

**Bippit<sup>®</sup>**

Regulated by the  
Financial Conduct Authority

# ESG Charter

June 2023



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# Introduction





# Purpose of the ESG Charter

The purpose of this ESG (Environmental, Social, and Governance) Charter is to articulate Bippit's commitment to driving sustainability and responsible business practices across all aspects of our operations.

This document serves as a guiding framework to align our business strategies with the highest standards of environmental stewardship, financial resilience, social impact, and corporate governance.



# Scope and Applicability

This ESG Charter applies to all levels of our organisation, encompassing our directors, senior leadership team, employees, and stakeholders. It provides a unified direction for integrating ESG principles into decision-making processes, business practices, and corporate culture.

We believe that success goes beyond financial gains and extends to encompass social well-being and environmental stewardship. By prioritising people, planet and profit, we strive to create a positive impact that resonates far beyond our

immediate operations. We are dedicated to shaping a business landscape where success is measured not only by financial performance but also by the positive contributions we make to the world around us.

Our ESG Charter is loosely based on the UN's Sustainable Development Goals ("SDGs"), which we use as a lens to craft internal policies, set our strategic direction and our day to day tactical decision making.

No poverty

No hunger

Good health

Quality education

Gender equality

Clean water and sanitation

Clean energy

Good jobs and economic growth

Innovation and infrastructure

Reduced inequalities

Sustainable cities and communities

Responsible consumption

Protect the planet

Life below water

Life on land

Peace and justice

Partnerships for the goals

## FinTech Inclusion Charter

Our dedication to fostering inclusivity and driving positive change is evident through our active participation in the Fintech Inclusion Charter. By endorsing this charter, we pledge to uphold the values of diversity, equality, and accessibility within the fintech sector. Our commitment is rooted in our belief that financial empowerment should be accessible to all, regardless of background or circumstances. Through the Fintech Inclusion Charter, we join a collective effort to promote fair and ethical practices, eliminate barriers, and amplify opportunities for underserved communities. This commitment is a testament to our unwavering mission to drive positive impact and create a more inclusive financial landscape for everyone.



## Living Wage and Living Pension Employer

Our status as a Living Wage Employer underscores our unwavering commitment to the financial wellbeing and support of our employees. By proudly adopting the Living Wage, we ensure that every member of our workforce receives a wage that reflects the true cost of living. This commitment is a testament to our belief that fair compensation is not just a financial matter, but a fundamental right. Our dedication to being a Living Wage Employer is a demonstration of our values-driven approach, aiming not only to meet basic needs but also to enhance the quality of life for our employees and their families. We firmly believe that by prioritising fair compensation, alongside a flexible working environment, we contribute to a thriving and motivated workforce that drives our collective success.

# Alignment with Company Values

Our ESG Charter is rooted in our core values and mission, demonstrating our dedication to not only delivering financial performance but also creating positive, lasting impacts on the environment and wider society.

We're a business with purpose. We want to support wider society to help improve their financial wellbeing, giving them the tools and support they need at every stage of life, ensuring that they feel less stressed and more confident with their financial decisions. We understand that, in order to achieve our mission, we must create the right working culture internally and define how we do what we do.

# Our Vision and Mission

## Our Vision

A fairer society, where each of us has financial education, an expert to talk to, and all the tools we need for a better future.

## Our Mission

To normalise the conversation around money, and become the most effective financial wellbeing solution in the world.





# Bippit's Core Values

## Who we are



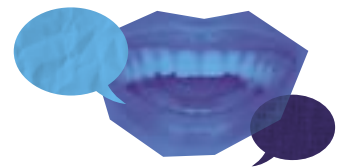
### People first

Whether it's our team or our customers, our success comes from valuing people and their passions.



### Always diverse

Strength is derived from our differences, and that means we celebrate diversity in our team and in our views.



### Open by default

There is great strength in honesty, transparency, and authenticity.





## How we work



### Focus matters

“The main thing is keeping the main thing the main thing”. Distraction steals time, and comparison steals joy.



### It won't always be pretty

Perfect results  $\neq$  Perfect process. When there's a wall, we jump over, run around, tunnel under, or smash through.



### We live off the land

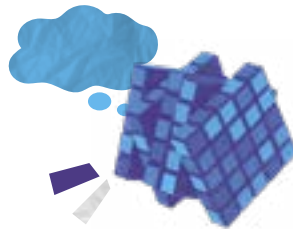
Success means being efficient and self-sufficient. We need to be ruthless with our resources, and with our time.

## What we believe



### The business is a product

One that we subscribe to as employees, so we need to deliver a great experience to each other.



### Strong views, weakly held

We change and adapt when data or circumstances challenge what we know.



### Every day counts

Consistency is crucial, so we focus on improvement in our work and in ourselves every day.

# Environmental Sustainability



# Environmental Sustainability

Our commitment to environmental sustainability is embedded in every facet of our operations. We recognise that safeguarding our planet is not just a responsibility but a cornerstone of responsible business.

In this section, we summarise our dedication to minimising our ecological footprint, mitigating climate change, conserving resources, and how we consider the environment in every business decision.

By adopting sustainable practices, we aim to foster a harmonious relationship with the environment while contributing to a healthier and more resilient future for generations to come.



# Commitment to Environmental Stewardship

We are committed to reducing and minimising our environmental footprint and preserving natural resources for future generations. Our core initiatives include:



## Remote Work Infrastructure

- Promote remote work as the default mode of operation to reduce the need for commuting and office spaces.
- Encourage the use of energy-efficient devices and appliances among remote team members.



## Paperless Operations

- We are a paperless by default business and do not use printed materials; opting for digital documents and signatures in our daily operations.
- Implement digital invoicing and payment systems to reduce paper waste.



## Energy Conservation

- Encourage employees to power down their devices when not in use to conserve energy (including overnight).
- Opt for renewable energy sources to power the business's virtual operations whenever feasible.



## Virtual Meetings and Collaboration

- Being remote first, virtual meetings are our default operating method. We also aim to meet key stakeholders virtually wherever possible. This minimises travel and optimises time.
- Use digital collaboration tools and technology to streamline communication and reduce the need for physical meetings.



## Carbon Offset Initiatives

- Calculate the carbon footprint of remote work operations and invest in verified carbon offset projects to neutralise emissions where we can.
- Provide employees with information on carbon offset options for their personal activities.



## Eco-Friendly Marketing

- Minimise the use of print materials in marketing efforts and instead focus on online platforms.
- Always seek to optimise for virtual events and digital marketing collateral to minimise environmental impact.



## Employee Education and Engagement

- Offer webinars or resources on sustainable practices that remote employees can adopt in their home environments (e.g. monthly BipTalks).
- Provide tips on reducing energy consumption, waste, and promoting eco-friendly habits via regular team standups.



## Offsetting Digital Footprint

- Implement efficient data storage and processing practices to reduce the environmental impact of digital services.
- Longer term, we will consider investing in data centres that use renewable energy and energy-efficient technologies.



## Community Engagement

- Encourage employees to participate in local environmental initiatives and volunteer efforts via [Matchable](#).
- Support impactful organisations through donations or strategic partnerships to amplify our wider impact.



