

OUR SUSTAINABILITY REPORT 2019

Skipton Building Society
proud to support the



2018 IN NUMBERS

Industry leading

89%

colleague engagement



100%

of our branches have dementia friends



Over

£394,000

donated to UK charities and community groups

Over **£94,000**

raised for Alzheimer's Society and Alzheimer Scotland



95%

of all waste is diverted from landfill



Carbon emissions reduced

by **14%**



Skipton Building Society is one of The Sunday Times 100 Best Companies to Work For

For the **5TH** year in a row



Supported **81** charities through the Skipton Building Society Charitable Foundation



Accessibility Guides now available for all

88 of our branches

Net customer satisfaction

94% for savings and mortgage customers

Over

1,000,000

members – you're one in a million

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Skipton Building Society



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FOREWORD

LISA DAVIS

Creating a sustainable Society for our customers, our colleagues and our communities.

IN A GOOD PLACE SINCE 1853



Last year we reported on our contribution to a sustainable Society through our people, our proposition and brand, our communities, and the environment.

Over the past 12 months we've been building on that work by developing a sustainability strategy that will help advance the United Nations Sustainable Development Goals - a globally recognised plan to end poverty, fight inequality and stop climate change by 2030.

While we're not fundamentally changing our approach to sustainability, the goals give us the opportunity to join a global movement where governments, businesses and individuals contribute to the ambition of achieving prosperity for everybody, while protecting our planet for future generations. At Skipton, this means doing the right thing for our colleagues and customers, in the communities we serve and contributing more to the planet than we take.

I know customers and colleagues are passionate about the environment and as a responsible business we know we can do more. We have some exciting plans for the future including eliminating single use plastic and halving our carbon footprint.

I'm really proud that Skipton has joined a growing number of global organisations, the first UK building society committed to supporting the Global Goals. There will be more about the goals we have chosen to focus on later in the report, including the challenging commitments we have set ourselves to contribute to achieving them.

REFLECTING ON 2018

2018 was a busy year for Skipton. We've continued to support our charity partners, Alzheimer's Society and Alzheimer Scotland, raising over £94,000. We also donated a total of £235,300 through our award winning Grassroots Giving scheme and the Skipton Building Society Charitable Foundation.

Colleague engagement remains industry leading at 89% and our focus on diversity and inclusion has been a real highlight too. We have worked with AccessAble to develop online guides that contain information about the accessibility of all our branches.

I hope you enjoy reading our report. If you have any questions or would like to comment on the commitments we're making towards achieving the UN Sustainable Development Goals, please email sustainability@skipton.co.uk.

Lisa Davis
Chief Human Resources Officer

We're proud that our founding purpose to **help more people into homes and help people save for the future** has remained the same since 1853.

SUSTAINABLE DEVELOPMENT GOALS

In September 2015, the leaders of all 193 member states of the United Nations introduced 17 Global Goals for Sustainable Development that aim to transform our world by 2030.

Governments, the private sector, civil society and individuals are mobilising their efforts on an international scale to support the goals, which include ending all forms of poverty, fighting inequality and tackling climate change. As well as looking back on some of our highlights for 2018, this report explains how Skipton will contribute to this important agenda.

Skipton Building Society



Support the Goals Rating



OUR PRIORITY GOALS

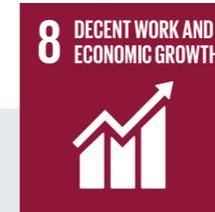
In 2018, we undertook a series of consultations to identify which of the 17 Global Goals are most relevant to Skipton. We examined each one, considered its importance to our customers, colleagues and everyone else we come into contact with, its relevance to our business and our ability to contribute to it. Then we identified four goals we can most positively contribute towards. These four goals are:



OUR COMMITMENT:

We will help more people into homes and support our local communities.

Our founding purpose of helping people own their homes contributes to sustainable communities. We'll help make our communities inclusive, safe, resilient and sustainable through our fundraising, volunteering and community activities.



OUR COMMITMENT:

We will be one of the best places to work.

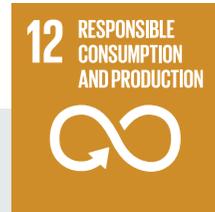
We're the only building society with Investors in People (IIP) platinum accreditation, demonstrating our commitment to being one of the best places to work. Ensuring all our people flourish and investing in our people contributes to an inclusive and diverse workplace.



OUR COMMITMENT:

We will always be owned by, and responsible to, our members, not shareholders.

We'll maintain our position as a strong institution and put the needs of our members first. Our purpose to help customers have a home, save for the future and support their long-term financial well-being depends on us being accountable, inclusive and effective.



