BUSINESS IN THE COMMUNITY The Prince's Responsible Business Network



Our big chance for business to build back responsibly

Build Back Responsibly Insights in association with



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COVID-19 has sparked a radical rethink in how we do things. Businesses must now harness the innovation brought about by the crisis to tackle the challenges facing society. This report sets out how.

FOREWORD

MAKING THE IMPOSSIBLE POSSIBLE

Over the four decades since Business in the Community (BITC) was founded, we have helped responsible businesses to weather many storms. After all, we were created as a response to the Toxteth riots; supporting our communities through moments of breakdown has always been part of our DNA. Each time, we have emerged stronger than before, with new lessons learned about the meaning of equality and how to lift up those in need.

But COVID-19 has rocked this country to its core. Over the last few months, we have not only seen the pandemic's terrible impact on our lives and economy but also the first creeping signs that this year may mark a rolling back of the progress this nation has made over the last 100 years. Barely half of companies reporting their gender pay gap. Consumer use of plastic soaring as the needs of our planet were forgotten. A rising tide of redundancies and unemployment, with the vulnerable most at risk.

On the other hand, this year has also made the impossible possible. Companies have been more generous, more supportive and more flexible than many said was possible. 2020 might have brought some of our hardest challenges but it has also shown us that the sky is the limit when it comes to responsible business. It was with this in mind that this summer we conducted 120 conversations with business leaders, surveyed 75 organisations, and held over 30 events; through these discussions, we heard hundreds of opinions on lessons learned and what the future should hold.

If we are to face down the threat of regression, we must lay the foundations for building back responsibly right now. I ask you to read this report in the same spirit of possibility: come with us as we explore the insights and actions which reveal what responsible business must stand for today.



Amanda Mackenzie OBE, Chief Executive, Business in the Community







1. THE CONTEXT

UNEQUAL AND FAR-REACHING IMPACT

The pandemic is exacerbating the already inadequate progress on the Global Goals¹; inequalities have been exposed and increased. As we look towards building back responsibly, business needs to be at the heart of urgent and increased action.

NO LEVELLER

Whilst we are all at risk from COVID-19, different groups have had very different experiences of the illness and its impacts. This has been well documented and makes for bleak reading:

- Higher mortality rate for Black, Asian and minority ethnic groups⁴ from deprived backgrounds.
- Lack of protection for those in insecure employment and the gig economy
- Escalating use of food banks
- Increased burdens of caring and home schooling falling to women
- Rise in domestic violence
- Further economic and social isolation of the most marginalised and vulnerable communities
- Exacerbation of the digital divide
- Increase in those reporting mental health
 problems
- Widening attainment gap during school closures
- Disproportionate impact on both younger and older people
- Rising unemployment

There were more than 1.8 million new claims for Universal Credit in the first five weeks of lockdown². As of July 2020, the number of claimants stood at a record 5.6 million³.



"At the heart of our strategy is our vision to build a world where insurance is personal, inclusive and a force for good. We want to help people carry on with their lives, giving them peace of mind for now and in the future, so it was obvious when COVID-19 hit that we should focus on our three main priorities: protecting our people, supporting our customers and making a difference in our communities.

We made sure our 9,000 workers could work safely from home and had the right kit to continue to serve our customers remotely. We repatriated hundreds of customers stranded abroad and implemented numerous measures to help our most vulnerable customers. Our £3.5m DLG Community Fund was established to support charities to help vulnerable people with access to emergency essentials, including mental health support by working with Mind.

The incredible response and subsequent success was due to the interconnectedness of our actions and the authenticity in our purpose. Being a 'Force for Good' isn't just words on a page, it is the driving force behind our strategy." **Penny James, CEO, Direct Line Group**







MAINTAINING MOMENTUM

We have seen a remarkable response from business in its initial reaction to COVID-19, but this cannot be simply a series of one-off 'heroic acts.' The momentum of change must be sustained. In the words of our Youth Advisory Panel, it is time to 'Fix up'.

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"Amid the uncertainty of the last six months, it is evident that sustainability is a strategic imperative to 'build back better." As the landscape for business continues to evolve and tackle challenges such as climate change and inequality, new opportunities to mobilise collectively will arise from efforts to secure a responsible recovery and create a greener, more resilient economy."

