

BITC 40TH ANNIVERSARY PARTNER CASE STUDY



LLOYDS BANKING GROUP

SUMMARY

From the inception of Business in the Community (BITC), Lloyds Bank has led the way in defining what good responsible business looks like.

It has continued to do so over the years under the many brands that have formed Lloyds Banking Group. From the publication of ‘Lloyds Bank in the Community’ in 1982, which highlighted the need for more women in management roles, to its 2022 purpose-driven business strategy, aligned to the UN’s Sustainable Development Goals, Lloyds Banking Group has been a leader.

Throughout, it has worked closely with BITC to define the agenda, driving change across all areas. Contributions include: helping to evolve employee volunteering to focus on skills and being a key supporter of the Business Connector programme; bringing wellbeing to the front and centre of business thinking with the Wellbeing Leadership Team; and focusing on collaborative action to achieve net-zero carbon through the Climate Action Leadership Team. Its in-depth involvement in the leadership and governance of BITC right from the start is demonstrative of the on-going importance Lloyds Banking Group places on being a responsible business.

COMPANY HERITAGE AND HISTORY

Lloyds Banking Group was formed in 2009 following the acquisition of HBOS (formed by the merger of Halifax and Bank of Scotland) by Lloyds TSB.

The Group’s heritage stretches back over 300 years to the founding of Bank of Scotland in 1695, whilst the name Lloyds originated from Birmingham’s first bank, Taylors and Lloyds, formed in 1765. The Lloyds family were Quakers, a faith they had in common with other key banking families at the time. The Halifax was founded as a mutual investment and loan society in 1852.

Today the Group operates under multiple customer brands that came together following the 2009 merger, this includes Lloyds Bank, Halifax, Bank of Scotland and Scottish Widows. TSB returned as a brand to the high street in 2013, with 632 branches being divested to form the new TSB.

The component parts of the current business have long individual histories, their roots reflecting social, political and economic development over three centuries. This included the emergence of savings banks and the building society movement, which evolved, in part, to finance large-scale philanthropic housing developments during the C19th. Like many companies at the time in the 1920s and 1930s, efforts were made to improve staff welfare during a time of rapid social and economic change. Halifax, for example, began to organise staff holidays during the 1920s. It also started to finance the great inter-war housing schemes built to accommodate the growing numbers of upper-working-class and middle-class families. It is estimated that under a Government scheme in 1933, 60% of all houses built were Halifax funded, set up to alleviate the housing crisis at the time.

The years following the Second World War posed new challenges and responses to social shifts. In 1947, marketing to women began, and the marriage bar, which meant women had to give up work on marriage, was lifted in 1949. In the late 1960s, leisure, social and welfare benefits of working at Lloyds Bank were promoted in job adverts¹. At a time when many would have spent their entire careers working for one firm, pensioners were also well looked after, with dedicated staff liaison officers.

LLOYDS BANKING GROUP – TIMELINE

- 1982

Lloyds Bank publishes Lloyds Bank in the Community, which covers a wide range of responsible business topics; and joins the newly formed Business in the Community as a founding member. Sir Jeremy Morse, Chairman, becomes Deputy Chairman of BITC
- 1985

The Group established four independent charitable Foundations– covering England & Wales, Scotland, Northern Ireland and the Channel Islands – to provide grant funding for charities
- 1986

Halifax becomes a member of BITC. Lloyds Bank becomes a founding member of the PerCent Club
- 1989

Sir Jeremy Morse, Chairman, Lloyds Bank, becomes Deputy Chairman of BITC’s newly incorporated charity board of directors
- 1991

Sir Jeremy Morse, Chairman, Lloyds Bank, becomes a Vice President of BITC
- 1995

Lloyds Bank and TSB merge to become the Lloyds TSB Group
- 1996

Peter Ellwood, Chief Executive, Lloyds TSB, becomes a Deputy Chairman of BITC
- 2000

