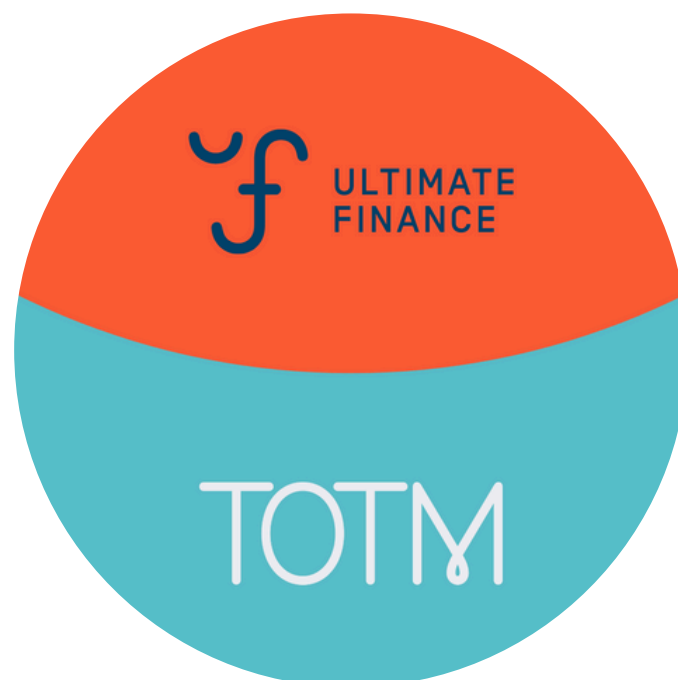
The scheme was created to drive meaningful change in the world of work. TOTM are passionate about tackling period stigma and working with employers to support menstrual wellbeing in the workplace. Their movement is growing, and we're proud to be part of it.

TOTM are a market leading ethical period care brand in the UK, on a mission to inspire better, sustainable ways to manage periods. We now stock their products across all of our office locations. You can find out more about them here: <https://workplace.totm.com/about-us/>

That's not all though. Our approach to EDI is rooted in expanding our knowledge and educating ourselves about a wide range of issues and cases. In that vein we held our own International Women's Day Webinar with TOTM.

We were joined by TOTM National Account Manager, Hannah Cole, who told us more about their business and the journey that led to them pioneering the Period Positive Workplace Movement as well as their vision that led to them developing their range of organic cotton and zero-waste period care products that are ethically made in Europe and designed to reduce plastic waste.

To thank TOTM for their time, we were delighted to make a donation to their nominated charity, Endometriosis UK.



## Our Charity Approach

Through our charity focused initiatives, we're able to support a wide range of charitable causes in a variety of ways including fundraising, volunteering and raising awareness.

### Charity Champions

A team of employees from across our business who have a passion for charity work and are responsible for coordinating and driving a lot of our fundraising and volunteering initiatives at a local and national level.

### Give a Day

Local initiatives, identified by our champions, that we can contribute to with tailored groups from each office. This fits very well with our One Team approach, bringing together colleagues from the same office but different departments and acts as a constructive 'team building' approach alongside its charitable focus. Giving something back to local communities we work in. Throughout 2024 Ultimate Finance employees logged 516 hours of volunteering in support of local charities through our Give a Day Scheme.

### Funding Contributions

Ultimate Funding Contributions form part of our Charity Programme and sees Ultimate Finance contribute towards its employees own individual fundraising efforts. Whilst fundraising and supporting charitable causes collectively is a big part of our Charity Programme, we recognise that lots of our employees regularly take on their own individual fundraising efforts for causes close to their own hearts. As a business, we want to take this step towards supporting them too. During 2024, through our Funding Contributions initiative, Ultimate Finance contributed over £500 to employees fundraising across the business.