OUR COMMITMENT:

We will give more back to the planet than we take.

We're passionate about protecting our planet for future generations. We'll make sure our contribution to the environment is always greater than the impact of our operations by planting trees.

Skipton is the first building society to be recognised by Support the Goals, a not-for-profit initiative that celebrates organisations supporting the Sustainable Development Goals.

We have been awarded the maximum four-star rating, reflecting our belief that we all have a responsibility to support the Sustainable Development Goals by building a better Society.

This report highlights some of our activity from 2018 and shows how we are already contributing to the Sustainable Development Goals, as well as sharing our plans and targets for 2019 and beyond.

PLEASE SEE PAGE 30/31 FOR MORE INFORMATION ON OUR GOALS AND THE STRETCHING TARGETS WE HAVE SET.

OUR COMMUNITIES

Being active in the community creates the foundation for who we are, whether it's through fundraising, volunteering or simply building stronger relationships across diverse communities. In 2018, we supported a wide range of community activities. Here are just a few of the things we did to help build a better society.

£82,500

in Grassroots Giving donations

£170,865

donated to 116 different charities

£152,800

donated by the Skipton Building Society Charitable Foundation

£10,121

donated to local community groups and charities through our branch network



Will McAlpine

SILVER LINE

The Silver Line operates a confidential free helpline for older people across the UK, as well as a befriending service for anyone who might value regular calls and having someone to chat to.

In 2017, we started building a relationship with the Silver Line. As part of that, in 2018, we offered learning opportunities to customer-facing colleagues to help them recognise older people who might benefit from the service.

Our colleagues tell us that this additional support has given them increased confidence to talk to customers about the charity and, as a result, many are now volunteering as befrienders and community engagement officers.

We raised over
£3,500
for the Silver Line,

which will help the charity support lonely and vulnerable people in our communities.

PAY IT FORWARD DAY

For International Pay It Forward Day in April, colleagues passed on goodwill by paying kindness forward and asking recipients to do the same in return. Some of the ways included giving coffee to busy commuters at Skipton railway station, taking care packages to homeless people in Leeds, and passing on random acts of kindness to some of our customers.



“It opened the world for me again”

Jack

Silver Line helpline caller



information • friendship • advice



£12,425

donated to 77 charities through payroll giving

CHILDREN'S LITERACY TRUST

The Children's Literacy Trust works with schools and communities to equip disadvantaged children with basic literacy skills, and we're supporting children in the Bradford area with online mentoring.



MILES FOR MEMORIES

In September 2018, we embarked on Miles for Memories, our most ambitious fundraising event yet, to raise vital funds for our charity partners Alzheimer's Society and Alzheimer Scotland. We challenged our colleagues to travel the equivalent of 2,332 miles that separates our network of UK branches by human power alone.

The distance was set by Director of Business Development Paul Fenn and Director of Specialist Lending Ian Moore, who visited all our branches on motorbikes as part of the festival of fundraising.

Colleagues walked, ran, skydived, cycled on static bikes and even kayaked to raise an incredible

£79,194



HERE IS JUST A SNAPSHOT OF WHAT WE GOT UP TO AT OUR BRANCHES



Taunton branch raised over **£2,500** when three colleagues took to the skies with a tandem skydive.



They took 'one giant leap' at Huddersfield with a skydive and open water swim.



The Midlands region with representatives from Solihull, Nottingham, Newark and Lincoln branches took their bikes into the Touchwood Shopping Centre, cycling a total of

853 KM raising an incredible **£1,745**

AT OUR HEAD OFFICE



Three colleagues ran **35 MILES** between Solihull and Worcester branches.



We held a triathlon with a difference, with teams cycling, running and kayaking on a route that included a local reservoir at Emsay, North Yorkshire.

Firefighters from Skipton washed cars and made a commitment to becoming Dementia Friends.



Colleagues used human power to mix fruit smoothies and milkshakes on static bikes.





VOLUNTEERING

All colleagues are entitled to two days paid leave to volunteer in their local communities. This can be broken down into smaller chunks so they can volunteer over a longer period of time and support regular activities like befriending schemes or being a 'number partner' in a school.

Over the past 12 months, we've been building a relationship with Nell Bank Outdoor Education Centre in Ilkley. Nell Bank is a fully accessible centre offering children of all abilities a learning experience outside of the classroom.

Around 50 colleagues from a number of different teams have supported the centre by helping with ground clearance, building maintenance, by acting as company secretary and providing communications and marketing support.

