



ULTIMATE
FINANCE

Responsible Business Report

2022



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CEO Statement

Welcome to Ultimate Finance's inaugural 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.



Josh Levy, CEO

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

The last two years have brought a huge amount of uncertainty, and the Vision and Values we have as a business guided our approach to supporting our clients and our colleagues throughout – I am proud of how our business responded. This period has also reinforced the importance of responsible business and the breadth of contribution that we can make towards the key challenges that our clients, colleagues and communities face.

Our first Responsible Business Report reflects the initial phase of 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

At Ultimate Finance we are part of the Tavistock Group, an international investment company with over 200 companies around the world. We are proud to be associated with Group companies that make large ESG contributions in areas such as environmentally friendly transportation through autonomous shuttles, hosting the world's first net zero carbon football game at the Tottenham Hotspur Stadium, and being a founding member of the Zero Carbon Forum via Mitchells & Butlers.

Although we're pleased with our progress, we recognise that we need to do more to build a sustainable future and recognise the crucial role that the financial services industry can play. As a business, we recognise the importance of being a responsible business fit for the future. I am confident in continuing to deliver our commitments during the next year and look forward to updating in 12 months' time.



Josh Levy

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 £10bn in our 20 years of business.



Our funding solutions help businesses realise their potential, through unlocking working capital, funding the purchase of assets and easing cashflow challenges, supported throughout with our industry leading 5-star service. We are committed to helping address the funding gap for SME businesses caused by traditional lenders moving out of this market.

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 will now be reporting our Scope 1 and Scope 2 emissions under the Streamlined Energy and Carbon Reporting (SECR) Framework and we working with our auditors to tie this into our 2022 accounts. In addition, we will be measuring our progress on each of our objectives for ESG, providing annual updates as part of our Responsible Business Report publication.



1 Environmental

Minimise our environmental impact and be an advocate for sustainability.

Objectives:

1. Minimise the direct and indirect environmental impact of our operations and office estate
2. 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:

1. People Promise at the heart of the business – recognised as a rewarding and progressive place to work
2. 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:

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

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

Our Commitment

We have started an initial review of our office estate, to ensure we are aligned to our specific ESG objectives, where possible. This has included:

Energy and Utilities

- Ensuring the energy we use is procured through renewable sources and working with landlords to ensure we can track and monitor our usage
- Installing LED Lighting in each office to further reduce our environmental impact
- Reviewing the heating methods in each office and ensuring we are maximising the efficiency of them through our temperature control measures
- Proactively looking to reduce the energy outputs of our on-premise IT by removing physical servers and replacing them with more cloud based solutions

Travel

- Working with landlords to assess the feasibility of installing electric charging points at each office location as well as ensuring our employees have access to secure bike racks

Waste Management

- Increasing our own recycling capabilities to ensure we reduce the waste we send to landfill, as well as working with landlords to understand what happens to our waste once it's outside of the office building
- Full consideration of our supply chain to make sure we are increasing our use of recycled materials

We will continue this review for the remainder of 2022 ensuring we are working with together with our landlords to drive our ESG Strategy forwards.

Some of the changes already put in place to make a difference

- ✓ Changed all the paper within the business to recyclable paper and focused on reducing the amount of paper used across our office estate
- ✓ Brought in new technology enabling us to move from wet signature legal documents to digital versions thanks to eSign – meaning a reduction in the need to print documents
- ✓ Where we directly control our energy suppliers, we've switched to green energy providers
- ✓ Installing LED Lighting in each office to further reduce our environmental impact along with motion sensitive lighting controls where possible
- ✓ Taking a proactive approach to reducing the energy outputs across our office estate such as moving our on-premise IT servers to cloud-based solutions
- ✓ Recently relaunched our Cycle to Work Scheme
- ✓ Launched our Salary Sacrifice Electric Car Scheme with Fleet Alliance
- ✓ We now have a fully electric/hybrid company car list and are working towards making this a fully electric list
- ✓ We have moved to a new corporate business travel system which enables us to monitor our environmental impact from business travel
- ✓ Launched our Disposal of IT Equipment Policy



Carbon Footprint

We have seen a significant reduction in our carbon emissions since 2020 largely due to the COVID-19 pandemic, but that has also allowed us to re-imagine the way we work and challenge the norm, particularly when it comes to travelling around our office estate or to client or introducer meetings. The introduction of our hybrid working policy has also helped to reduce our carbon footprint through our employees' reduction in travel around our office estate. We continue to work towards further measuring our carbon footprint and taking steps to reduce this.