Anne Marie Verstraeten, UK Country Head, BNP Paribas

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"Complacency is a killer: could industry have seen this coming or been better prepared? The bottom line is that the world in which we operate is changing rapidly and organisations need to spend a greater amount of time evaluating potential scenarios and acting on their findings to minimise (or even prevent) the economic and social damage caused by 'COVID-like' events."

Dr. Andy Clifton, Sustainability Manager – Engineering and Design, Rolls-Royce







2. THE BUSINESS RESPONSE – WHAT WE HEARD: INSIGHTS AND OPPORTUNITIES

INTERCONNECTED PRIORITIES

This report captures insights and learnings from our network as they respond to the COVID-19 pandemic. We have used these to identify key opportunities for responsible business and to reassess priorities for BITC. The report is, therefore, both a snapshot in time and a to-do list for the future.

A series of strongly interconnected themes emerged. This underlines the fact that we can no longer think in silos when it comes to social, economic and environmental issues.

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"The lockdown has helped us to focus on the interconnectedness between many spheres and subjects that we previously tended to think of separately. For example, when I checked in on my colleagues during lockdown, their mental wellbeing was often a significant part of the conversation and I was very aware how this was impacted by their living circumstances, their access to technology at home, their ability to enjoy the environment near them, and so on: all things that have become much more part of work conversations post-lockdown." **Richard Godden, Partner, Linklaters**

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"Economic systems are driven by the people. Many of the world's issues stem from when the economic system and the social system no longer act in support of each other. So, it's very important to realise this is not just about business. Business can't exist without the people in the society that underpins it... many of the problems we have around the world are because we've ignored those social constructs. We've always thought business knows better. Well, it doesn't. It's part of society."

Angus Armstrong, Chief Economic Adviser, Lloyds Banking Group







RESET MEASURES OF SUCCESS

In the midst of this global crisis, companies with strongly embedded purpose and principles cited the immense value of being able to draw on these as they adapt their business models to support employees, customers and suppliers.

COVID-19 has reignited the debate on how we define business success. New metrics are being developed that need to be agreed and widely taken up by business leaders, investors and lenders. These metrics will provide a common language to allow purpose, sustainability and other wider key performance indicators (KPIs) to be integral to business decisions. The development of such metrics is widely recognised as being a significant factor in the rapidly increasing take up of ESG funds (funds which select investments based on environmental, social and corporate governance measures.)

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"People are questioning the faster, bigger, more mentality and thinking about their purpose in life. We're seeing more purposeful leadership, purposeful behaviour. All of a sudden the small things matter. People are resetting and rethinking how to face customers, employees and clients inside and outside business. And asking are we doing things the right way?" **Dr. Alexander Schmitt, Executive Head** of Marketing and Sales: Base and **Specialty Metals, Anglo American**

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"People are not only holding each other to account, but the expectation of their employers and business in general has also accelerated following COVID-19. If businesses don't have a purpose, and one that they stick to, they will lose their license to operate."

Saker Nusseibeh CBE, Chief Executive **Officer, International, Federated Hermes**





CHANGE THE CULTURE OF BUSINESS

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Business culture needs to reflect a wider range of metrics and listen to a wider range of voices. Companies that have embraced a more open approach are strong advocates of the benefits of engaging with stakeholders to crowdsource ideas – not just from employees, but also from suppliers, customers, and even competitors.

It is not enough for business leaders to say that they want to encourage a working culture where a diverse range of voices can be heard. They have to make this happen; by role modelling change, by empowering all employees, and by equipping them with the skills and confidence they need in order to make a meaningful contribution.

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"Communications are critical. We need to double-up the amount, make them precise to avoid misunderstandings, get the tone right as we don't have the in-person behaviours to nuance and keep checking ourselves. It's Important to ask how people are and what they are experiencing. Kindness is needed and valued more than ever."

Evelyn Bourke, Group CEO, Bupa

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"We've had a lens into people's lives at home, and therefore those values and beliefs that they hold that drive them as a person. We need to keep empathy, and empathetic leadership, to continue to create an environment where colleagues feel psychologically safe to speak up, which leads to a culture of belonging." Damien Shieber, Head of Culture and Inclusion, Santander UK

PRIORITISE HEALTH AND WELLBEING

Awareness of how reliant business is on a healthy workforce means wellbeing has shot up the boardroom agenda. People's expectations of their employer and colleagues is changing with compassion and empathy gaining new currency. Yet COVID-19 has proved this should go further.