"Working with volunteers from Skipton Building Society brings huge benefits to the Nell Bank Centre. Our partnership is significantly helping Nell Bank to develop and will ultimately benefit the 20,000 children who visit every year."

Dan Goodey
Head of Nell Bank Outdoor Education Centre

In 2018 colleagues volunteered

4,200

hours of their time.

YOUNG ENTERPRISE

We've continued to support the Young Enterprise Business Programme through mentoring and Skipton Business Analyst Jo Smith has been involved for the past two years. She really sees the value of supporting students in this way.

"It's so rewarding to help the students learn about developing a product and launching a business whilst grappling with all the issues that can bring."



Giggleswick School Young Enterprise team



RACHEL'S RAINBOWS

In May 2018, 30 colleagues took part in the London Moonwalk to raise money for the Walk the Walk breast cancer charity. They walked for 26 miles at night-time in memory of their friend and colleague Rachel Fawcett.

Through a combination of sponsorship, bake sales and charity fun days, they raised over

£16,000



CHRISTMAS AT THE SOCIETY

Christmas is a time for giving and that's certainly true at Skipton. We've supported toy collections, food banks and homeless people through different campaigns in our branches and at head office.

We are committed to creating a Society where no one is left out and that's even more important at Christmas. People living with dementia can find the high street confusing and it can be even more difficult with lots of twinkling lights and reflective festive decorations.

We used dementia-friendly designs on our branch Christmas decorations and posters last year. We've also sold dementia-friendly Christmas cards in our branches for the past two years.

Our Christmas campaign raised

£3,701

for Alzheimer's Society and Alzheimer Scotland



COATS FOR CHRISTMAS

In November 2018, we asked our head office colleagues in Skipton if they had any warm waterproof coats that they could donate for homeless people in Leeds. We collected over 300 coats, providing much needed warmth for those facing winter on the streets. We also provided toiletries, spare socks and underwear along with little extras to give comfort for those in need.



SILVERLINE CHRISTMAS PARTY

Last year, we also invited over 100 older, vulnerable people to join us for a festive afternoon tea in Skipton. Our head office was transformed thanks to everyone pulling the stops out to ensure our older neighbours had a special afternoon of festive fun including bingo, raffle, the Skipton Building Society choir and a Christmas sing-a-long.



FUTURE FOCUS SUSTAINABLE DEVELOPMENT GOALS

11 SUSTAINABLE CITIES
AND COMMUNITIES



GOAL 11 – SUSTAINABLE CITIES AND COMMUNITIES

OUR COMMITMENT:

We will help more people into homes and support our local communities.

As the cost of housing increases, it's becoming increasingly difficult for people, particularly young people, to enter the housing market. This is leading to more and more people turning to us to support their aspirations of getting into their own homes, whether that's owning one, using shared ownership or having access to appropriate rented accommodation.

Many of us see access to safe, warm, secure accommodation as a basic need. In the UK, statistics show there are over 4,750 people living on the streets and that number is rising every year. As a mutual building society, we see this as an area where we have a real opportunity to make a difference in supporting vulnerable people in our communities.

Sadly, many people think community spirit is declining in the UK, with people going about their daily tasks without seeing or talking to their neighbours. A Skipton Building Society survey shows, 73% don't even know their neighbours' names and 20% say they would only interact with them if they needed something.

Putting our communities at the heart of what we do gives us an opportunity to bring communities together through volunteering, fundraising and our Charitable Foundation donations. With this in mind, and in support of the Sustainable Development Goals, we commit to helping more people into homes and supporting our local communities by:

- helping 30,000 first-time buyers into homes by 2022
- supporting 1,000 homeless people by 2022
- increasing the time our people spend volunteering in the community by 100% by 2022.

Our founding purpose of helping people into homes supports sustainable communities. We are committed to helping make communities inclusive, safe, resilient and sustainable.

OUR PEOPLE

Putting our customers first is essential if we're to continue delivering the exceptional customer service we're proud of. The people who work here are central to that and they're what make Skipton Building Society so special.

COLLEAGUE ENGAGEMENT

We know colleagues who are engaged perform better. So throughout 2018 we held a number of events to keep our people informed of what was happening in their Society. We also regularly gather feedback to make sure we're focusing on the things that matter.

We're proud to have maintained colleague engagement at above 85% for the past five years, a level of engagement only seen in high performing organisations. We'll continue to focus on the things our people tell us they care about, including training and development, well-being, diversity and inclusion.