Raise awareness of environmental issues and priorities

We have recently created a team of 'Sustainability Champions' within the business whose role is to promote environmental responsibility internally. We want to ensure our team have the skills, know-how and commitment in place to deliver the objectives we have set for our business. We also want to ensure our teams have the knowledge and tools to be able to engage with our clients and suppliers to promote awareness and best practice. As we fully embed our internal sustainability initiatives and work towards our objectives, we will explore how our funding solutions can support the Net Zero transition through developing and introducing green lending product features.



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 aspirations 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.

We measure our Employee Engagement through our annual employee survey, and in 2022 our overall score was 85%, and our advocacy score was 88%, when employees were asked if they would recommend Ultimate Finance as a place to work.



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 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 introduced our Vulnerable Clients Policy to support employees in understanding a range of indicators of actual and potential vulnerability, and the needs that can arise from these vulnerabilities. We ensure that frontline employees have the skills to engage with these clients to seek relevant information to understand their vulnerability. We have an escalation process and support is in place so that our employees are supported when dealing with vulnerable clients. We have hosted webinars and published articles for clients and introducers on a number of mental health and wellbeing topics.

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 4.6 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 2022 Employee Engagement survey, we scored 94% 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.



Our Charity Approach

Through our range of 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.

Funding Contributions

Ultimate Funding Contributions is a new initiative in 2022, which forms part of our Charity Programme, and will see 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.



Charities we have supported include:

- ✓ Bristol & Weston Hospital's Charity
- ✓ School of Hard Knocks - Back in the game – mock interviews, CV feedback
- ✓ Let's Feed Brum
- ✓ Leeds North & West Food Bank
- ✓ North Bristol Food Bank
- ✓ KiltWalk
- ✓ Operation Christmas Child
- ✓ Toys on the Table
- ✓ Ukraine Appeal
- ✓ Friends of Cammo
- ✓ Edinburgh Council Forestry and Natural Heritage
- ✓ Focus4Hope
- ✓ St Peter's Hospice Bristol
- ✓ Motor Neurone Disease Association
- ✓ The Trussell Trust



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 operate solely out of 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.

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.



The Tavistock Group

Ultimate Finance is part of the Tavistock Group, an international private investment company founded by Joe Lewis more than 40 years ago and built on a core philosophy; to strive for excellence in everything and value long-term relationships. Tavistock Group has over 200 companies across 10 countries focused on three core sectors – financial services, real estate, sport & leisure.



The Tavistock Foundation and the Lewis Family direct their charitable support to communities where Tavistock has significant business interests. Support is generally anonymous and focused on areas such as educational endeavours and medical innovation.

Beyond the Tavistock Foundation, some of the largest businesses within the Tavistock Group provide excellent examples of ESG in action.

TAVISTOCK[®]
— G R O U P —

Australian Agricultural Company (AACo)

Established in 1824, AACo is Australia's largest integrated cattle and beef producer specialising in grain fed beef and Wagyu beef production, and is the oldest continuously operating company in Australia.

Sustainability fundamentally underpins the success of AACo and the Australian agriculture sector in general.

AACo's Sustainability Framework aims to be a future blueprint, guiding decisions and committing the business to action.



AACo recognises that developing and nurturing agricultural innovation is vital to the long-term sustainability of an industry faced with multiple challenges including drought, climate variability, biosecurity, global competition and changing consumer preferences.

AACo has committed to establishing 'The Wylarah Institute' with the objective of driving the rapid adoption and commercialisation of innovative science and practices in the agricultural industry. The Institute will be established to guide investment of around \$500k a year, filling the gap between research and development, and the operational application of various innovations.



Lake Nona

Encompassing 17-square-miles and located adjacent to the Orlando International Airport, Lake Nona is a master planned community that is home to world-class education, medical and recreational facilities, a medical city, diverse workspaces, retail centres, entertainment choices and residential options for all types of people seeking the best the city has to offer with all the conveniences of living within a dynamic, vibrant community.



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.

There are many incredible innovations within Lake Nona and below are just two examples of the scale of the investment being made.