## Annual Environmental Audits

- Conduct periodic assessments of the company's virtual operations to identify areas for further improvement in environmental sustainability.
- Set benchmarks and track progress toward reducing the carbon footprint associated with remote work.



# Climate Action and Greenhouse Gas Emissions

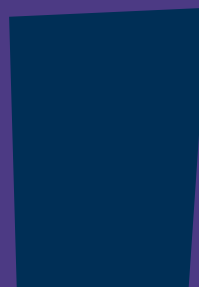


We are a lean, remote first team and have a relatively modest carbon footprint by design. However, we recognise that the pursuit of excellence requires regular commitment and review. We commit to continually taking proactive steps to address climate change.

**Striving for carbon  
neutrality by 2025.**

**Measuring and reporting our  
carbon emissions at least annually.**

**Investing in carbon offset projects  
to mitigate our impact on the  
environment, where appropriate.**





# Resource Management and Conservation

We recognise that the efficient use of resources is crucial for sustainable growth. We commit to:

Implementing circular economy principles to **minimise waste and promote recycling** at home and in the workplace (when co-working).

Reducing single-use plastics and exploring **eco-friendly alternatives**.

**Collaborating with suppliers and supporting employees** to source sustainable materials and reduce resource consumption.



# Financial Sustainability



# Financial Sustainability

At Bippit, we recognise that financial sustainability is the bedrock upon which our ability to drive meaningful impact rests.

It serves as the essential engine that empowers us to fulfil our commitments to stakeholders, communities, and the environment over the long term. By ensuring the enduring strength of our operations, we not only enhance the value we bring to our clients but also honour the trust and expectations of all stakeholders.

Our commitment to financial sustainability isn't just a business necessity; it's a strategic approach that strengthens our ability to drive positive change, seize opportunities, and create a lasting legacy of progress and prosperity.





## Long-Term Value Creation

Our commitment to financial sustainability goes hand in hand with ESG values:

- Prioritising long-term value creation over short-term gains.
- Focusing on innovation and diversification to ensure lasting success.
- Aligning compensation with sustainable performance metrics.



## Responsible Investment and Capital Allocation

We will invest in projects that align with our ESG objectives:

- Evaluating investment opportunities based on ESG criteria, including environmental and social impact assessments.
- Allocating capital to initiatives that promote positive change within our industry and communities.
- Disclosing our investment strategies and progress to stakeholders.



## Risk Management and Resilience

Mitigating risks is fundamental to maintaining financial sustainability:

- Conducting regular ESG risk assessments and integrating findings into our risk management framework.
- Developing business continuity plans that consider environmental, social, and governance risks.
- Engaging with stakeholders to address concerns and build resilience.



## Transparent Financial Reporting

Transparency is key to building trust with stakeholders:

- Providing accurate and timely financial disclosures, including ESG-related information.
- Adhering to international reporting standards such as GRI and SASB for comprehensive reporting.
- Engaging with auditors to ensure the accuracy and credibility of our financial and ESG reporting.



# Social Outcomes

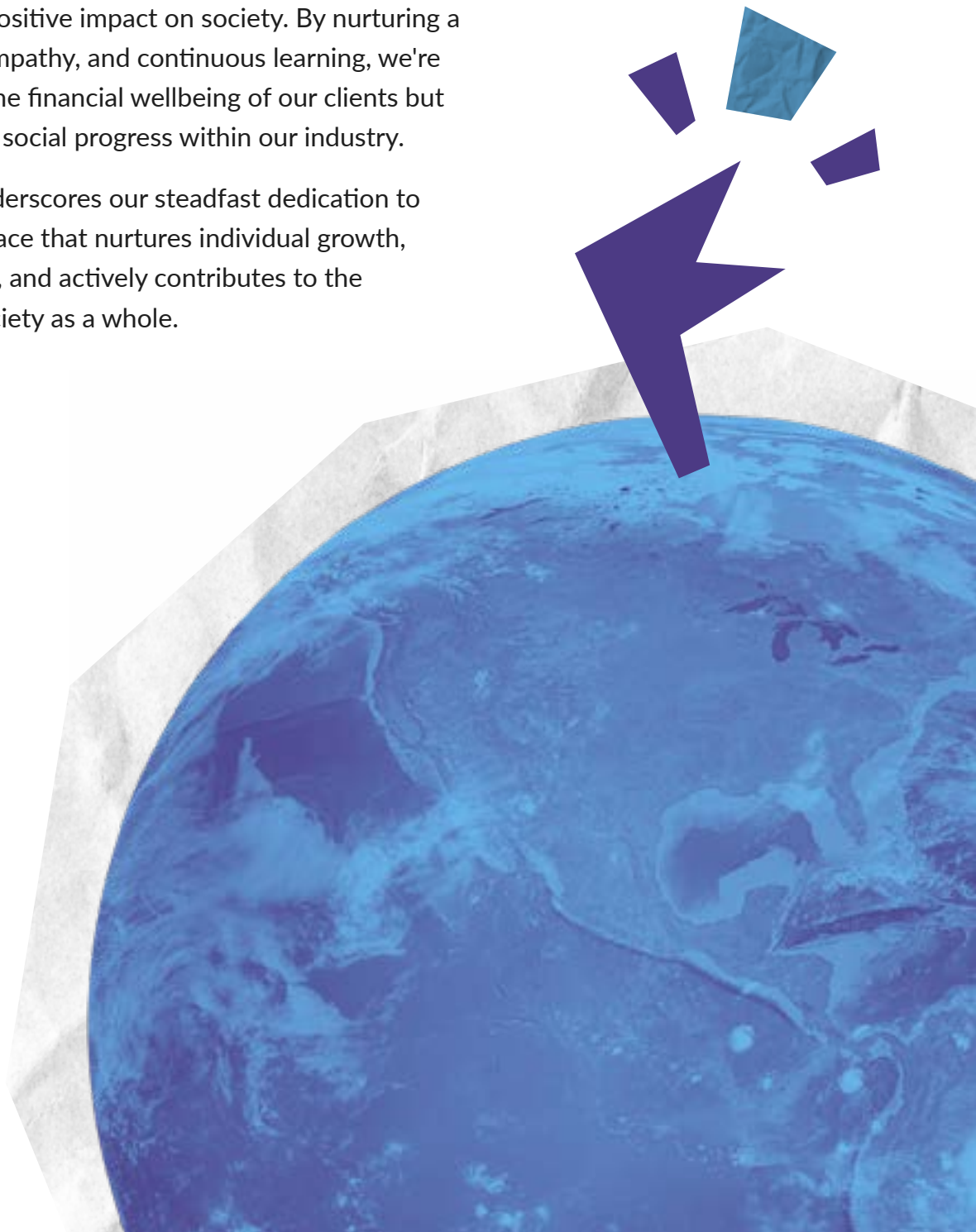


# Social Outcomes

With a focus on social factors, wellbeing and mobility, we recognize that our success is inherently tied to the wellbeing of our employees, clients, and the broader communities we serve.

We have implemented an array of initiatives to enhance employee engagement, prioritise diversity and inclusion, and amplify our positive impact on society. By nurturing a culture of care, empathy, and continuous learning, we're not only driving the financial wellbeing of our clients but also championing social progress within our industry.

Our approach underscores our steadfast dedication to creating a workplace that nurtures individual growth, respects diversity, and actively contributes to the betterment of society as a whole.