John Spence, Director of Branch Networks, Lloyds TSB, becomes Deputy Chairman of BITC
- 2001

Phil Hodgkinson, Chief Executive – Life & Investments, HBOS, chairs BITC’s Business Impact Review Group
- 2002

Lloyds TSB is the only corporate to join the Small Business Consortium
- 2003

Phil Hodgkinson, Chief Executive – Life & Investments, HBOS, joins BITC’s Board
- 2007

Mike Fairey, Deputy Chief Executive, Lloyds TSB Group, becomes Chairman of Race for Opportunity
- 2008

Fiona Cannon, Group Sustainable Business Director, helps to establish BITC’s Race Leadership Team
- 2009

Lloyds TSB acquires HBOS to form Lloyds Banking Group, who joins BITC’s Climate Action Leadership Team
- 2010

Lloyds Banking Group started its first Business Class Partnership in Birmingham, going on to have 39 needs-led partnerships with schools from 2010-2016
- 2012

Lloyds TSB is the official banking and insurance partner of the London 2012 Olympic and Paralympic Games. Lloyds Banking Group begins three-year sponsorship of BITC’s Give & Gain Day, and starts to second employees to the Business Connector programme, providing access to the Group’s Solihull Training Centre to support induction
- 2014

Lloyds Banking Group launches ‘Helping Britain Prosper’ – it’s social and economic plan for generating value in society
- 2016

Lloyds Banking Group employees vote for mental health and wellbeing as the theme for its charity partnership
- 2017

Race in the Workplace: The Ruby McGregor Smith Review profiles Lloyds Banking Group’s proactive approach to collecting diversity data for all its colleagues
- 2018

Lloyds Banking Group is BITC’s Responsible Business of the Year. David Oldfield, Director of Commercial Banking, Lloyds Banking Group, becomes Chair of BITC’s Wellbeing Leadership Team
- 2020

Lloyds Banking Group publishes its Race Action Plan, publicly committing to further change and the establishment of a Race Advisory Panel
- 2021

BITC’s CEO, Amanda Mackenzie, becomes chair of Lloyds Banking Group’s Responsible Business Committee 2022. Lloyds Banking Group announces a new purpose-driven business strategy, aligned to the UN’s Sustainable Development Goals, Helping Britain Recover

¹ Harrow Observer, 21 Feb 1969

In 1982, the year that Business in the Community (BITC) was founded, Lloyds Bank published **Lloyds Bank in the Community**. In it, chairman Sir Jeremy Morse wrote:

As so often with social change in Britain, pressures have come gradually from more than one direction to intensify the responsiveness of businesses to the attitudes and needs of the community.²

The fact the report was published in the same year that Business in the Community was founded was no coincidence; it was driven by the same factors that led to BITC's formation. Lloyds Bank had not been directly involved in the working group discussions that led to BITC's formation but Sir Jeremy Morse as chair of Lloyds Bank was quick to respond to the emerging organisation's call for companies to join.

It is also one of the first examples found of a company providing, as the report said, **'a less formal account ... in terms of our responsibilities to the community in Britain'**. Although its scope is far from the understanding of corporate responsibility that would emerge 20 years later in frameworks like the CR Index, let alone today's world of ESG and integrated reports, it also showed how 'community' was nevertheless understood to be more than just philanthropically motivated good deeds. Sections touched on issues relating to the workplace, to the environment, on economic regeneration and the provision of products and services.

In a section headed **'The Community Within'**, the bank acknowledged diversity and inclusion issues, specifically the lack of women in management roles. Support for economic regeneration included schemes designed to support entrepreneurs and small businesses, training for the unemployed and a £1m investment in Birmingham's new Aston Industrial Science Park. Funding and secondees were being provided for the Local Enterprise Agency network (operating under the umbrella of BITC). In relation to the environment, its approach at the time is best summed up in its own words:

For Lloyds Bank, environmental concern is a term that is broadly interpreted. It ranges as widely as appointing an energy adviser and setting up a campaign to save energy throughout the organisation, and sponsorship of a playwriting competition run by the World Wildlife Fund and the Young Vic on the theme of World Conservation Strategy³.