Lake Nona is leading the way for alternative and environmentally-friendly mobility from the ground to the sky. The autonomous shuttle network, powered by BEEP, is part of Lake Nona's comprehensive sustainable transportation plan and since launching in 2019, the all-electric Move Nona autonomous shuttle program has carried 30,000+ passengers nearly 10,000 miles, and is today the largest and longest running single site autonomous fleet in the U.S. What started with two shuttles on a single route, has now expanded to include a fleet of 12 shuttles that travel along six different routes.

Furthering Lake Nona's commitment to partnerships and innovation, Lake Nona will feature the nation's first high-speed, electric air mobility hub servicing all-electric, vertical takeoff and landing (eVTOL) aircraft through the Lake Nona Vertiport. The aircraft delivers the same safety standards as today's commercial aircraft with substantially less noise, faster speeds, and zero pollution. The vertiport is projected to serve more than 20 million Floridians with eVTOL aircraft and is being built in partnership with German aviation company Lilium and the City of Orlando.



Medical City

Lake Nona's Medical City houses Lake Nona's Health & Life Sciences Cluster. This cluster of biomedical organizations and institutions allows for the co-mingling of ideas and talent that fosters collaboration and accelerates health innovation. Institutions include the University of Central Florida's Health Sciences Campus and College of Medicine, Orlando Veterans Affairs Medical Centre, Nemours Children's Hospital and University of Florida Research & Academic Centre. The forming of Medical City involved significant charitable donations of land for development and ongoing support for the institutions involved.

The 650-acre health and life sciences park known as Lake Nona Medical City is a landmark for Orlando and a premier location for medical care, research and education. Carefully planned and laid out, Lake Nona Medical City represents a deliberate strategy to create a centralized focus of sophisticated medical treatment, research and education in Central Florida.

Key aspects of Medical City include:

1. Nemours Children's Hospital: is one of the largest paediatric health systems in the US. In 2012 they opened their Lake Nona Medical City hospital bringing their comprehensive children's healthcare to Central Florida
2. VA Medical Center: a \$665 million, state-of-the-art facility providing local health care for approximately 400,000 veterans who call Central Florida home and is the first VA hospital built in the U.S. since 1995. The VA Medical Center offers 134 bed inpatient hospital, a 118 bed nursing home, a 60 bed domiciliary, an outpatient clinic, and a veterans benefit mini service center
3. The UCF Lake Nona Cancer Center: originally built as the Sanford-Burnham Medical Research Institute, UCF has taken over this facility and it is now home to cancer researchers, clinical trials and treatment for patients.

The Lake Nona Institute host the annual Lake Nona Impact Forum is committed to building the Wellbeing Ecosystem of the Future. The Impact Forum convenes more than 300 global thought leaders to exchange ideas that directly impact individuals, companies, and communities across the world. The Forum typically explores the intersections of health, wellness, medical and scientific innovation.



Tottenham Hotspur

Tottenham Hotspur F.C., the London based football club founded in 1882, is one the largest and most internationally recognised football clubs in the world, competing in the most watched sports league, the English Premier League.



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, working towards improving efficiency and sustainability across the Club at all levels - encouraging employees, suppliers and partners to do the same.

Race to Zero

Tottenham Hotspur has proudly joined the UN Race to Zero, committing to halve its carbon emissions by 2030 and become net zero carbon by 2040. It follows the Club becoming a signatory of the UN Sports for Climate Action Framework, which supports and guides sports organisations globally to achieve climate change goals, in January 2021.



The Race to Zero high ambition track was launched at COP26 and aims to rally non-state actors – including companies, cities, regions, financial and educational institutions – to take rigorous and immediate action to work towards achieving net zero carbon in line with the Paris Agreement, with transparent action plans and robust targets. The Sports for Climate Action initiative calls on sporting organisations to acknowledge the contribution of the sports sector to climate change and a collective responsibility to strive towards climate neutrality for a safer planet. By signing the Framework, the Club has demonstrated its commitment to playing its part to ensure the sports sector is on the path to a low-carbon future.

For a third year running, the Club has finished top of the Premier League sustainability table produced by the UN-backed Sport Positive and published by BBC Sport.

In September 2021, Tottenham hosted the world's first net zero carbon football game at an elite level, in partnership with Sky Sports – 'Game Zero'. Net zero was achieved by first measuring the baseline emissions of a match held at Tottenham Hotspur Stadium then lowering those emissions as much as possible and offsetting any that could not be reduced with the support of Natural Capital Partners, through a community reforestation project in East Africa, which removes carbon emissions from the atmosphere. The other objective achieved was to inspire fans to reduce their own carbon footprint. This was achieved through a range of measures from players arriving my coaches powered by green biodiesel, to fans choosing to walk and drive in electric or hybrid vehicles to and from the game.