# Employee Wellbeing and Development

Our commitment to social outcomes starts with our employees:

Providing a safe and inclusive work environment that promotes physical, financial and mental wellbeing through our employee benefits, Employee Assistance Programme, and professional coaching services.



Offering training and development opportunities to foster continuous learning and career growth through dedicated time off and a specialist learning enablement platform, and one off training as requested or required by the team.






Encouraging employee engagement through feedback mechanisms such as our Engagement Survey, and regular pre-planned 1:1s with line managers, and open communication with the people team.









**Our established policies and procedures that contribute towards a happier and healthier workforce include the following.**






**Flexible Paid Time Off Policies, including:**

-  **Unlimited Time Off** - this is our commitment and dedication to our employees wellbeing. We aim to empower the team to take as much time off as they require in a calendar year to ensure they have a work-life balance that suits them. We mandate a minimum of 25 days to be taken per year, which is tracked by our people team, and then employees can opt in to more than that as they see fit.
-  **Unlimited time off for medical, adoption or antenatal appointments.**
-  **60 Days Sick Leave at full pay** - to ensure they feel comfortable to take the time to rest and recover from medical issues without worrying about their financial situation.

**Inclusive policies across Parental Leave, LGBTQ+ and minorities specific policies such as:**

-  **Enhanced Parental Leave** for both parents, and for those adopting, of 13 weeks leave at full pay.
-  **Transitioning at Work Policy** - to support our trans colleague going through gender affirming surgery or medical procedures.
-  **Fertility at Work Policy** - to support those who wish to start a family.
-  **Neonatal Care Leave and Pay** - 12 weeks at full pay whilst a newborn baby is in neonatal intensive care prior to parental leave starting.

## Access to a full suite of employee benefits to support their full range of health and wellbeing needs:

-  **YuLife** - Physical, Mental and Financial wellbeing support for employees, from life assurance, to mental health support and an EAP.
-  **Bippit** - access to our own financial wellbeing 1:1 coaching and suite of financial wellbeing support and tools.
-  **Healthshield** - Cash plan to help reimburse, support and encourage healthier, active lifestyles.
-  **Learnerbly** - our learning enablement platform, encouraging the team to actively play a part in their professional development in a way that suits them.
-  **More Happy** - professional and personal life coaching.



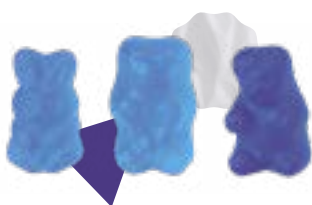
# Diversity and Inclusion

Bippit is committed to fostering a workplace environment that upholds the principles of fairness, dignity, and respect for all its employees. Bippit's Equality Policy aims to outline our commitment to equality and our dedication to building an inclusive culture that embraces diversity. This equality policy links directly to our vision, as we firmly believe in the vision of financial wellbeing for everyone, regardless of age, background, or situation.

Our policy addresses specific areas of equality concern, including disability, LGBTQ+ rights, gender equality, racial equality, and the overall promotion of equality for all individuals.

At Bippit, we embrace a culture that acknowledges and values the strength derived from our differences. Our team members are selected not to replicate who we already have, but to enhance and diversify our culture.

## In line with this ethos, we commit to the following core principles:



### **Diversity and Differences**

We actively encourage and celebrate diversity and differences within our team and respect the unique perspectives and experiences that each individual brings.



### **Respectful Communication**

We foster an environment of open communication, where every team member's voice is heard, and we listen to and respect everyone's needs. We strive to create a sense of belonging for all employees.



### **Openness and Inclusivity**

By default, we prioritise openness, honesty, transparency, and authenticity. We believe that an inclusive environment contributes to the strength and success of our Bippit.

# Community Engagement and Social Impact

We will actively contribute to the wellbeing of our communities:

Collaborating with our local organisations on initiatives that address community needs, including on our company volunteering days.

Supporting education, health, and social welfare programs that align with our values. Our initial focus will continue to be with financial education and empowerment for communities who have a lack of access to these resources.

Monitoring and measuring the positive social impact of our community engagement efforts via both quantitative and qualitative mechanisms - including pro bono financial coaching and education we provide to the NHS and other working groups.





# Supply Chain Responsibility








# Our Current Position

As a remote first service led company, we see our supply chain as less of an immediate focus as part of our wider ESG agenda. However, we do recognise that our operations extend beyond our immediate business activities.

Our supply chain and strategic business partners play a pivotal role in our commitment to Environmental, Social, and Governance (ESG) responsibility. As we look towards the future, we are determined to enhance our supply chain practices to align more closely with our sustainability goals and societal responsibilities.



**In future months and years, we hope to extend our commitment to ethical practices to our broader supply chain by:**

-  **Establishing supplier codes of conduct** that align with our ESG principles.
-  **Conducting due diligence** to identify and address risks in our supply chain.
-  **Collaborating with suppliers** to improve sustainability performance and drive positive change in our wider circle of influence.

# Our Commitment to the Future

Looking forward, we are committed to furthering our supply chain responsibility efforts in the following ways:

-  **Supplier Collaboration:** We will continue to work more closely with our suppliers, sharing best practices and collaborating on initiatives that promote sustainability. We aim to increase the number of suppliers who align with our ESG values.
-  **Circular Economy:** We will explore opportunities to incorporate circular economy principles into our supply chain, including recycling, refurbishing, and reusing resources to minimise waste.
-  **Responsible Sourcing:** We will strengthen our commitment to responsible sourcing by evaluating the environmental and social impact of our supply chain, with a focus on reducing negative effects.
-  **Climate Action:** We are committed to achieving a net-zero carbon footprint across our supply chain by 2025, through investments in renewable energy, sustainable transportation, and carbon offset programs.
-  **Transparency and Reporting:** We will enhance our transparency by providing detailed information on our supply chain sustainability efforts, ensuring that stakeholders can track our progress effectively.
-  **Employee Welfare:** We will work to improve labour conditions within our supply chain, ensuring that all workers are treated fairly and that their rights are protected. We are leading the way in employee welfare with our internal employees, and we hope to share best practices with all stakeholders to ensure that standards are raised.
-  **Community Engagement:** We will engage with local communities affected by our supply chain operations to understand their concerns and actively contribute to their wellbeing. This includes offering some of our services to our business partners, where appropriate.