Sunday Times 100 Best Places to Work – 83

Colleague engagement – 89%

IIP platinum accreditation

Yorkshire Post Business Excellence Awards for Diversity

In 2018 we invested

£5.2 million

in colleague pension schemes through matched contributions



Jade O'Donnell

DIVERSITY AND INCLUSION

Being an inclusive employer and embracing diversity contributes to a more balanced workforce. Having a broad spectrum of ideas and perspectives to tap into allows us to be more innovative and representative of the customers and communities we serve.

We have set up a number of diversity and inclusion groups to ensure we're embracing diversity right across the Society. This has included looking at cultural practices and behaviours, which reflect our existing workforce and groups across society.

National Inclusion Week in September provided a fantastic opportunity for us to raise understanding and awareness of inclusion in the workplace, which we did through a variety of events, communications and conversations under the theme of 'everyday inclusion'.

Colleagues were encouraged to talk about their own experiences and external speakers joined the conversation. We also showcased inclusion-based film clips, shared recipes from our colleagues' diverse backgrounds and launched unconscious bias training that followed on from the workshops we held for our people leaders earlier in the year.

Daniel Howard used what he learned in the unconscious bias training to recruit for a new role:



Supporting diversity at Leeds Pride

"We were down to two final candidates and both had strengths and weaknesses, so it was a really close call. Thinking about what I knew about 'affinity bias' made me wonder if the candidate I favoured was the one more like me? This led to me gathering further objective information on the candidates to help me make the decision. Before the training I wouldn't have gone that step further."

MINDFULNESS & COLLEAGUE WELL-BEING

It can be easy to rush through life without stopping to notice things. But taking time to reflect on the present is important to our mental health and can provide perspective in a busy world.

Inspired by our colleague Rachel Fawcett, who passed away in 2017, we created a reflective space in our head office grounds where colleagues can sit and remember someone they have lost, think things through or simply enjoy the art.

WELL-BEING

Stress, anxiety and depression are the biggest causes of sickness absence in the UK. Mental ill health is responsible for 70 million working days lost every year. Our focus on raising awareness and providing support for mental health continues with us training over 70 colleagues as mental health first aiders. They support colleagues by being available to talk things through, picking up on the signs of those who might need some support and act as a listening ear.

Training will continue in 2019 when we'll be providing all people leaders with the additional knowledge and skills they need to support their teams and their mental well-being.



Skipton Building Society mental health first aiders

LEADERSHIP

Working with the Building Societies Association has enabled seven senior leaders to study for a Master's degree in Strategic Leadership at Loughborough University. Faizah Tahir, our Scarborough branch manager, one of two leaders who graduated in December 2018, found the experience both testing and rewarding.

Faizah said:

"The programme has taught me to see things differently, like networking and using my voice with confidence, even if my views or ideas differ from the views of others.

"I've learnt so much, it's given me a sense of accomplishment and made me aspire to do more and want more for myself.

"I'd like to think I'm inspiring others through my own experience, which in itself is really rewarding. As I look back, I can barely recognise the person I've become."



Faizah Tahir

We're also providing opportunities for younger people to develop their leadership qualities and, in 2018, we added eight more apprentices to our Connecting our Future apprenticeship programme, taking the total to 35 over the past four years.

Our Aspiring Leaders programme continues to be extremely popular as a stepping stone into leadership and helps us develop leaders of the future with values and behaviours that are aligned to our culture.



Jade O'Donnell

What did you get out of Connecting our Futures?

Connecting our Futures helped me build my knowledge of the Society and build strong relationships in different areas of the business.

How did this prepare you for Aspiring Leaders?

It helped me boost my confidence in my own ability.

How do these programmes help you outside of your role?

The skills I learnt help me build relationships more naturally as I was quite introverted before the programmes.

What's the one thing you'd like to achieve?

I'd like to gain more in-depth knowledge about different areas, particularly where I can have a positive impact on colleagues and customers.

Jade O'Donnell joined Skipton as an apprentice on the Connecting our Future programme and is now a project analyst. She recently started the Aspiring Leaders programme. We asked her about her experience of both schemes:

FUTURE FOCUS SUSTAINABLE DEVELOPMENT GOALS

8 DECENT WORK AND
ECONOMIC GROWTH



GOAL 8 – DECENT WORK AND ECONOMIC GROWTH

OUR COMMITMENT:

We will be one of the best places to work.

Diversity and inclusion will remain a key focus for this year and in 2019 we'll specifically look at this in our recruitment, career development practices and flexible working arrangements.

As we focus on how we can contribute to the Sustainable Development Goals, diversity and inclusion, colleague and well-being engagement will be key to our continued success.

We know engaged colleagues are more productive, take less time off work and are more likely to stay with us, so we'll continue to support the development of all the people who work for Skipton. Our diverse workforce also needs to reflect the customers we serve, so we need to demonstrate we're a great place to work if we want to attract and keep hold of the right people.