### Charities we have supported include:

- ✓ Leeds & North West Food Bank
- ✓ North Bristol Foodbank
- ✓ Operation Christmas Child
- ✓ Toys on the Table
- ✓ Focus4Hope
- ✓ MIND
- ✓ Cancer Research UK
- ✓ Macmillan Cancer Support
- ✓ St Peter's Hospice Bristol
- ✓ The Trussell Trust
- ✓ Community of Purpose
- ✓ Dean Farm Trust
- ✓ Movember
- ✓ LOROS
- ✓ The Turing Trust
- ✓ Bristol Animal Rescue Centre
- ✓ Leeds Baby Bank
- ✓ Parkinsons UK
- ✓ Look Good... Feel Better

### 2024/25 Charity of the Year – The Motor Neurone Disease Association

We're delighted to be supporting the MNDA as our charity of the year for 2024 and 2025 as voted for by our employees. We've been raising funds for MNDA through various fundraising events including:

The Ultimate EURO 2024 Fantasy League, our Ultimate EURO 2024 Sweepstake, our Ultimate Christmas Raffle, our Ultimate Finance Charity Golf Days as well as other initiatives throughout the year – including the inaugural Ultimate Finance Charity Football Match.



## The Ultimate Three Peaks Challenge

Our partnership with the MNDa brought with it a desire to evolve our charity initiatives and really maximise our fundraising potential as a business. Consequently, in 2024 we took our charity approach to 'new heights' and so, the Ultimate Three Peaks Challenge was born – our flagship fundraising initiative. In September 2024, 40 Ultimate Finance employees took on the three highest peaks in the UK – Ben Nevis, Scafell Pike and Snowdon, all in the name of raising funds for the Motor Neurone Disease Association.

With the support of mountain and outdoor expedition specialists, RAW Adventures, planning began in earnest to get three groups of Ultimate Finance employees to the summits of the three highest peaks in the UK at the same time – on the same day!

On 10th September we did exactly what we set out to do, with over 40 Ultimate Finance employees reaching the summits of Ben Nevis, Scafell Pike and Yr Wydffa [Snowdon]. The weather certainly wasn't on our side – relentless rain, snow and winds of over 50mph provided the most challenging of conditions, but thanks to our expert guides from RAW Adventures and the direction and encouragement of our own expedition leaders, everyone made it up and down the mountains safely!

We were thrilled to able to raise over £10,000 for the MNDa thanks to the Ultimate Three Peaks Challenge alone. Our grand total of funds raised for the MNDa during 2024, came to over £12,500!



**Total Raised**

**£12,554**

**For the MNDa**

IN 2024



# Governance

*Lead by example and deliver strong governance and ethical standards.*

## **Our Objectives:**

1. Strong internal framework to enable effective decision making and controls
2. Leading by example by living our Values internally and externally, recognising and rewarding best practice behaviours

## **Our Commitments:**

-  Doing Business Responsibly
-  Financial Crime Prevention
-  Anti Corruption
-  Data Protection

## **Doing Business Responsibly**

Doing the right thing sits at the core of our values as a business. We continually strive for good business practice and that we do business the right way. We also expect this of our business partners and create governance processes that help everyone to deliver on that expectation.

It is the same with our employees – they are encouraged to speak up and challenge the way we do things, so that we can create open and honest relationships with our employees, clients and business partners. All employees have a range of mandatory training sessions to complete through our Learning & Development platform which ensures understanding and compliance across a broad spectrum of topics covered under our responsible business objectives.

We fund businesses solely within the UK and ensure that our operations comply with all the relevant legislation. This is the same with our tax status – all our income arises in the UK and therefore we are accountable to the relevant tax authorities and ensure that we meet the obligations expected of us.

As a responsible business, there are some industries we won't fund. This is usually because we have assessed them to carry unacceptable levels of risk from a credit, governance and reputational perspective and where making funds available may not have a positive impact on the wider community. These sectors are clearly set out in our Risk Appetite Statements and some examples are:

- Trading in furs and animal testing
- Tobacco
- Gambling

### **Anti Corruption**

We want to conduct business in a way that is transparent and fair to all. We have created an Anti-bribery and Corruption Framework which ensures that we comply with our obligations under the Bribery Act 2010 and helps us to deliver transparent and open relationships with anyone we work or partner with.