# Corporate Governance



# Board of Directors' Oversight

Our board of directors plays a pivotal role in upholding our commitment to ESG:

**1**

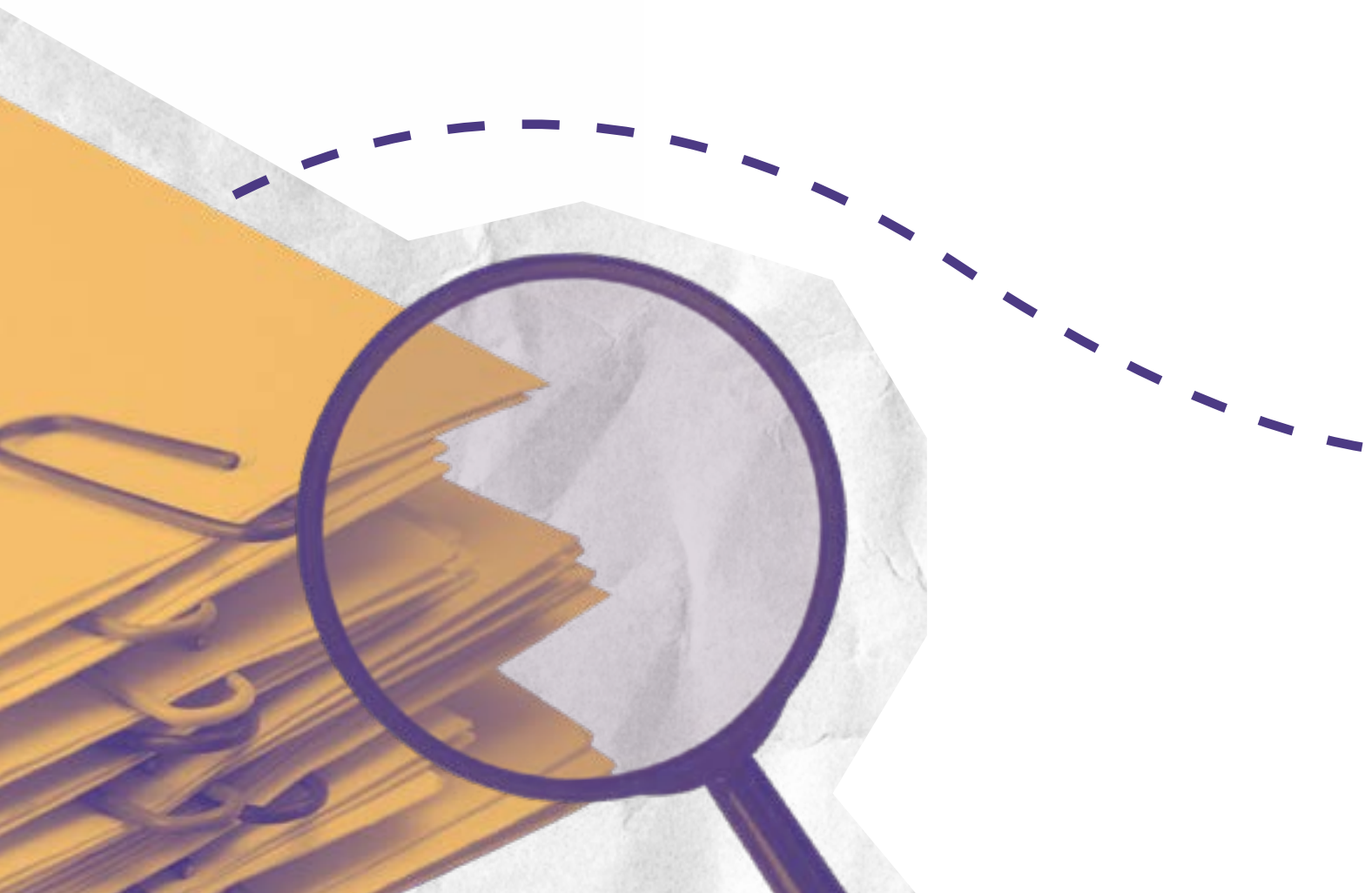
**Ensuring ESG considerations are integrated into strategic decision making.**

**2**

**Appointing a dedicated ESG committee responsible for overseeing ESG initiatives.**

**3**

**Regularly reviewing and updating our ESG policies and practices.**



# Ethical Business Conduct

Ethics and integrity are the foundation of our corporate governance:

**1**

**Implementing a comprehensive code of conduct that outlines ethical behaviour expectations for all employees.**

**2**

**Prohibiting conflicts of interest and ensuring transparency in business dealings.**

**3**

**Establishing mechanisms for employees to report ethical concerns without fear of retaliation.**





# Shareholder Engagement and Accountability

We value the perspectives of our shareholders:

**1**

**Engaging with shareholders to understand their ESG-related expectations and concerns.**

**2**

**Establishing transparent communication channels to share progress and setbacks on ESG goals.**

**3**

**Establishing transparent communication channels to share progress and setbacks on ESG goals.**



# Anti-Corruption and Compliance

We uphold the highest standards of anti-corruption practices:

1

**Maintaining a zero-tolerance policy for bribery, corruption, and unethical behaviour.**

2

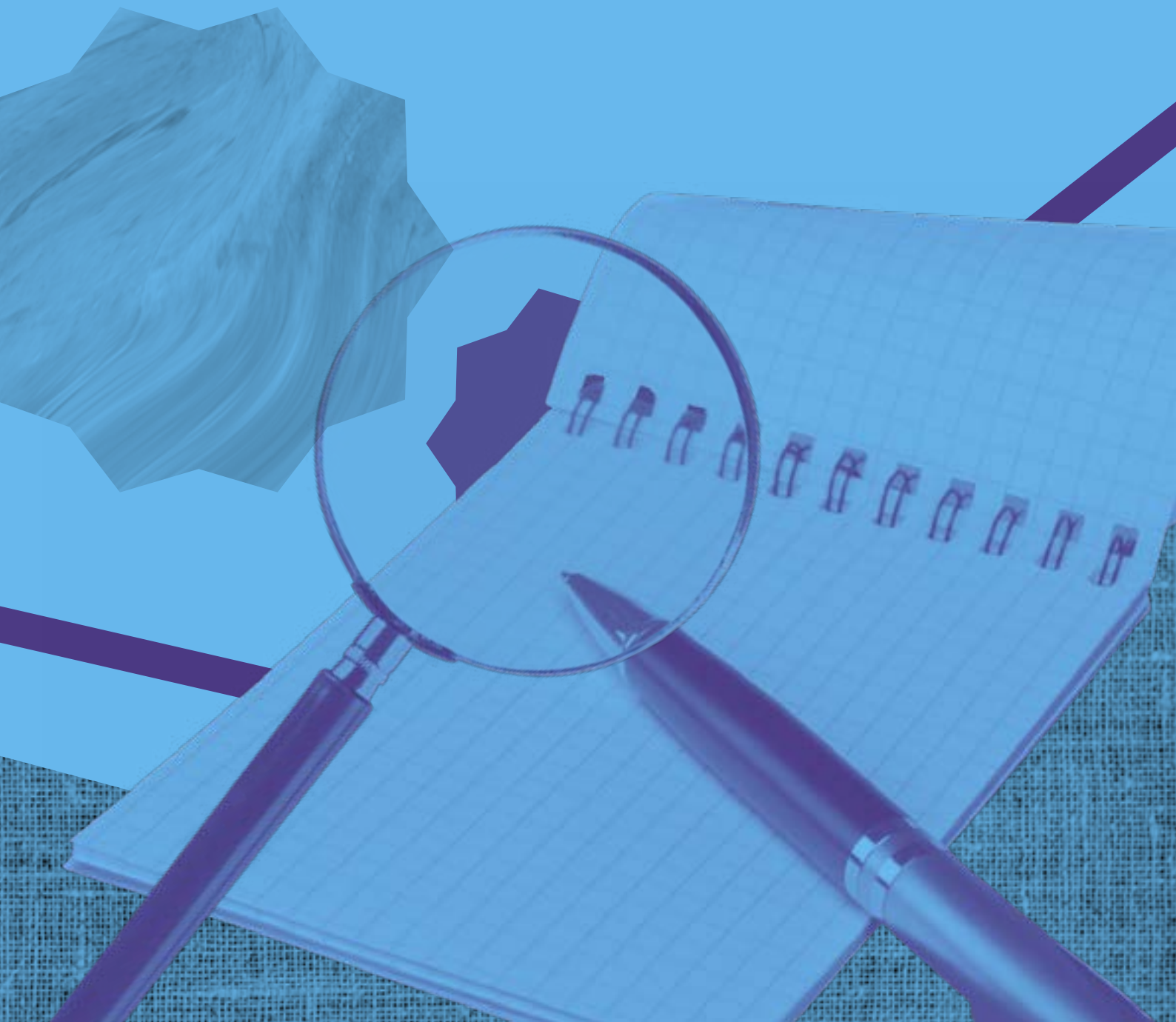
**Conducting regular compliance audits to ensure adherence to laws and regulations.**