Being able to work in a new and flexible way has brought great benefits for many, but it has also highlighted that working from home is not possible or ideal for everyone. New and additional forms of pressure have emerged: enforced isolation, unsuitable and overcrowded housing, increased caring responsibilities and employees concerns for their own and others' health. In-work poverty and financial wellbeing have also become more prominent topics.

The full longer-term effects on mental health of COVID-19 cannot be known but it will leave its mark. Support for those suffering mental health issues at work, such as referral to Employee Assistance Programmes is valuable. But business needs to do more to prevent



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problems arising in the first place and embed wellbeing into their culture through ways of working, KPIs and, fundamentally, job design.

Prioritising wellbeing does not have to stop with employees: customers, suppliers, local communities and other stakeholders can also benefit from business's efforts on this front, with corresponding improvements in resilience, loyalty and value.

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"People understand more about the importance of their own physical and mental health, especially highlighted by the fact that some of their colleagues have passed away. In the future, we need to better build health into leadership programmes and recruitment, and integrate health into all the other big agenda items in organisations." **Rachel Boon, Head of Occupational** Health and Wellbeing, Royal Mail

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"At Jacobs. mental health has been a priority and we have gone to great lengths to listen to our people. We didn't just create forums driven by networks but also created virtual listening forums where people just listen to others. It's a forum to share stories, and for the organisation to understand some of the challenges colleagues may be facing." Sam Hannis, Talent Director – EMEA, **Jacobs**



"We need firm expectations of Directors to make wellbeing central to 'understanding corporate culture' which they are required to do for the corporate governance code. We need to be firmer on requirements to report on wellbeing."

Peter Cheese, CEO, CIPD





RETHINK OFFICES, LOCATIONS AND JOBS

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The revelation that many jobs can be done remotely opens up the opportunity for business to recruit from a more geographically and socially diverse talent pool. Greater access to good jobs will significantly improve people's life chances if businesses have the courage and imagination to seize the opportunity of rethinking who and where they hire and how they remove arbitrary barriers to progression.

As offices empty, their purpose is being brought into question. One of the banks we spoke to, for example, reflected that their branches could become local hubs for employees who were previously based in head office or call centres. There is an opportunity for businesses to go further and collaborate in establishing shared, well-designed, workspaces within local communities that have traditionally been left behind as the result of years of underinvestment

Where employees are being asked to return to their former workplaces, this is a chance to make employee wellbeing and environmental sustainability central to the redesign necessitated by COVID-19. There is an opportunity to reassess the need for business travel and commuting. As many develop plans for re-opening offices, they are increasing facilities and support for active travel. Physical chances to improve workspaces go hand-inhand with redesigning the jobs people are doing in them.

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"Remote working has opened up new possibilities. We can start to draw in colleagues from geographically dispersed locations which we haven't recruited from before. We can be location agnostic and tap into communities and offer opportunities into cold spots in the UK. We are challenging ourselves to think of new ways of doing things to access skill sets or invest in skill sets via apprenticeships to go into cold spots in the UK, which we know are becoming more pronounced." Vicky Wallis, Chief People Officer, Direct Line Group

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"We are now at a critical point as we seek to re-occupy our workplaces. It has been proven that if you design workplaces with human wellbeing and performance in mind you can see improvements of up to 38% in terms of speed of thought and 12% in terms of accuracy. Put simply, our colleagues are not robots, and to get the best from them we need to provide them with the right place and conditions to allow them to perform at their best." **Keith Chanter, Group Chief Executive, EMCOR Group (UK)**







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"Work is a thing that you do, not a place that you go to. The sceptics now realise that people can work remotely. Stop people sitting in rows like battery hens. We aim to reduce commuting and business travel. And introduce greater flexibility around working hours." Susannah Clements, Group People Director, Anglian Water

TURN UP THE VOLUME ON EQUALITY AND SOCIAL INCLUSION

Not all lockdowns were equal. Whilst millions of people started to work from home, others have been required to go to work to keep delivering essential services. We have seen that many of the jobs that provide the highest social value, and people who take the greatest personal risks to keep working, are some of the lowest paid in society. This needs to be redressed.

Many companies expressed concern about female employees shouldering the bulk of caring responsibilities. Actions being taken to address the impact of this include: putting frameworks in place to ensure that restructuring does not disproportionately affect particular groups; delaying making annual promotions decisions whilst some employees are having to take time out for caring and home schooling; and enhancing carers leave and policies. Whilst business practice is generally more advanced on how to support those with childcare responsibilities, COVID-19 has highlighted the need to broaden and strengthen the support for all carers at work.









