

Sustainable Travel Plan

March 2023

Charity
bank





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 makes up over 24% of the UK's greenhouse gas emissions (Department for Transport, 2022) and it is one of the key areas being targeted by government strategy to ensure the UK meets its carbon reduction 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 in 2023

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

We currently employ 75 co-workers:

- 30 are based in our Tonbridge office
- 29 are working between office and home
- 16 are home based

Our January 2023 co-worker travel survey achieved a 70% response rate and revealed:

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

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

- No reasonable public transport options (45%)
- Live far away from work (33%)
- Need transport for child/children (30%)

The impact of the Covid 19 pandemic, the trial of a [Four Day Work Week](#) at Charity Bank and a flexible approach to remote working, have markedly reduced the amount of commuting undertaken by Charity Bank's co-workers:

- Before the Covid 19 pandemic 76% of respondents were office based.
- Today only 40% are office based, with 21% home based and 39% working between home and the office.
- The trial of a Four Day Working Week at Charity Bank has reduced the amount of commuting for 58% of respondents.





Hybrid working and 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 were trialling a four-day working week. We believe the four-day working week will complement our current practices and help us to reduce our carbon footprint further through a reduction in the frequency of commuting and by 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.



Eliminate 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 are keen to explore ways to increase the use of sustainable travel at Charity Bank. Current infrastructure which supports sustainable travel includes, cycling rack and storage. 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 **The Plan**

Our **Sustainable Travel Plan** aims to improve the bank's travel behaviours, reduce the need for travel, and encourage co-workers, stakeholders, and visitors to choose more sustainable travel modes.



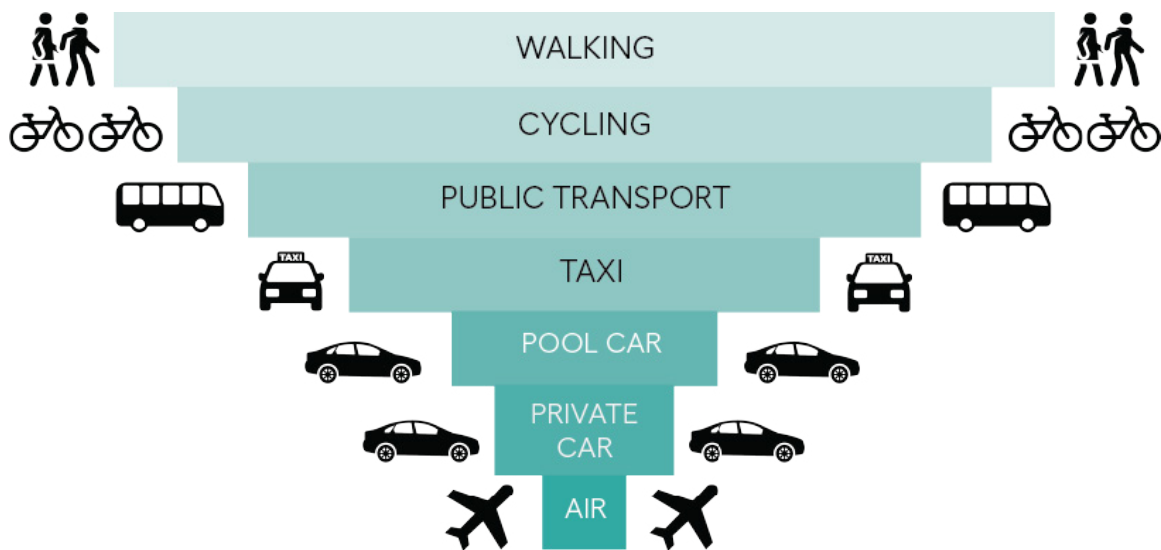
This travel plan's purpose is to:

- Reduce transport related carbon emissions
- Demonstrate the organisation's commitment to sustainability
- Promote health and wellbeing within the workplace
- Reduce negative environmental and social impact of work-related travel
- Reduce the number of single occupancy vehicle journeys
- Show leadership in, and consideration for, our immediate community



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

Cycle racks and a shower are available.

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, 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
- In 2023 we will also explore the practicalities of establishing a car sharing scheme



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.

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.
- Monitor progress through regular review at Charity Bank Green Champions 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 2024 have been set using a baseline of the staff travel survey undertaken in January 2023.

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
- Explore joining the Bike2Work scheme

Ownership

This policy is the responsibility of the Director of Marketing and Communications and will be reviewed and approved every two years by the senior management team.

Our Green Champions have designated responsibility for the day-to-day implementation of this policy.

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

Links to other policies and strategies

[Environmental Policy](#)

[Social Impact Report](#)





Registered Office:

The Charity Bank Limited, Fosse House,
182 High Street, Tonbridge, TN9 1BE.
Company registered in England and
Wales No. 4330018. Authorised by
the Prudential Regulation Authority
and regulated by the Financial
Conduct Authority and the Prudential
Regulation Authority. Financial Services
Register No.207701. Member of the
Financial Services Compensation
Scheme (FSCS).

Charity
bank