3

**Providing ongoing training to employees and stakeholders to promote a culture of compliance.**



# Monitoring and Reporting



# Key Performance Indicators (KPIs)

Measuring progress is essential for continuous improvement:

Identifying and tracking key ESG performance indicators that align with our goals.

Setting ambitious, measurable targets to drive accountability and transparency.

Regularly reviewing KPIs to assess progress and adapt strategies as needed.

## Environmental KPIs



### **Carbon Footprint (Scope 1, 2, and 3 emissions)**

Using third party tools and support, we will measure and track the company's greenhouse gas emissions from remote work, including employee home energy consumption and digital operations.



### **Renewable Energy Usage**

We aim to monitor the company's use of renewable energy sources to power its digital operations and encourage remote employees to use energy-efficient devices where possible.



### **Digital Waste**

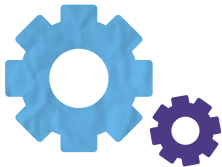
We seek to track electronic waste generated by remote employees and digital operations, aiming to minimise digital waste through efficient data management.

## Social KPIs



### Remote Work Inclusivity

Measure remote work accessibility and inclusivity efforts, ensuring all employees can fully participate regardless of location or circumstances. This includes a monthly co-working allowance, regular workplace assessments and a range of flexible working policies and practices.



### Remote Employee Engagement

Monitor remote employee satisfaction and engagement through regular surveys and feedback mechanisms, including our annual Bippit Employee Engagement survey via CultureAmp.



### Remote Employee Wellbeing

Track indicators of remote employee well-being, including work-life balance, mental health support, and remote work-related challenges.

## Governance KPIs



### Cybersecurity and Data Privacy

Monitor the effectiveness of cybersecurity measures and data privacy practices to ensure the protection of sensitive information in a remote work environment.



### Virtual Team Collaboration and Communication

Measure the efficiency of virtual collaboration tools and communication platforms to promote effective teamwork and knowledge sharing.



### Remote Employee Development

Track the availability and participation in virtual training and development programs for remote employees to foster continuous learning.



### Remote Performance Management

Evaluate the effectiveness of remote performance management systems and processes to ensure accountability and goal alignment in a virtual setting.



# Regular Assessment and Improvement

Continuous assessment is integral to our ESG journey:

**1**

**Conducting regular ESG audits to evaluate our performance and identify areas for improvement.**

**2**

**Encouraging cross-functional collaboration to implement innovative solutions to ESG challenges.**

**3**

**Taking a proactive approach to address gaps and make data-driven decisions.**



# Transparency and Disclosure

Openness and transparency build trust with stakeholders:

1

**Publishing comprehensive ESG reports that highlight achievements, challenges, and future plans.**

2

**Providing investors, customers, and partners with timely and accurate information on ESG matters.**

3

**Participating in relevant reporting frameworks, such as CDP and TCFD, to enhance transparency.**



# ESG Performance Tracking

The following section provides a transparent view of our various ESG initiatives, metrics, and performance, showcasing our unwavering commitment to a sustainable and responsible future.



# Environmental

## Our Carbon Footprint

### Scope 1 Emissions

Scope 1 emissions encompass the direct greenhouse gas emissions that result from our operations and assets. These emissions stem from sources directly under our control, including activities like burning fossil fuels in company-owned vehicles, and on-site energy generation.

#### Our score:

**0.1**

tonnes CO<sub>2</sub>e

As of 31st December 2022.

Measured and reported **annually**.

### Scope 2 Emissions

Scope 2 emissions pertain to indirect greenhouse gas emissions associated with the electricity, heating, or cooling that we purchase or consume. These emissions arise from the generation of the energy used by us but occur outside of our direct control. Typically, Scope 2 emissions are generated by external utilities or energy providers. This is our primary focus area with regards to reducing our overall carbon footprint.

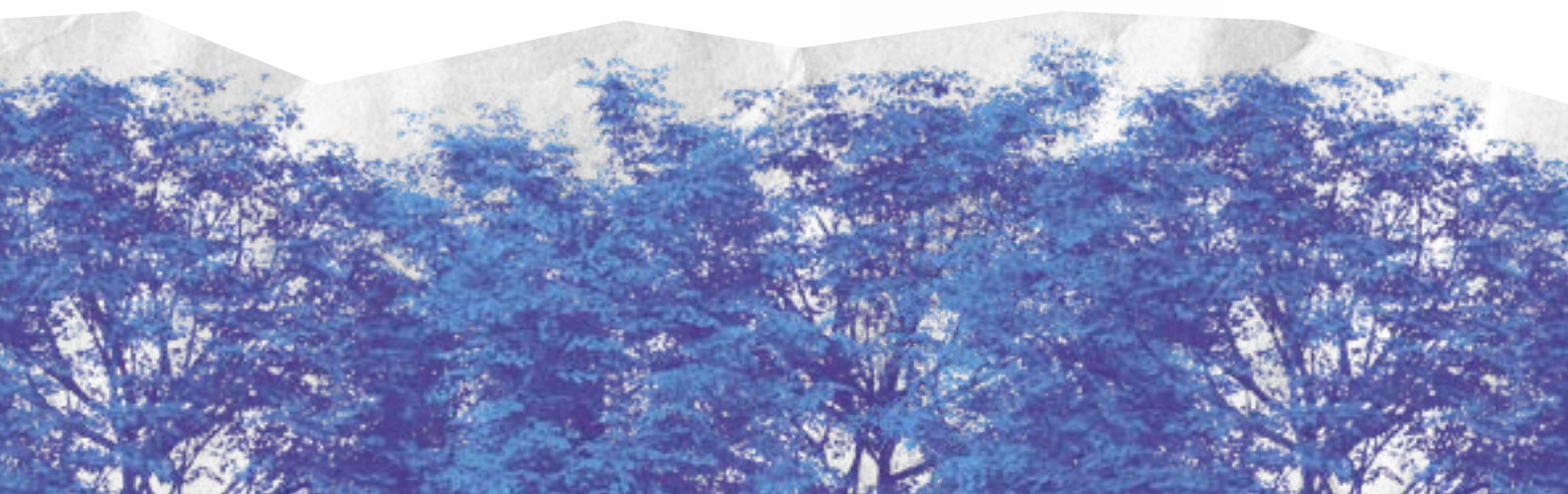
#### Our score:

**6.48**

tonnes CO<sub>2</sub>e

As of 31st December 2022.