The decision to waive the requirement for gender pay gap reporting is an example of how quickly diversity and inclusion can slip down the agenda when times get tough. And there remains no legal requirement to report on the race pay gap, despite notable leadership by a number of businesses in this regard.

The death of George Floyd and the resulting, peaceful, anti-racism protests in the UK and US have had a profound impact. We heard business leaders reflect honestly that they were overwhelmed by the impact of his murder on their workforce and humbled by how little they had previously understood the lived experience of Black colleagues. We have no option but to acknowledge that racism persists in UK workplaces and we must be relentless in the pursuit of race equality. A greater impact of COVID-19 has already been observed at the different ends of the age spectrum. Young people have faced disrupted schooling and exams, job starts cancelled or delayed, apprenticeships interrupted, and intense competition for work as the recession hits. Older workers face the scarring effects of redundancy and an early exit from the workforce, the social care crisis, and the risk, particularly for many older women, of being solely reliant on a state pension.

The growing demand for and reliance on both essential and digital skills was consistently raised by the businesses we spoke to. Greater development and recognition of these skills will not only drive business resilience and success in the future but also presents opportunities for addressing inequality and unemployment. Opportunities for new forms of cross-sector reskilling and redeployment were cited with growing interest and sense of possibility.

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"COVID-19 has focused our minds on those who are without connectivity, those who don't have access to technology and struggle to access healthcare and education and has therefore highlighted inequalities."

Yasmin Waljee, Senior Counsel, International Pro Bono Director, Hogan Lovells

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"The time for action is now. This is not the time for nice words and platitudes. Let us make a difference for the Black Community and our country at large." **Richard Iferenta, Partner, Head of Financial Services Indirect Tax Practice, UK, KPMG**







CONNECT TO COMMUNITIES

COVID-19 has been a catalyst for companies to strengthen their connection to local communities as poverty in the UK has been brought into sharp focus, alongside other forms of exclusion and disadvantage.

Whilst lockdown disrupted many community services it also created new opportunities for involvement. For example, businesses have created virtual work experience opportunities. Increasing reliance on technology means that those who do not have access to either the technology itself or the skills to use it are being left behind. The widening attainment gap during school closures is just one example of the impact the digital divide is having on life chances. Taking responsibility for enabling communities to become more digitally enabled is now an essential part of community engagement for business.

Individuals spending more time at home are rethinking the importance of different locations and their connection to their local communities. Younger people in particular have significantly increased their volunteering efforts in 2020⁵.

Significant new partnerships and investments have been made and there is strong recognition that this momentum should be harnessed to tackle local, regional and national issues to ensure long-term systemic change. Businesses should now update their approach with the benefit of the knowledge, relationships and new modes of working from this period.

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"We've always engaged with local communities, but the way members and employees responded to the crisis and wanted to volunteer, make donations and get involved in community and national projects has been tremendous. We don't want to lose that and want to continue to encourage it."

Tim Freeman, Deputy Managing Director, Toyota Motor Manufacturing UK

Community stakeholders have a role to play in most, if not all, of the opportunities raised throughout this report. From helping raise academic achievement in deprived areas to supporting SMEs; from promoting wellbeing to investing in nature. These issues are interconnected and business has a vested interest and unique role to play in ensuring we translate these opportunities into action with and in communities.







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"Connectivity is becoming a basic right and will undermine education and healthcare for those who don't have it. Phone and internet access are often seen as utilities, but for poorer communities they need to be viewed as complex services. Services that can have direct immediate value in poor communities (like cash transfers, government payments, access to work) must be coupled with the connectivity to demonstrate value to the community quickly. The internet can bring problems as well as opportunities and this should not be ignored. This is an opportunity for the tech sector to show its relevance, its responsibility and collaborate more globally." Dominic Vergine, Head of Sustainability, VP. Arm

BUILD RESILIENCE TO FUTURE SHOCKS AND ACCELERATE ACTION ON CLIMATE CHANGE

COVID-19 has underlined the importance of business resilience in its broadest sense. Alongside financial shocks, a resilient business needs to understand and plan for the risk of shocks related to health, climate and threats to the supply chain.