### **Data Protection**

We know that the data we collect is important and that our clients and any individuals who partner with us, should feel confident that we will safeguard their data properly. We ensure we adhere to all current legislation, and our approach to data protection is done by design, and helps us achieve it, we have created a Data Governance Framework which is designed to protect the data we receive and ensure that we are always embedding best practice within our operations.

### **Cyber Security Policy**

We work hard to protect our business and our data from any form of cyber attack, and as part of our approach have adopted a range of processes and training for our business. These include:

- Certifications – we maintained our Cyber Essentials Plus certification
- Suppliers – we continue to ensure our suppliers adopt best practices in cyber security and information governance
- Single Sign On (SSO) – we have now adopted SSO as a standard default for any new systems. In addition we have activated multi-factor authentication (MFA) where possible on legacy systems and continue to encourage all suppliers to SSO
- SharePoint – as part of our initiative to move to cloud-based servers, all our client data was moved from server file shares to SharePoint to improve security and governance. Engaged with our core system platform with Microsoft and their Cyber Security team to review our security systems.



Training for all our teams on how to spot potential cyber threats through emails and other access points in our business. We recently ran two National Cyber Security Centre exercises with our Executive and Leadership team as part of the Strategy Day. These formed the basis of manager cyber response planning exercises which took place in 2024.

Cyber security is a core part of our strategy and is reviewed quarterly by our executive team.

### **Financial Crime**

Creating robust and agile Financial Crime systems, is critical to ensuring that we lead the way as a responsible business and that we protect our clients and business.

All employees go through continual learning and development, so they are up to speed with the latest rules and techniques in spotting Financial Crime and managing risk. People are encouraged to share their knowledge and experience to help others make better decisions.

But knowledge means nothing without the right tools. We continually monitor and make investment in systems and processes which support our employees to manage business risk and do the right thing. This includes being actively involved in the financial crime prevention ecosystem so that we can help others in the wider financial service community to stop further criminal activity.

### **Modern Slavery Policy**

We have a Modern Slavery policy in place in relation to our suppliers and customers and a programme delivered through our learning management system which is designed to embed the policy into our ways of working by educating staff about the dangers of modern slavery and how they may come across it in their operational roles. We also have a Modern Slavery report published on our website and as at the date of this report have found no instances of modern slavery within our supply chain.



# Tavistock's ESG Strategy



# The Tavistock Group

Ultimate Finance is part of the Tavistock Group, an international private investment company with a philosophy of generational investment for maximum impact. Their global investment portfolio is primarily focused on four key markets: real estate, hospitality, agriculture, and financial services. Within and beyond these markets, their holdings are diverse in nature and global in scale, spanning North and South America, Mexico and the Caribbean, Europe, Asia, and Australia.



The Tavistock Foundation and the Lewis family direct philanthropic giving to communities where the family often has a presence. Giving focuses on a range of issues, from education to medical innovation, and is customarily anonymous. Beyond the Tavistock Foundation, some of the largest businesses within the Tavistock Group provide excellent examples of ESG in action.

## **Australian Agricultural Company (AACo)**

AACo is Australia's largest integrated cattle and beef producer specialising in grain fed beef and Wagyu beef production. AACo's Sustainability Framework aims to be a future blueprint, guiding decisions and committing the business to action. [Read More](#)

## **Lake Nona**

The Lake Nona Institute is a non-profit, community-focused organisation that incubates, activates, and measures the impact of innovative technologies and programs as global models for building healthy, sustainable communities. [Read More](#)

## **Tottenham Hotspur**

Founded in 1882, Tottenham Hotspur FC is one the largest and most internationally recognised football clubs in the world. Tottenham Hotspur is dedicated to minimising the environmental impacts of its activities across all Club operations, embracing initiatives and technologies that reduce its environmental impact whenever possible. [Read More](#)

## **Mitchells & Butlers**

Mitchells & Butlers is a leading operator of managed restaurants and pubs. In total, they operate around 1,700 restaurants and pubs. They are committed to making every moment matter by operating in a more sustainable way. [Read More](#)



**Responsible  
Business Report**