Lloyds Bank remained a key supporter of the Enterprise Agency network throughout the 1980s and the bank's alliance with BITC's mission appeared to play a significant role in its strategy. Later iterations of its community report cited the founding of BITC in 1981 and Lloyds Bank's active membership of both BITC and the PerCent Club which it signed up to when the club was founded in 1986⁴.

THE FOUNDATIONS

Lloyds Banking Group has four independent charitable Foundations covering England & Wales, Scotland, Northern Ireland and the Channel Islands. They were established in 1985 as part of TSB's flotation and are independent registered charities providing grant funding as well as developmental support for charities.

The Foundations, are, and have been since the 1990s, amongst the largest corporate grant making foundations in the UK. The Foundations are independent charitable trusts, with their own professional staff teams, but are funded by the business in a negotiated funding agreement. Whilst they have a broad charitable remit, they focus on supporting 'small but vital' charities tackle social disadvantage. In doing so, they help build capacity in the charity sector and on a day-to-day basis divert 'donations' and requests for donations away from the parent company.

Since 2014, the Foundations have been partnering with Lloyds Banking Group to offer skills-based volunteering opportunities to employees including acting as mentors in skills exchange programmes and in charity response forums. Charity response forums were introduced in the early days of the Covid-19 pandemic to help charities navigate the immediate challenges they face.

Lloyds Banking Group has also worked at a strategic level with charities supported by the Foundations to share issues from a customer and banking perspective. In 2018, the Group participated in the development of UK Finance's **first Financial Abuse Code of Conduct**, and was able to bring the Foundations in to provide insight and user experience. It has also led to a shift in approach from a customer cohort (e.g. those with cancer) to customer need (i.e. access to banking or affordable credit).

LEADERSHIP AND GOVERNANCE AT BITC

In 1982, BITC had a large governing council on which every member had a seat. In 1989, this was slimmed down to a smaller board of directors. Sir Jeremy remained on this smaller board as BITC's deputy chairman until 1991, when he was appointed a Vice President – an honorary role in the gift of HRH The Prince of Wales – in recognition of his contribution to the organisation.

Leaders from Lloyds Banking Group have regularly occupied a seat on the BITC Board throughout its history. John Spence followed Sir Jeremy's lead by building a close personal relationship with BITC and its governance structures. In addition to his roles on the Board, which he remained on until 2017, John Spence chaired the Regeneration Leadership Team. A similarly central governance role was played by Phil Hodgkinson of HBOS. An actuary by training, Hodgkinson became closely involved in BITC's reporting and benchmarking work, chairing both the Business Impact Review Group (2001-2003)⁵ and the independent approvals panel for the community investment standard, CommunityMark.

Since 2004, when BITC implemented a CRM system and the information was consistently recorded, Lloyds Banking Group and its former companies have been represented on seven of BITC's leadership teams and three taskforces on issues across the responsible business agenda. These include climate action, employee volunteering, regeneration and enterprise, race, rural action, circular economy, net zero carbon and small business. The Group has also provided several Leadership Team chairs – with senior individuals providing both personal as well as 'corporate' leadership to bring others around the table. Just one example is Fiona Cannon, Group Sustainable Business Director, who worked with Sandra Kerr of BITC to establish the Race Leadership Team in 2008. Fiona's work on equal opportunities was recognised with an OBE in 2011.