Great steps have been taken to ensure suppliers were supported and paid promptly. The disruption caused by COVID-19 has prompted many to explore cutting complexity in their global supply chains and seek opportunities for greater diversity of suppliers, by size and location.

Investment in contingency planning, scenario analysis and sector and regional-level collaborations to anticipate and mitigate shocks is vital. Tackling the climate crisis with the same urgency as COVID-19 is something that the public want businesses and government to prioritise as we build our economic recovery. However, the scope, scale and speed of action needs to increase well beyond what we have seen in response to the pandemic if we are to prepare more effectively for the shocks that the climate crisis will bring. This will include seizing the opportunity to invest in green skills and jobs as well as opening new markets offering products and services that are carbon neutral or even better carbon-absorbing.

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"COVID-19 has served as an early warning wake-up call to the greater challenge of the climate and nature emergencies. We must do everything we can to ensure that our recovery is a green one, and that we build back stronger and more resilient. Most of all, that both social and climate justice are viewed as two sides of the same coin."

Richard Walker, Managing Director, Iceland





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"In our sector, we have seen bold, fast thinking about new collaborative models so that the risk and reward around innovation is balanced and access to medicines and vaccines is tackled holistically. This collaborative approach must continue. Everything suggests that the economic recovery is going to take a long time – in that context access to affordable healthcare will remain vital. Strong global collaboration will be needed for health resilience, just as it is needed for climate resilience."

Clare Griffin, Vice President of Trust and Global Health, GSK

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"COVID-19 made me focus on all the levers for responsible business. It has brought to the forefront of the mind that we should act responsibly, take care of small businesses by paying on time and work positively with third parties to ensure profit is shared with all."

Wendy Warham, VP, Digital Transformation and Innovation, Fujitsu

TACKLE WASTE AND MOVE TO A CIRCULAR ECONOMY

Employees, and the public at large, have grasped sustainability like never before during lockdown. In April 2020, Google reported that searches for sustainable living had risen by 4,550% in the previous 90 days. This is a green light to accelerate ambition and be braver. COVID-19 has brought big waste risks. There has been a rise in single-use items, particularly in personal protective equipment (PPE) and food service (cups, takeaway boxes, cutlery etc.), where we have seen a reversal of the 'keep cup' trend. New expectations to meet hygiene and safety measures have also contributed to increased packaging and waste. Changing procurement specifications could reduce this significantly without posing health risks.

Opportunities are emerging to use circular economy principles to innovate and tackle these issues in a sustainable way.

BITC's National Business Response Network

has also responded to social need with opportunities that cut waste through redistribution, for example reducing food waste and helping fulfil the increased demand for food banks. Unmet demand for digital items remains at an all-time high.









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"A circular approach need not be costly and time consuming, but just requires careful planning and strategic vision. Leasing, rather than purchasing, goods frees up capital that can be better used elsewhere and re-selling and repurposing end of life products should ultimately reduce costs across all industries. And let's not forget that designing materials for re-use reduces dependency on raw materials, so we are less susceptible to disruption in international supply chains – so we can also build back with more resilience."

Guy Grainger, Chief Executive EMEA, JLL

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"We've made important progress in recent years with our efforts to reduce single-use plastic. Whilst the COVID-19 pandemic has led to varying impacts on sustainability measures across all industries, including hospitality, it's important we remain focused on our long-term plans to care for our planet, and collaborating with our partners is key to ensuring we can move at pace to find creative, innovative solutions to reduce plastic waste." **Catherine Dolton, Vice President, Global Corporate Responsibility, InterContinental Hotels Group**







3. TURNING OPPORTUNITIES INTO ACTION

We need bolder leadership if we are to tackle the growing challenges facing society and the planet. In order to achieve this, BITC's priorities for business action to build back responsibly are:

CALL FOR RESPONSIBLE BUSINESS TO BE BIGGER, BOLDER AND FASTER

• Use your purpose to drive greater influence and action across your business, value chain, sector and investment decisions.

TACKLE INEQUALITY IN EDUCATION, EMPLOYMENT AND COMMUNITIES

- Take action now, across the UK, on key issues brought into stark focus by COVID-19, including poverty, food insecurity, the digital divide and supporting SMEs. Work with us through the <u>National</u> <u>Business Response Network</u>.
- Collaborate to achieve transformational change, targeting long-term support at the people and communities who most need help in light of COVID-19, working with local authorities, voluntary and community sector partners and other businesses
- In the face of rising unemployment, target and engage disadvantaged pupils and jobseekers with your education and employment programmes, creating opportunities for social mobility.