We'll continue to invest in our colleagues through pension contributions, ensure all our salaries are equal to, or above, the living wage and introduce a flexible reward package.

We'll nurture talent and provide opportunities for all colleagues, regardless of background, so all our people are well placed to contribute to the Society. This will include achieving a greater gender balance in senior leadership roles. With this in mind, and in support of the Sustainable Development Goals, we commit to being one of the best places to work by:

- **increasing the number of young people who gain employment following our apprenticeship programmes by 200% by 2022**
- **offering 50% of places on our talent development programmes to women, to foster a healthy pipeline of female talent**
- **maintaining our Investors in People platinum accreditation.**

We're proud of our Investors in People (IIP) platinum accreditation, demonstrating our commitment to being one of the best places to work. We're committed to helping female talent flourish and investing in people to ensure our workplace is as inclusive and diverse as possible.

OUR BRAND & PROPOSITION

Helping people to buy homes, save for the future and support long-term financial well-being is our core purpose and has remained fundamentally the same since Skipton Building Society was founded in 1853.

To continue offering the exceptional customer service we're known for, we need to focus on the little things that make a big difference. Supporting customers who might need a bit of extra help from us has been a real focus in 2018 and there's a lot more to come.

2018 customer satisfaction scores

BRANCH **93%**

TELEPHONE **89%**

ONLINE **82%**

Based on % of customers who rated customer satisfaction as six or seven out of seven.



Hannah Baker

ALZHEIMER'S AND DEMENTIA FRIENDS

In the UK, there are 850,000 people living with dementia and someone is diagnosed every three minutes. To support affected customers and their carers, we have dedicated Dementia Friends Champions across the business. What's more, every new colleague who joins the Society is invited to attend a Dementia Friends training session as part of their Skipton induction.

- There is a Dementia Friend in all our branches
- We delivered over 30 Dementia Friends sessions at our head office in Skipton in 2018
- Advanced Dementia Friends training was also delivered to all branch colleagues in 2018
- Through our partnership with Alzheimer's Society, we're committed to supporting the Bradford University Doctoral Training Centre (DTC) through sponsorship of their PHD studies into improving the care, health and well-being of people living with dementia.

ONE MILLION MEMBERS

In November 2018, we reached a milestone in our 165-year history, welcoming our millionth member. And even with a million members, we will still strive to offer the great personal service that we are celebrated for.



Since 2017 we have given

£150,000

to support the Bradford Doctoral Training Centre



- The PHD students at Bradford DTC continue to work on their research and are beginning to gain real insight into how we can minimise the impact of care transitions for people living with dementia.
- We are proud to offer our continued support to this vital social research into the care of people living with dementia.



In 2018, we were awarded the Contact Centre Association global standard for customer service for the way we listen and respond to customer feedback. It's not just our customers who tell us Skipton delivers excellent customer service. In 2018, we were recognised externally too with three awards at the UK Customer Experience awards for:

- Customers at the Heart of Everything
- New Product or Service – for our Lifetime ISA
- Best Financial Services Provider

ACCESSIBILITY

We estimate around 50% of our customers have some form of disability, impairment or long-term condition, which can mean that they need tailored ways for us to help them access our products, services and communications. Recognising this diversity, we'll continue to create more ways for customers to access our products and services, building further on our empathy skills and our aim of being a Society where nobody feels left out.

Recognising that, for some, leaving the house can be a challenge where the accessibility of the destination is unknown, we have worked with an external organisation, AccessAble. AccessAble enables people to view detailed Accessibility Guides for a variety of their partners, from hotels to shops and restaurants. At our request, they have reviewed each of our 88 branches and produced bespoke Accessibility Guides which detail all of the access features for every branch. This means people planning to visit any of our branches can now see in advance if that branch meets their access requirements. Our branch Accessibility Guides are available on skipton.co.uk/branchfinder.

To further understand how important accessibility is to people, we conducted a study of 2,000 adults with a disability, impairment or long-term condition and found more than four in ten are unable to visit their local high street because they face barriers preventing a comfortable shopping experience.

Just under half of those polled have turned back home before completing their shopping because they found the whole experience too stressful, and sadly a third have had some form of panic attack as a consequence.

Narrow aisles, small doorways and end-of-aisle special offer display stands are a nightmare for some. But while physically disabled people are sometimes recognised for their difficulty in navigating a store or understanding what services are available, for those with hidden impairments the story can be very different.

Of those people who have some form of neurological condition, nine in 10 don't want to draw attention to their internal struggle, and 47% find it difficult to communicate to others what their needs are.