Measured and reported **annually**.



## Scope 3 Emissions

Scope 3 emissions encompass all other indirect greenhouse gas emissions that occur as a result of our activities but are beyond our direct operational control.

These emissions are often associated with the entire life cycle of our product and service delivery, including all parts of our supply chain.

Scope 3 emissions can be extensive and include supply chain emissions, employee commuting (non business travel), and even customer product use. Managing Scope 3 emissions is challenging but crucial for a comprehensive approach to sustainability and reducing our overall environmental impact.

### Our score:

Not currently being measured.

As of 31st December 2022.

Measured and reported **annually**.

We aim to start reporting on scope 3 emissions by January 2024.

## Summary

Our Carbon Intensity is 0.95 tonnes CO<sub>2</sub>e per employee (2022)

We are a forward-thinking financial services business, prioritising remote work and technology to drive our rapid growth. At the core of our mission is a strong commitment to positive social impact and sustainability, and as we expand, we are dedicated to reducing our carbon footprint.

By embracing a remote-first working approach, we not only empower our team to do their best work but also minimise our environmental impact. Our journey toward financial empowerment goes hand in hand with our responsibility to the planet, making us a technology-led, socially conscious business poised for a sustainable future.



## Digital Waste

In our commitment to sustainability, we go beyond traditional ESG reporting by shedding light on an often-overlooked aspect: digital waste.

At Bippit, we recognise that the digital footprint of our operations is a significant contributor to environmental impact. Therefore, we are dedicated to measuring and transparently reporting our digital waste as a business. This includes tracking data storage, server energy consumption, and e-waste management.



In 2022, we collected a total of  
**43.22kg of e-waste**

Including the following:

**Plastic**  
**12473g**

**Aluminium**  
**1054g**

**Copper**  
**198g**

**Correctly recycled, this  
could save up to  
134.48kg CO<sub>2</sub>e**

As of 31st December 2022.  
Measured and reported **annually**.

# Social

## Remote Work Inclusivity

Inclusivity is at the heart of our workplace ethos, and it extends seamlessly to our remote work environment.

At Bippit, we believe that diversity drives innovation and success. Our commitment to workplace inclusivity means creating a culture where every team member, regardless of their location, feels valued and empowered to thrive at work.

We embrace the power of remote work to enable a diverse workforce, fostering an environment where different perspectives come together to fuel our collective growth and success.

**Our workforce is  
100% remote.**

Based all over the country (and beyond!), we offer flexible working hours, regular workplace assessments and a monthly co-working allowance for those who want to work away from home.



**100%** of employees have had a workplace assessment



**44%** of employees have utilised some of their co-working allowance



**90%** of employees have taken advantage of flexible working hours



We offer unlimited annual leave to our team, to ensure that they can have the work-life balance that works best for them.



We also have a minimum annual leave KPI of 25 days per year.

Data captured monthly and reported quarterly on a 3 month rolling basis.

# Employee Engagement and Wellbeing

At Bippit, we understand that our most valuable asset is our people. That's why we prioritise employee engagement and well-being as essential pillars of our organisational culture.

We believe that when our team members are motivated, supported, and in the best physical and mental health, they are empowered to do their best work and achieve their fullest potential.

In this commitment to our employees' holistic well-being, we create a workplace where passion, creativity, and resilience flourish.

We publish and share the results of our annual Employee Engagement survey with the wider team, to ensure there is transparency and a demonstrated commitment and path to resolving any identified issues.



## Employee survey results (August 2023)

**95%**

completion rate



**21 out of 36**

questions (58%) scored 84 or above – (anything over 80 is considered "excellent")

**12 out of 36**

questions (33%) scored between 60–79 (considered "good")

**3 out of 36**

questions (9%) scored between 50–59 (considered "fair")

**No scores under 53!**

(considered "needs improvement")

### What are we doing really well?

#### Communication and Collaboration

Overall, team members are provided equal opportunities to speak during team discussions

100

#### Bippit Overall

Bippit provides a competitive variety of employee benefits

100

#### Organisational Alignment

Bippit's Mission and Vision inspire me

100

#### Openness

When I contribute ideas and thoughts, I believe my opinion is valued

95

#### Organisational Alignment

I feel excited about coming to work

95

## What are our top opportunities for positive change?

### Development

Team members regularly give each other constructive feedback



### Development

I am fairly compensated for my role and responsibilities



### Focus and Accountability

Workloads are divided fairly among team members



### Overall Team Effectiveness

As a team we consistently achieve what we set out to do



### Openness

I believe all team members are comfortable sharing when they make mistakes



## Governance

At Bippit, we take governance seriously as a fundamental component of our broader ESG efforts. Governance serves as the backbone of our commitment to responsible business practices. It ensures transparency, accountability, and ethical decision-making at every level of our organisation.

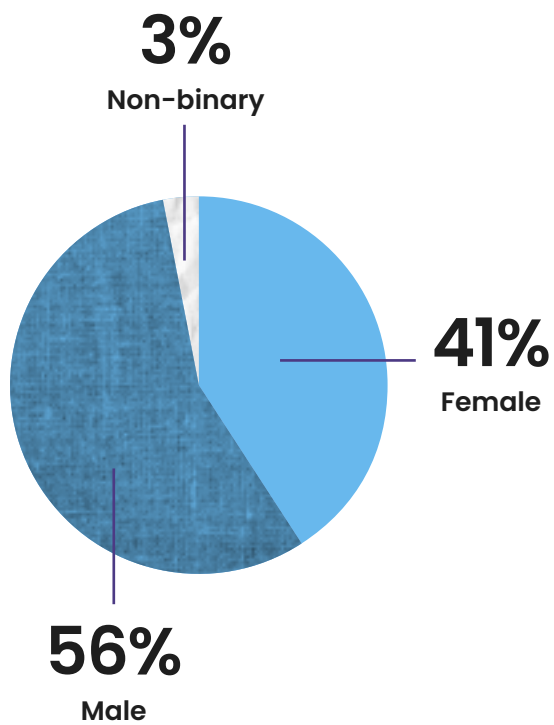
By fostering a strong governance framework, we not only uphold our core values but also empower our ESG initiatives to thrive and make a positive impact on our stakeholders, our environment, and our long-term sustainability goals.