- **Develop essential skills** by adopting the <u>Skills Builder Universal Framework</u> in your education, employability, recruitment and employee development activity, making it easier for people to move into and between jobs and industries.
- Make your jobs and apprenticeships more accessible when recruiting, actively removing barriers such as educational qualifications, location, and fixed working patterns when they are not truly essential for the role, and which deter disadvantaged and diverse groups from applying.

ACCELERATE ACTION ON DIVERSITY AND INCLUSION

- **Restructure responsibly**. Conduct equality impact assessments to make sure any measures, from redundancies to redeployment, do not impact on some groups disproportionately, and improve outplacement for affected workers with a focus on skills.
- **Don't let the clock turn back for women** by upgrading policies that support men and women to share caring for their families, reflecting the extra pressure but also changed attitudes brought about by COVID-19; intensify efforts to close your gender pay gap including publishing details alongside target driven, time bound action plans.
- Take more action on race at all levels in your organisation by ensuring leaders commit to improve data capture, set ambitious ethnicity targets, and use ethnicity pay gap reporting as a tool for change to drive action at all levels. Use the <u>Race at Work Charter</u> and principles to develop your plans.







 Build an inclusive working culture to ensure that diversity and inclusion policies translate into everyday behaviours.
 Promote empathy and active allyship for colleagues that are under-represented in the workforce so that all employees feel they belong, are valued and heard at work regardless of their age or background.

PUT WELLBEING AT THE HEART OF BUSINESS PLANNING AND JOB DESIGN

- Elevate mental health and safety on a par with physical health and safety, using the six standards set out in the <u>Mental</u> <u>Health at Work commitment</u> as a framework for action.
- Redesign jobs that promote long-term mental health, building on the new ways of working since COVID-19. Avoid employee burn-out by recognising pressure and workload are the biggest drivers of work-related poor mental health.
- Do not shy away from challenging issues; update your policies on domestic abuse, suicide and bereavement.

RAPIDLY INCREASE EFFORTS TO TACKLE CLIMATE CHANGE AND BUILD RESILIENCE TO FUTURE SHOCKS

- Prepare for future shocks by assessing the risks and opportunities of climate impacts on your business and develop climate action plans across your whole value chain.
- Accelerate the Net Zero Carbon transition by setting targets to achieve net zero carbon as close to 2030 as possible

and taking ambitious action to understand, measure and reduce emissions reductions linked to your suppliers, customers, employees and investment decisions.

- Review and plan to reduce your use of materials as part of your COVID-19 recovery, embracing circular principles to also identify new revenue streams and reduce costs.
- Help to reduce the likelihood of future pandemics and other risks to health and the economy by investing in nature, targeting places and issues most relevant to your business operations and value chain.

4. CONCLUSION

The time is now to build back responsibly. As a member of BITC we want you to take action and drive the change required to deliver on these priorities. Over the next few months we are going to be delving into each of the priorities with members to find out how we can best support rapid progress to make responsible business the only way to do business. Tell us where you want to lead and shape this agenda, where you can share best practice and where you want to learn from others to improve your own responsible business journey. Help us truly maximise the power of BITC's network to enable change that is bigger, bolder and faster. We look forward to working with you.







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Direct Line Group

Microloan Foundation Mind Cymru Morgan Stanley National Emergencies Trust National Grid Nationwide Neighbourly Next plc nmcn plc Nottingham Trent University Nuffield Health Office for National Statistics Pennon Group Phoenix Group Post Office Procter & Gamble UK Public Health England Ricoh UK Robertson Group **Rolls-Royce** Roundwood Park School Royal Mail Group Limited Santander UK Sedgwick Shell UK Shoosmiths LLP Siemens plc SiteVisibility Sky Sodexo **SPTS** Technologies St James's Place Standard Life Aberdeen Taylor Wimpey TESCO PLC The Binding Site Group Ltd The Co-operative The Southern Co-op





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The Wellbeing Engine Tideway Toyota Motor Manufacturing (UK) TSB Bank plc Unilever United Utilities Unum UPS Veolia Walgreens Boots Alliance Wesleyan Assurance Society Whistl Limited Whitby Seafoods Ltd Zero Waste Scotland

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ENDNOTES

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Chairman: Jeremy Darroch

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