In response to the research, we've become the first financial services provider to partner with AccessAble.

We know that around **50% of our customers have some form of disability, impairment or long-term condition**, which can mean they need tailored ways for us to help them to access our products, services and communications.



Hannah
Cockcroft
MBE

Jacqui Bateson, Sustainability and Customer Empathy Manager at Skipton Building Society said: "As a nation we are becoming more aware of the challenges and barriers some people face, but clearly there is still a long way to go.

"Our study highlights the real need for all businesses to take action, to address the needs of everyone, whether that's someone who is a wheelchair user, a parent with a pram or someone who finds crowded or loud spaces distressing.

"Which is why at Skipton, we've also joined forces with the Business Disability Forum and created an action plan to improve accessibility across all areas of the Society, throughout our branch network, across our websites and in our contact centre."

Paralympian, Hannah Cockcroft MBE, partnered with us to highlight some of the accessibility issues on the high street, bringing to life the research and daily challenges that people often face with inaccessibility in a day of filming in Leeds city centre.

Commenting on her experience during filming, Hannah said: "It actually really shocked me how inaccessible a lot of places on a typical high street are.

"I think that it's important to point out that accessibility isn't something that just affects people with a disability. Anyone could break their leg one day and suddenly need access. That's when you realise just how important this is.

"Taking part in this film has demonstrated to me that if we don't go and question inaccessibility, it is never going to change. The more people that raise their voices, the more things are going to change for the better.

"I'm really proud to partner with Skipton Building Society and to have their support on a situation that a lot of us face every day, but I can guarantee everyone will experience inaccessibility once in their life."



Alison Davies, Head of Digital, with
Barry Stevenson, Chairman AccessAble

To make our telephone systems more accessible, customers can choose to turn off on-hold music, which is helpful for some accessibility needs. On average

32% of people choose to do this.



Find out more about our commitment to accessibility at skipton.co.uk/accessibility

“Without the LISA we probably wouldn’t be in our house now!”



Hannah Baker and Tom Lister

HELPING PEOPLE ONTO THE PROPERTY LADDER

We listen to our customers and develop appropriate products to meet their needs. A great example of this is the Lifetime ISA (LISA). In response to the societal challenge for people getting on to the housing ladder, we have played our part by being the first financial services organisation to offer a Cash LISA. This was designed predominantly for first time buyers, allowing those who are eligible to save vital funds for a deposit on their first home.

However, providing the LISA is only half of the story. We designed exclusive mortgage products for our LISA customers to help them on their journey towards home ownership.

Customers Hannah Baker and Tom Lister used their LISA to get their first home with Skipton. Hannah said: **“Without the 25% bonus – without the LISA – we probably wouldn’t be in our house now!”**

They recognised the need to plan and save for their new home could be stressful but Hannah had this advice for other first time buyers: **“Enjoy the experience. It’s your first home and you’re only going to do it once.”**

HERE’S WHAT SOME OF OUR CUSTOMERS SAID:

Customer service is, and will remain, our top priority, ensuring we can serve our members across all channels. We continue to receive excellent feedback from customers who we come into contact with in our branches, over the phone and online.

We work hard to make sure we show our customers empathy, regardless of how they get in touch with us, and provide all the help they need in ways they’ll find helpful.

“Skipton is always very helpful. I am dyslexic and have been a customer for three years. The team are just really nice and very, very helpful which is what I like. As you walk in the door they come over to see if they can help and if you have to wait they always offer you a coffee.”

“Staff are extremely friendly, helpful and genuine, they explain and simplify things for me.”

“We have known our financial adviser at Skipton for a long time and we get on really well so it’s just the personal service and we get regular updates as well which is really good.”

“If they can’t answer your question they will go and find out the answer for you. That’s really what you want from a building society or bank. They keep you well informed but there’s no hard sell or anything.”

FUTURE FOCUS SUSTAINABLE DEVELOPMENT GOALS

GOAL 16 – JUSTICE AND STRONG INSTITUTIONS

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



OUR COMMITMENT:

We will always be owned by, and responsible to, our members, not shareholders.

We must be a strong institution to be able to serve our members and fulfil our purpose to help customers have a home, save for their life ahead and support their long-term financial well-being. This relies on us being accountable, inclusive and effective. We will demonstrate our commitment by:

- becoming a Disability Smart accredited organisation by 2020.
- showing that we care about our customers by delivering a customer empathy score in excess of 80%
- ensuring that our net customer satisfaction levels are always above 90%

As part of our commitment to being an inclusive institution, we will continue to focus on being an empathic Society delivering against our accessibility action plan. This will include delivering on customer expectations and supporting them to interact with us in whichever way they choose.

