

Charity  
bank

# Sustainable Travel Plan

March 2026



# 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.

In 2024, domestic transport remained the UK's largest emitting sector, rising from 29% of total emissions in 2023 to 30% in 2024.<sup>1</sup> It remains a key focus of government strategies aimed at reducing carbon emissions to meet the UK's climate targets. Transport 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 Sustainable Travel Plan, Charity Bank is demonstrating a commitment to reducing its operational environmental impact, supporting delivery of our Carbon Reduction Plan, and strengthening the credibility of our wider environmental and social impact commitments.

Our travel plan aims to deliver a range of social, environmental, economic and health benefits and adoption by all co-workers is encouraged.

Charity Bank's Travel Plan and associated Carbon Reduction Plan aim to measure, monitor, and manage the use of:

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

Whilst travel represents only a proportion of Charity Bank's overall operational emissions, it is a visible and material area where behaviour change can deliver meaningful reductions without compromising our mission.

<sup>1</sup>Greenhouse gas emissions from transport, Department for Transport, April 2025



# 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 95 people:
- 64 are office based
- 31 are home based
- Hybrid and flexible working options are available to all employees

## Travel Survey 2025

Our December 2025 employee travel survey achieved a 78% response rate and revealed:

- 73% of office based staff typically commute to the office by car, 13% by public transport and 15% on foot or by bicycle
- 14% of those that drive to the office drive a hybrid or an electric car

## Barriers to alternative transport

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

- Convenience (28%)
- Journey time too long (22%)
- Journey cost too high (12%)

## Impact of flexible working

Our flexible working approach and four-day working week materially reduce commuting-related travel and emissions by limiting the frequency of journeys to the office. On average, co-workers attend the office 2.25 days per week.

# More on our current activities

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

83% of our office-based staff team utilise our hybrid working policy, choosing to work from home at least 1 day (and up to 3 days) per week. On average, our office based team works from the office approximately 2.25 days per week.

In addition, wherever possible, the bank has eliminated the need for co-workers to be based in our Tonbridge office. 33% of our current team have home-based contracts, and are not required to travel to the office regularly. However, we're pleased to report that, of our home-based employees, 65% travel to the office by train when required (with 35% choosing to drive).

## 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. In our 2025 travel survey, 15% of our Regional Team confirmed that car travel is used for client visits.

Whilst we recognise that this travel has an environmental impact, it is necessary to support relationship-based lending and due diligence, particularly where client locations are not accessible by public transport. Charity Bank therefore takes a proportionate approach, prioritising lower-carbon alternatives wherever feasible.

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.

## Encouraging 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 at our Tonbridge office. Charity Bank has also launched the following policies to encourage staff to utilise more sustainable travel options:

- Cycle to Work scheme
- Cycle Loan scheme
- Train travel Season Ticket Loan scheme
- Electric & Hybrid salary sacrifice scheme

Charity Bank recognises that sustainable travel options are not equally available to all co-workers and is committed to enabling lower-carbon choices without disadvantaging individuals based on role, location, or personal circumstances.

## Hosted events

Charity Bank runs both online 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 negative environmental and social impact of work-related travel



Demonstrate the organisation's commitment to sustainability



Reduce the number of single occupancy vehicle journeys



Promote health and wellbeing within the workplace

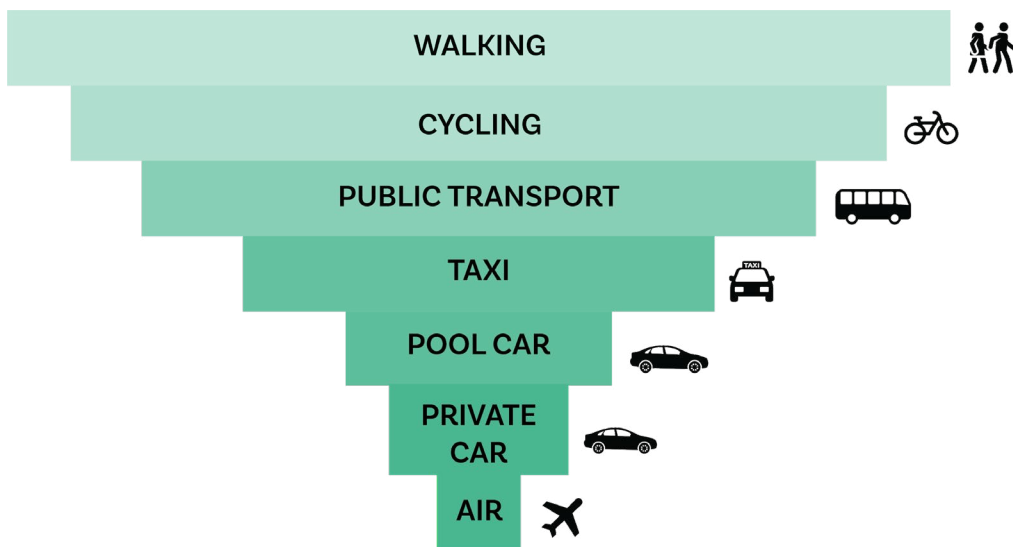


Show leadership in, and consideration for, our immediate community



# Prioritising sustainable transport

To manage business transport, Charity Bank adopts 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 bicycle 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 to use a bicycle outside of work. Bicycle racks and a shower are available in the office.

## Public Transport

Tonbridge has good [bus](#) and [train](#) connections. and Charity Bank offers a Season Ticket Loan Scheme to encourage train travel.



# 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
- Encouraging the uptake of hybrid and electric vehicles through our salary sacrifice scheme.



# Plan delivery & targets

## Delivery

Charity Bank’s Net Zero Working Group meets bi-monthly to lead action and monitor progress against Charity Bank’s Carbon Reduction Plan. This includes setting and monitoring mileage reduction targets.

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

- Share the baseline data from our travel survey with co-workers, along with our annual targets for mileage reduction. The staff travel survey will be completed every 2 years.
- 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.

## Our progress to date

In recent years, our sustainable travel efforts have seen us exceed our targets for reducing business mileage emissions. In the 2 years 2023-2025, business travel mileage emissions have reduced by 30%.

	2023	2024	2025
Business Mileage Emissions (kg CO2e)	11,710	9,701	8,209
Annual Reduction	N/A	-17%	-15%

From 2025 we have also begun to calculate emissions estimates from commuting mileage and aviation, with reduction targets in place for both from 2026 onwards.

## Our future plans

Between 2026 and 2030, Charity Bank will target a minimum 5% year-on-year reduction in emissions from commuting, business travel, and aviation. This represents a conservative baseline ambition, which will be reviewed as data quality improves and behaviour change is embedded.





## Ownership & Reporting

This policy is owned by the Head of Strategic Initiatives & Innovation and will be reviewed and approved every two years by the Executive Committee.

Progress is overseen by the Net Zero Working Group and reported through Charity Bank's internal governance and impact reporting processes.

Charity Bank will make this policy available when requested to interested third parties and will be available on the Charity Bank website.

Links to other policies and strategies:

[Environmental Policy](#)

[Social Impact Report](#)



**Charity  
bank**

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Wales No. 4330018. Authorised by the  
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