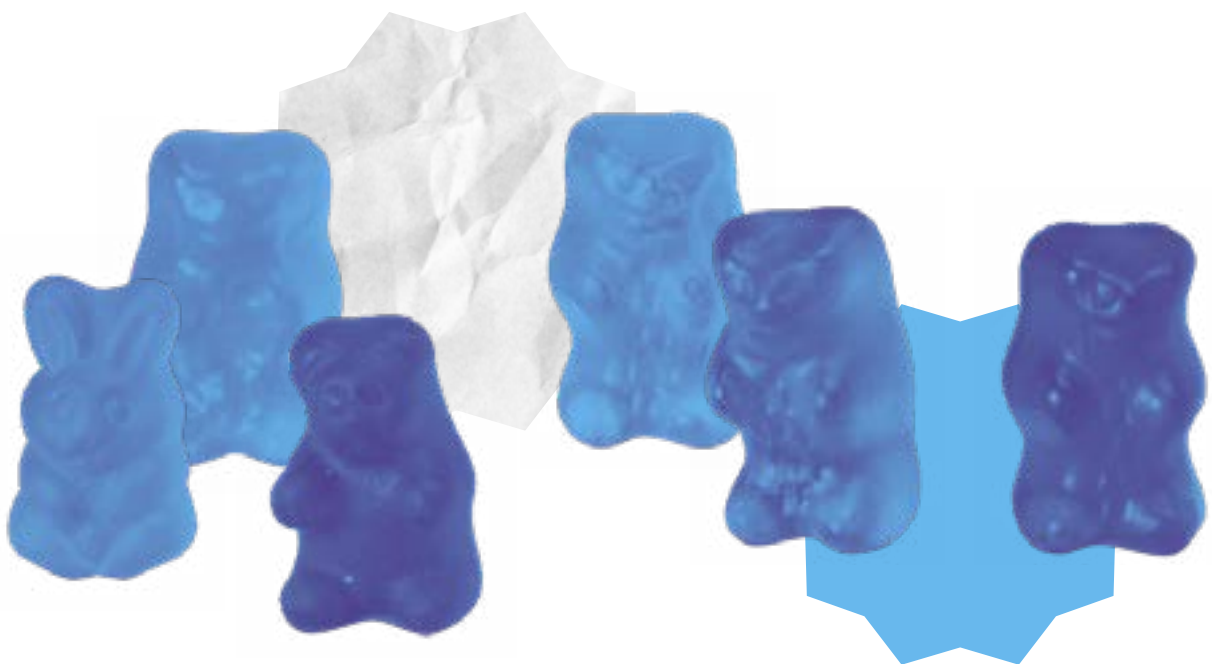
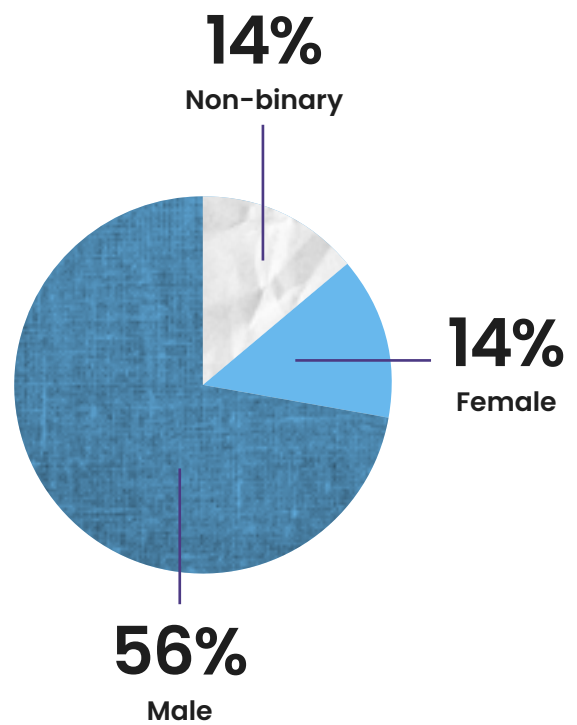
## Team Diversity

We have a diverse high performance team from all different cultures and backgrounds. We have very clear and fair recruitment practices to ensure that there is a level playing field for all, yet do not positively discriminate to favour any ESG metrics.

### Company Gender Split



### SLT Gender Split



# Learning and Development

At Bippit, we consider learning and development to be integral to our business. We understand the importance of ongoing training and continuous skill enhancement. We prioritise the growth and development of our team members, recognising that it is essential for maintaining competitiveness and achieving our objectives.

By nurturing a culture of lifelong learning, we empower our employees to reach their full potential, adapt to evolving challenges, and drive innovation. Our dedication to learning not only benefits our team but also enriches our business, ensuring a brighter and more dynamic future.

## Learnerbly

We offer an integrated learning platform called Learnerbly to allow all of our team to guide their own learning with a £50+ annual allowance to use towards learning materials, books, tutorials, and other online learning resources.

**Employee registration  
rate on Learnerbly**  
**90%**

## Personal Development Friday

This year, we also extended our L&D program to ringfence Friday afternoons for a 10 week period to allow for our Personal Development Fridays ("PDFs"). This allowed our team to structure their focused learning over a meaningful period of time, in the working week, to then share their learnings with the wider team following the PDF period.

**PDF usage**  
**75%**

## Biptalks

Each month, we have an external speaker come and speak to our team about a wide range of issues from 'understanding pronouns' to 'setting boundaries at work'.

'Biptalks' is designed to empower our employees, not only in their roles but also as informed and engaged members of society. It's a platform for continuous learning, fostering both personal and professional growth, and it exemplifies our commitment to nurturing a well-rounded and knowledgeable team.

**Average  
Biptalks attendance  
80%**



# Stakeholder Engagement



# Collaborating with Stakeholders

Engaging with stakeholders fosters mutual understanding:

**1**

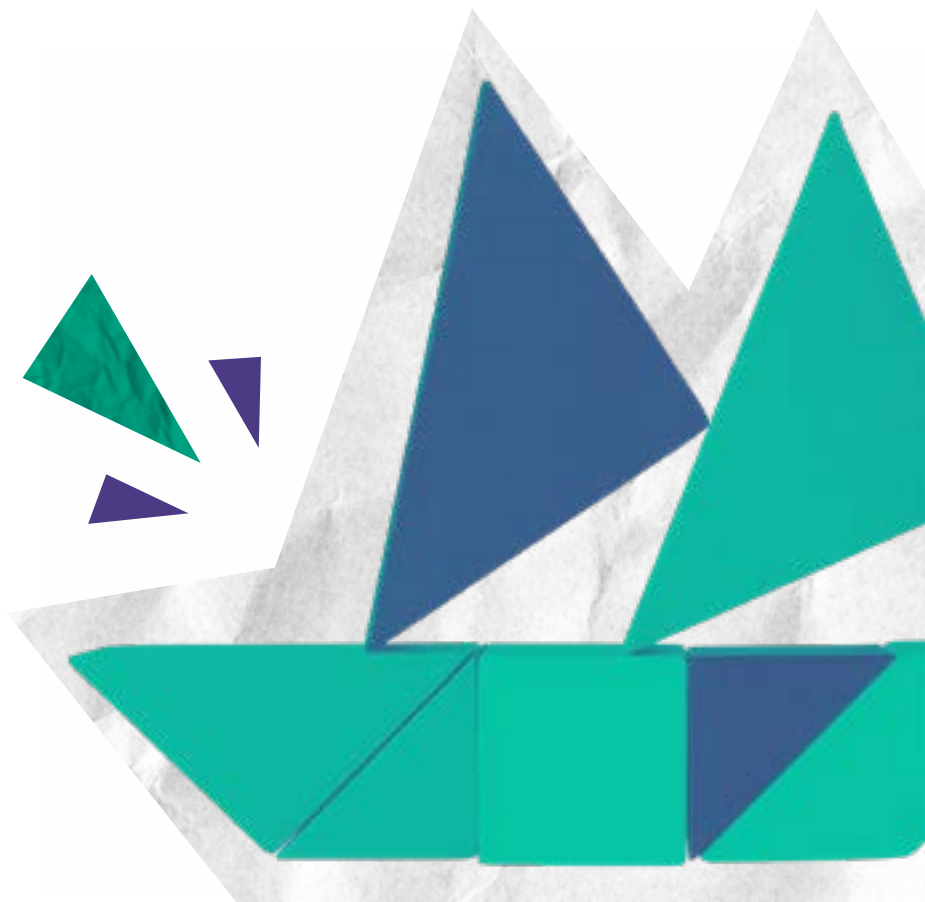
**Collaborating with industry associations, NGOs, and government bodies to address shared challenges.**