As a Society, we are proud to consistently deliver exceptional customer service, and ensuring our colleagues are supported to deliver for our members will remain a priority. We will do this by continuing to listen to our members and adapt to their needs.

As a mutual, we recognise the importance of our members and we will continue to ensure that our customers can contribute to the running of the Society through our different feedback mechanisms and the Annual General Meeting (AGM).

OUR ENVIRONMENT

We cannot build a better Society if we continue to take more from the planet than we give back. Not only that, our customers and colleagues are passionate about the need for the Society to tackle environmental issues.

In 2018 we: **382**
reduced CO2 emissions by
tonnes including 34 tonnes through
colleagues using the Liftshare Scheme

recycled **95%** of all waste



SINGLE-USE PLASTICS

Over the last few years, people have become more aware of the environmental effects single-use plastics are having in our world. This year, colleagues working in our head office café launched a use-your-own-cup initiative. Other areas of the business are also making changes to go plastic-free.

Stephanie Hattersley, Strategy and Planning Manager, used her sphere of influence to start a change in her area. She explains how she got started.

"I saw a poster that mentioned plastic cutlery lasts for 500 years and that really resonated with me. So, I brought in some cutlery for my department to share instead of using the single-use cutlery from our canteen.

"I issued a few communications across the department to increase people's awareness and it became apparent that people wanted to help but didn't know how. Sending regular communications helped us all take responsibility for the things we can change.

"I also set up a small group of volunteers and between us, we make small manageable changes. Our team keeps growing and other departments keep getting on board, which is fantastic."



Stephanie Hattersley,
Strategy and
Planning Manager



Jacqui Bateson,
Sustainability
and Customer
Empathy Manager

REDUCING WASTE

In 2018, we introduced a number of initiatives to reduce the amount of paper we use across the Society, not only in-house, but also the paper we send and receive to and from customers. Automating some of our work processes has enabled areas like Marketing and Operations teams to reduce the amount of paper being used and improve their processes.

In December we launched a crisp packet recycling scheme at head office to encourage colleagues to think about what they are throwing away. This will support future initiatives so that we can continue to increase the amount of waste that we currently recycle.

SINGLE-USE, PLASTIC-FREE SOCIETY

As a Society, we want to remove all single-use plastics by 2020. We have undertaken an exercise to identify sources of single-use plastic and we will remove these entirely or source sustainable alternatives. This will not only reduce our waste, but also reduce our impact on the oceans.

CARBON FOOTPRINT

From 2017 to 2018, we reduced our carbon emissions from

2,703 tonnes to **2,321** tonnes.

In 2018, we reviewed the scope of our carbon reporting. We want our carbon footprint reporting to accurately reflect our material impacts, so our carbon reporting will now also include business travel and employee commuting.

Based on this new scope, our 2018 carbon

footprint is **4,564** tonnes.

Our target is to halve this by 2022.



RENEWABLE ENERGY

We are committed to changing to renewable energy across the Society and carrying out feasibility studies to understand the best options available. This includes looking at energy that's sourced using sustainable methods, as well as the capability to generate it ourselves.

In 2019 we will install ultra-low emission car charging points at our head office to support our ambition to halve our carbon footprint.



SUPPLY CHAIN

This year we embarked on a collaborative programme with our suppliers to increase the contribution we make to the Global Goals together.

This began with a comprehensive exercise to set standards that related to the goals most relevant to our suppliers. We have now reviewed our procurement practices and are building the Global Goals into our policies and processes.

We created an ambitious sustainable procurement policy and developed a supplier code of conduct and questionnaire to help us and our suppliers understand how we can improve our sustainability practices together.



Anna Burke,
Skipton's
Environmental
Consultant

FUTURE FOCUS SUSTAINABLE DEVELOPMENT GOALS

GOAL 12 – RESPONSIBLE CONSUMPTION AND PRODUCTION

12 RESPONSIBLE
CONSUMPTION
AND PRODUCTION



OUR COMMITMENT:

We will give more back to the planet than we take.

It is a priority that we engage with our colleagues about the environment so they can help us shape, drive and challenge the plans we put in place to achieve our commitments.

“We want to be able to change not just the way we operate or the tools we use, but how people think, and encourage them to share their stories, ideas and achievements with everyone across the Society.

“Making this into something that's not just what you do at work, but taking the ideas and sharing them with friends and family outside of the office, will help us create a more sustainable Society.”