Everything at Tottenham Hotspur Stadium (including heating and cooking) is powered by 100 per cent renewable energy – electricity and green gas. All food served inside the stadium is locally and sustainably sourced with 94 per cent more vegetarian and plant-based meals sold at this match, compared to the baseline game.



The Tottenham Hotspur Foundation

The Tottenham Hotspur Foundation is the primary focus of the Club's charitable commitments. The Tottenham Hotspur Foundation has a long established, productive and valued partnership with its local communities where there are significant socio-economic challenges alongside aspirations, potential, talent and opportunity to create, deliver and sustain positive change.



The Foundation has a long established, productive and valued partnership with the council and the local community in an area with significant socio-economic challenges such as high unemployment and high levels of crime. The Foundation directly touches the lives of tens of thousands of people across North London.



The Tottenham Hotspur Foundation

Spurs has also played its part in the response to the Coronavirus pandemic through a number of initiatives focussed on supporting the NHS and the vaccination rollout programme.

A vaccination clinic was hosted at the stadium and delivered in partnership with the NHS, Haringey Council, Morris House Group Practice, based on Lordship Lane, Tottenham, and Federated4Health, the Haringey GP Federation.



Delivery of vital NHS services through the relocation of North Middlesex University Hospital services during the pandemic, the NHS used the Tottenham Hotspur Stadium for COVID-19 drive-through testing and the relocation of its Women's Outpatient Services. The stadium was the first in the Premier League to facilitate testing, which has been taking place within the basement car park for hospital staff and key workers from other health and social care organisations, including care homes and the wider public sector. Familiar areas of our stadium have been transformed to accommodate the Women's Outpatient Services, supporting the redirection of pregnant women away from the hospital's main facility during the pandemic.



Mitchells & Butlers

Mitchells & Butlers is a leading operator of managed restaurants and pubs. In total, they operate around 1,700 restaurants and pubs, serving around 130 million meals and 400 million drinks each year.



Mitchells & Butler's purpose is to be the host of life's memorable moments and they are committed to making every moment matter by operating in a more sustainable way. In 2019 they set a new sustainability strategy designed to address the key environmental issues facing our planet and to enhance societal contribution to society. In 2022 the ambitions were reassessed and, conscious of the urgency for change to address the current climate crisis, even more challenging targets have been set in each of the key focus areas – Net Zero emissions, zero landfill waste and reduction in food waste.

Key sustainability targets

- Net zero emissions by 2040
- Zero waste to landfill by 2030
- 50% reduction in food waste by 2030

Mitchells and Butlers have set objectives and key actions against three strategic sustainability pillars:

- Respect for the planet – a commitment to reducing emissions, tackling waste and protecting biodiversity
- Pride in offers – striving to deliver responsibly sourced products and menu options for everyone
- Care for communities – focus on supporting teams and the communities served

Planet

Objective: reduce the use of natural resources and find opportunities to contribute to the development of a circular economy

Key actions:

- Founding member of the Zero Carbon Forum which aims to develop a roadmap for hospitality to achieve net zero emissions by 2040
- Greenhouse gas emission baseline completed on FY 2019, including scope 1, 2 and 3 emissions
- Strategic initiatives to reduce greenhouse gas emissions part of Ignite 3 programme
- Focus on reducing waste and increasing rate of recycling
- Identification of opportunities within the capital programme to enhance sustainability of buildings

Offers

Objective: Reduce the negative impact of food and drink supply chain on greenhouse gas emissions, biodiversity and deforestation

Key actions:

- Participation in the World Resources Institute's Cool Food Pledge initiative which aims to reduce emissions of food supply chain with trials in two brands to being in FY 2022
- BBFAW tier 2 rating maintained and remains a key focus
- Supplier agreements set out sustainability expectations and standards supported by annual supplier conferences
- All direct palm oil from RFA approved sources, working with supplier on embedded soy

Communities

Objective: Increase the positive effect on people impacted by the business, be they employees, guests or the wider community

Key actions:

- Strategic partnerships with charities developed, including Shelter and Social Bite
- Enhanced employee wellbeing strategy and improved resources and tools available to employees
- Brand-driven relationships with local organisations and charities
- Modern Day Slavery policies enhanced following review performed by Stop the Traffik

Keeping Business Moving

