

Introduction

Charity Bank is the loans and savings bank for charities, social enterprises and people who want to make the world a better place. We don't just avoid doing harm, we actively use finance to do good and looking after the planet is an important part of our vision and mission.

Transport accounts for 26% of the UK's greenhouse gas emissions (Department for Transport, 2023) and remains a key focus of government strategies aimed at reducing carbon emissions to meet the UK's climate targets. It can have a significant adverse impact on the environment, increasing resource use, causing water and air pollution as well as contributing to carbon and other greenhouse gas emissions.

By adopting this travel plan Charity Bank is demonstrating a commitment to reducing our environmental impact by prioritising sustainable modes of transport and minimising the use of fossil fuelled cars. Our travel plan aims to deliver a range of social, environmental, economic and health benefits and adoption by all co-workers is encouraged.

The Travel Plan and associated Action Plan aims to measure, monitor, and manage the use of:

- Business related travel, including the use of sustainable transport
- Commuter travel to and from work

It will also aim to engage stakeholders in considering how they travel to our premises.



Summary of Current Activity

Location

 Charity Bank is based in Tonbridge High Street, a 10 minute walk from Tonbridge Station

Number of employees

- We currently employ 85 people:
- 58 are office based
- 27 are home based
- Hybrid and flexible working options are available to all employees

Travel Survey results

Our January 2023 employee travel survey achieved a 70% response rate and revealed:

- 61% of respondents typically community to the office by car, 20% by public transport and 18% walk or cycle
- 4% of respondents drive an electric car

Barriers to alternative transport

For those that drive to work, the biggest barriers to using other forms of transport are:

- Lack of reasonable public transport options (45%)
- People live too far from the office (33%)
- The need to drive for child/children (30%)

Impact of Covid-19 and the 4-day week

The impact of the Covid-19 pandemic, along with the 4-day week at Charity Bank and a more flexible approach to remote working have markedly reduced the amount of community undertaken by Charity Bank staff.

- Before the pandemic 76% of respondents were office based
- Now, only 40% are office based, with 21% home based and 39% working between home and the office
- The 4-day week has reduced the amount of commuting for 58% of respondents

More on our current activities

Hybrid working, remote working and the four-day working week

In 2020, the pandemic led to an increase in working from home, leading to a substantial reduction in commuting emissions and business travel. As pandemic restrictions were lifted, we have implemented a hybrid working policy.

In 2022, we started a trial of a four-day working week, and in 2024, we made it permanent. We believe this complements our current practices and has further reduced our carbon footprint by decreasing the frequency of commuting and eliminating unnecessary meetings and travel.

In addition, wherever possible, the bank has eliminated the need for co-workers to be based in our Tonbridge office. Not only does this help to reduce our carbon footprint further, but it also opens up a diverse array of talent that would not be able to commute to Tonbridge.

Eliminating unnecessary travel

At relevant times throughout a borrower's loan journey a member of our regional team will travel to visit them. Although our team use public transport where it is available, due to the remote location of some of our clients the only efficient way to reach their premises is by car.

Whilst we recognise that this travel has an environmental impact, travel of this nature is necessary in helping us to support and form relationships with our customers.

Over the past two years, we have sought to eliminate unnecessary travel. Co-workers have been encouraged to consider if a meeting is needed, how many people should attend and if the meeting can be hosted by video conference instead.

We have also invested in video conferencing equipment and platforms, and introduced new online channels of communication, including Microsoft Teams.

Sustainable travel

We continue to explore ways to increase the use of sustainable travel at Charity Bank. Current infrastructure which supports sustainable travel includes a cycling rack and storage. In 2023 we joined the Cycle2Work scheme and launched the Charity Bank interest free cycle loan scheme. The bank also offers train season ticket loans to staff.

Hosted events

Charity Bank runs both webinar and in person events for stakeholders. Venues for any in person events run by Charity Bank are selected, where possible, so they are easily accessible by public transport.



The purpose of our Travel Plan

Our Sustainable Travel Plan aims to improve the bank's travel behaviour, reduce the need for travel, and encourage co-workers, stakeholders, and visitors to choose more sustainable modes of travel. The Travel Plan's purpose is to:



Reduce transport related carbon emissions



Reduce the number of single occupancy vehicle journeys



Demonstrate the organisation's commitment to sustainability



Show leadership in, and consideration for, our immediate community



Promote health and wellbeing within the workplace

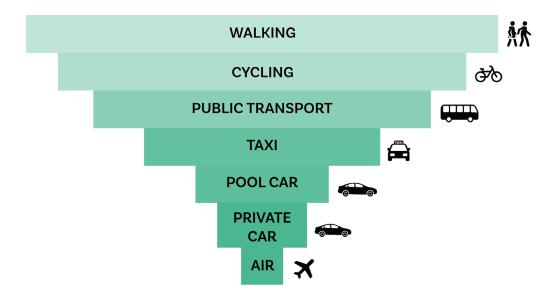


Reduce negative environmental and social impact of work-related travel



Prioritising Sustainable Transport

To manage business transport, Charity Bank will adopt a transport hierarchy and travel planning strategy. Travel will only be used where necessary and via the most sustainable means possible, as demonstrated in the diagram below:



Charity Bank's premises can be reached using sustainable forms of transport as follows:

Walking

Charity Bank is conveniently located on Tonbridge High Street.

Cycling

Charity Bank offers a Cycle to Work scheme which allows employees to spread the cost of a new bike and accessories in a salary sacrifice arrangement which offers tax and NI savings, too. A cycle loan scheme is also available to all employees who wish to purchase a cycle but who do not qualify for the Cycle to Work scheme or for those who would like the use of a cycle during their leisure time. Cycle racks and a shower are available in the office.

Public Transport

Tonbridge has good bus and train connections.



Minimising the Impact of Vehicle Use

When travel by car is unavoidable, other strategies will also be adopted and encouraged, including:

- Monitoring mileage and fuel consumption to track usage and identify possible reduction strategies
- Planning trips to maximise time use efficiency and reduce mileage, ensuring that one round trip is used rather than many individual ones
- Home working where appropriate to reduce travel to work
- We are also in the process of exploring how we can support the uptake of electric vehicles and hybrid cars among our team



Plan Delivery & Targets

Delivery

In 2022, we formed a team of Green Champions from among our co-workers with the goal to help make our Charity Bank environment a greener, healthier, happier place to work. Our Green Champions promote sustainability, take on green projects and initiatives, encourage effective resource use and lead by example to help colleagues do the same.

In 2024, we expanded the scope of the group and renamed it the Net Zero Working Group to support our commitment and plans to become a Net Zero bank.

To deliver on the travel plan we will do the following:

- Share the baseline data from our travel survey and track and share results with co-workers. A new travel survey is planned for 2025
- Monitor progress through regular review at Net Zero Working Group meetings
- Ensure all co-workers are informed of the content of this plan and are regularly reminded of its content
- Issue regular communications on green travel tips and initiatives.

Targets

Targets for 2025 and 2026 will be set using a baseline of the staff travel survey, undertaken in January 2023 and travel data from 2024.

Charity Bank will aim to:

- Track and publish carbon emissions related to our travel
- · Maintain current low level of commuting
- Introduce a car sharing scheme for colleagues to participate