Anna Burke, Environmental Consultant

Our commitment: We will give more to the planet than we take:

- **eliminating single-use plastics by 2020**
- **sending zero waste to landfill by 2022**
- **halving our carbon footprint by 2022.**

We're passionate about protecting our planet for future generations. We'll make sure our contribution to the environment is always greater than any impact from our operations by planting trees in local forests.

Planting trees is an effective way to reduce flood risk, offset carbon emissions and improve the natural environment for the benefit of climate, wildlife and people. The carbon absorbed by trees that the Society will plant will be greater than our own carbon footprint, ensuring that we always give back to the planet more than we take.

Focusing on halving our carbon footprint and sending zero waste to landfill allows us to make a contribution to improving the environment. In 2019, key activities will take place to allow us to understand areas where we can really make an impact, especially in the ways we recycle here at Skipton. For example we are introducing new bins to help colleagues recycle more effectively

In 2019 we will launch an eco-shop that will allow colleagues to purchase sustainable products that they will be able to use at work or at home. This will give colleagues choice and an opportunity to understand some of the alternatives available, helping us to share our ambition to be environmentally sustainable.



SUPPORTING THE SUSTAINABLE DEVELOPMENT GOALS

We believe every organisation has a responsibility to help achieve the aims of the Sustainable Development Goals. We've always been committed to building a better Society, and our commitment to the goals will help guide our actions over the coming years.

We recognise that the collective outcome of the 17 goals is to generate long-term value for businesses and society. We aim to contribute to all 17 of the Global Goals, but we have made commitments to four of the goals that are particularly relevant to our business.

From helping more people into homes and ensuring equal pay for work of equal value, to promoting responsible consumption and production and being an effective, accountable and inclusive institution, our commitments will contribute to achieving a sustainable future.

“Many of us will have watched David Attenborough’s TV programmes, or seen other examples of environmental damage, and be horrified about what’s happening to our planet. We cannot resolve this alone but together we can, and need to, if we are not to leave future generations with unthinkable sustainability and environmental challenges.

“As our initial contribution, we are setting ourselves some challenging commitments which will help us make a difference. Aligning our commitments to the Sustainable Development Goals is only the start. I am determined that together we will deliver them - it’s integral to our vision of building a better Society.”

Robert East
Skipton Building Society Chairman

OUR VISION IS TO BUILD A BETTER SOCIETY

We're taking action where we have the greatest impact

Global Sustainable Development Goal	11 SUSTAINABLE CITIES AND COMMUNITIES	8 DECENT WORK AND ECONOMIC GROWTH	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
Our commitment	We will help more people into homes and support our local communities.	We will be one of the best places to work.	We will always be owned by and responsible to our members, not shareholders.	We will give more to the planet than we take.
Our target	<p>Helping 30,000 first-time buyers into homes by 2022.</p> <p>Supporting 1,000 homeless people by 2022.</p> <p>Increasing the time our people spend volunteering in the community by 100% by 2022.</p>	<p>Increasing the number of young people who gain employment following our apprenticeship programmes by 200% by 2022.</p> <p>Offering 50% of places on our talent development programmes to women, to foster a healthy pipeline of female talent.</p> <p>Maintaining our Investors in People platinum accreditation.</p>	<p>Becoming a Disability Smart accredited organisation by 2020.</p> <p>Showing that we care about our customers by delivering a customer empathy score in excess of 80%.</p> <p>Ensuring that our net customer satisfaction levels are always above 90%.</p>	<p>Eliminating single-use plastics by 2020.</p> <p>Sending zero waste to landfill by 2022.</p> <p>Halving our carbon footprint by 2022.</p>
How we will contribute to the Sustainable Development Goals	<p>11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.</p> <p>Make cities and human settlements inclusive, safe, resilient and sustainable.</p>	<p>8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training.</p> <p>8.5 By 2030, achieve full and productive employment and decent work for all women and men, including young people and people with disabilities, and equal pay for work of equal value.</p>	<p>16.7 Ensure responsible, inclusive, participatory and representative decision-making at all levels.</p> <p>16.6 Develop an effective, accountable and transparent institution at all levels.</p>	<p>12.5 By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse.</p> <p>12.6 Encourage companies, especially large and transnational companies, to adopt sustainable practices and integrate sustainability information into their reporting cycle.</p>

WE SUPPORT THE REMAINING GOALS, EVEN WHERE WE HAVE LESS IMPACT

We'll measure and review our progress towards our commitments on a quarterly basis and share our progress publicly in future sustainability reports. Looking ahead to 2019 and beyond, we believe we're well positioned to play our part in contributing to these goals, and invite other organisations to join us in advancing this important global agenda.