**2**

**Seeking input from diverse stakeholders to shape our ESG strategies and initiatives.**

**3**

**Participating in multi-stakeholder initiatives that drive collective action on global sustainability issues.**





# Feedback and Continuous Improvement

Feedback is vital for refining our ESG efforts:

**1**

**Establishing feedback mechanisms that allow stakeholders to share their perspectives on our ESG performance.**

**2**

**Regularly reviewing stakeholder feedback to identify trends and areas for improvement.**

**3**

**Incorporating stakeholder input into our ESG strategy to enhance relevance and impact.**



# Addressing Stakeholder Concerns

Addressing concerns demonstrates our commitment to responsible business practices:

**1**

**Developing clear procedures for addressing and resolving stakeholder concerns related to ESG matters.**

**2**

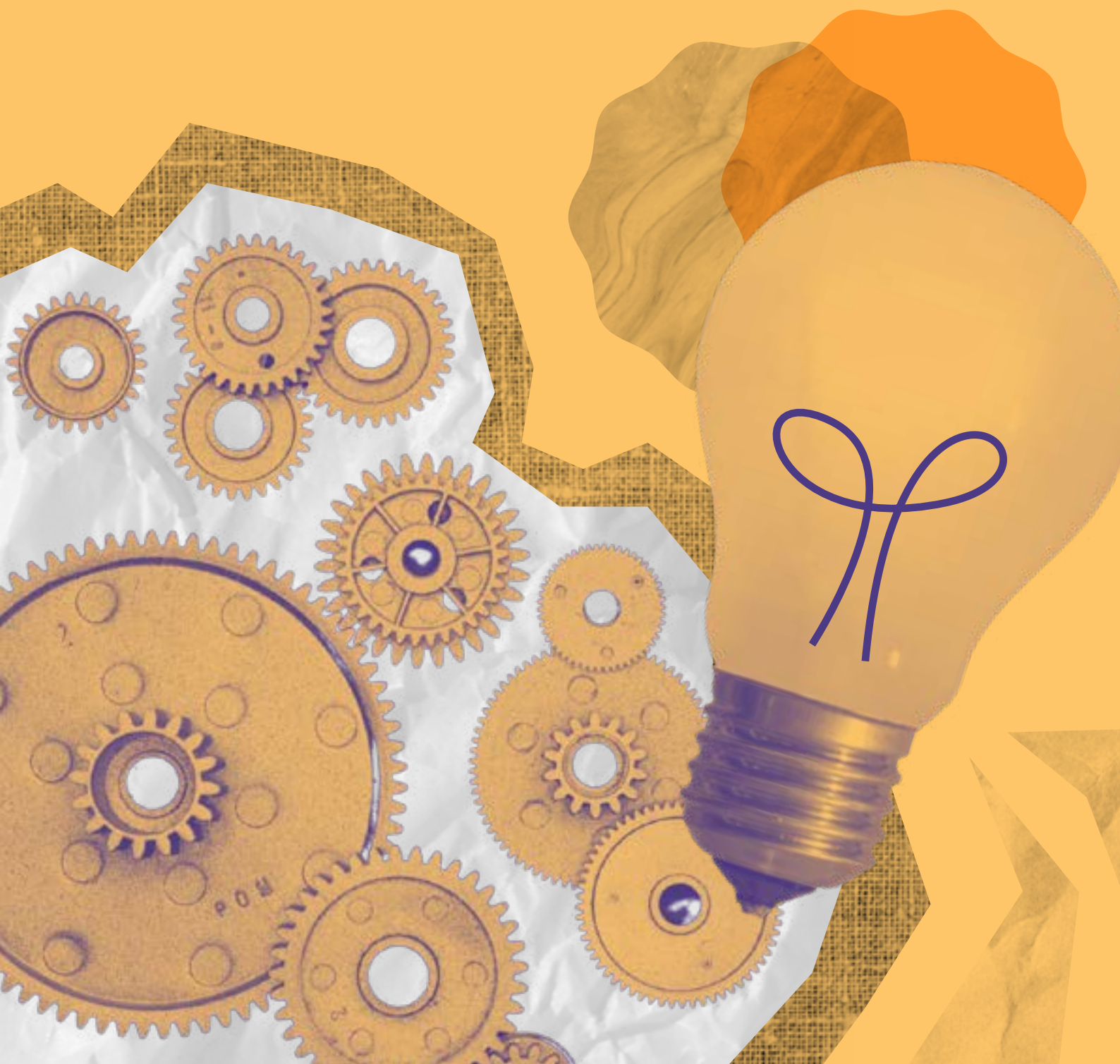
**Taking proactive steps to mitigate adverse impacts and communicate solutions to affected parties.**

**3**

**Regularly updating stakeholders on the progress of issue resolution and preventive measures.**



# Implementation and Integration



# Integration into Business Strategy

ESG is woven into the fabric of our business:

1

**Aligning ESG goals with our broader corporate strategy to drive synergies and maximise impact.**

2

**Ensuring that ESG considerations are included in annual business planning and decision-making processes.**

3

**Providing training and resources to all employees to facilitate seamless integration of ESG principles.**





# Roles and Responsibilities

Clearly defined roles drive accountability:

1

**Designating ESG champions within different departments to lead and advocate for ESG initiatives.**

2

**Assigning responsibility for ESG performance to relevant individuals across the organisation.**

3

**Establishing cross-functional teams to collaborate on specific ESG projects and objectives.**





# Training and Awareness

A well-informed workforce is essential for successful implementation:

**1**

**Offering regular training programs to educate employees on ESG principles, policies, and practices.**

**2**

**Providing resources and tools that empower employees to make sustainable choices in their roles.**

**3**

**Celebrating ESG achievements and showcasing employee-driven initiatives that contribute to our goals.**



# Summary



# Reinforcing Our Commitment

Our ESG Charter is a living testament to our commitment:

1

**Regularly reviewing and updating our ESG Charter to reflect changing circumstances and evolving best practices.**

2

**Demonstrating our dedication to ESG values through consistent actions and transparent communication.**



# Driving Sustainable Growth

By adhering to our ESG Charter, we drive long-term growth:

1

**Realising that sustainable practices not only benefit our business but also contribute to a healthier planet and thriving communities.**

2

**Continuously seeking opportunities to innovate, optimise, and excel in our pursuit of sustainability.**



# Inspiring Positive Change

We aspire to lead by example:

**1**

**Inspiring our industry peers, partners, and stakeholders to embrace ESG principles and elevate their own sustainability efforts.**

**2**

**Championing collaboration and knowledge sharing to collectively address global challenges.**





# Contact Bippit

If you'd like to know more about this topic, or how Bippit can help improve the financial wellbeing of your team, please don't hesitate to contact us using the details below.



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