THE DEVELOPMENT OF RESPONSIBLE BUSINESS

Membership of BITC Leadership Teams has been aligned to the Lloyds Banking Group strategy at the time. For example, Truett Tate of Lloyds Banking Group took on the chair of the Employee Volunteering Leadership Team at a time when the Group was seeking to encourage and increase the numbers of colleagues involved in its employee volunteering programmes. As well as working with BITC on mass volunteering initiatives like Give & Gain Day, which it sponsored from 2012-14, Lloyds Banking Group also worked with Community Service Volunteers (now Volunteering Matters) to sponsor the annual Make a Difference Day. It was Lloyds Banking Group's involvement with the then Economic Renewal Leadership Team that triggered its involvement in the Business Connectors programme – regarded within the business as the point at which employee volunteering, and particularly skills-based volunteering, became established and valued. From 2018, Lloyds Banking Group, represented by a team of its senior staff led by the leadership team chair, Lloyds Banking Group's Director of Commercial Banking, David Oldfield, hasve formed the core of BITC's Wellbeing Leadership Team (see below).

EMPLOYEE VOLUNTEERING

During the late 1990s BITC imported a city-based employee volunteering model, 'Cares', from the US. 30 local Cares projects around the UK matched teams of employee volunteers with local charities and voluntary organisations. Lloyds TSB and Halifax were amongst the companies who developed policies giving staff paid volunteering days and joined local Cares groups. The Halifax (and later HBOS) with its headquarters in Halifax, Calderdale, West Yorkshire, and a major employer in the area, became the lynchpin business for a semi-independent Calderdale Cares partnership.

The idea for a Business Connector programme – of business secondees placed into communities to identify needs and then broker in support – took off during 2010 and launched as a pilot in 2011. The secondee model was far from new to BITC, as it had promoted it extensively during the 1980s and 1990s, but it was now updated for the 2010s.

After receiving pilot funding from the government, a BITC co-ordinated bid for a five-year Big Lottery Fund grant was successful, allowing the programme to be rolled out. Lloyds Banking Group made one of the largest commitments of any business to the programme. It pledged to place up to 20 senior employees a year for three years and provided use of its training centre in Solihull as the venue for the initial training of each new

² LBG Archive, Lloyds in the Community, 1982

³ LBG Archive, Lloyds Bank in the Community, 1982

⁴ LBG Archive, More Than Money: Lloyds Bank in the Community, 1988, 1989, 1992

⁵ **Indicators that Count**, Social and Environmental Indicators – a Model for Reporting Impact, BITC, 2003

Connector cohort, worth £200,000 of in-kind support. At the end of 2016, Lloyds Banking Group's Connectors had supported 53 local communities. Combined with the impact of the Group's sponsorship of the London 2012 Olympics that inspired nearly 1 in 3 employees (32,000) to volunteer, during 2016 more than 39,000 Lloyds Banking Group employees recorded 267,000 hours of volunteering with 35% of this being skills-based . This was a significant increase compared to the 16,000 who volunteered in 2011. The Lloyds Banking Group's volunteering programme now offers a range of volunteering options, including skills-based volunteering that can be done from a desktop to try and make getting involved as easy as possible.

One of Lloyds Banking Group's Business Connectors, Andy Charles, was seconded to Blackpool and became part of another BITC-related initiative that influenced the development of the organisation's current approach to 'place'. After leaving BITC, former CEO Julia Cleverdon was appointed the Prince's 'Place Tsar' – with the task of mobilising all the Prince's charities to support a specific location. After working in Burnley for several years, she chose to focus on Blackpool, where as a Business Connector, Andy Charles became part of a team working collaboratively with the Council and a local business support group to create long-term socio-economic improvements.

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ENTERPRISE & REGENERATION

John Spence's chairmanship of BITC's Regeneration Leadership Team – and the introduction of a number of regeneration focus areas during his leadership - was in many ways an evolution of the locally based support previously provided via the Enterprise Agency Network. In 2000, Lloyds TSB's own community activities included initiatives to tackle financial exclusion in deprived areas including a new bank account for low-income customers, support for credit unions and money advice services. Its involvement in the Portsmouth Area Regeneration Trust, a community based financial institution, won it a BITC Award for Excellence the following year.

In 2001, Lloyds TSB claimed to have the 'largest community investment programme in the UK'⁷; this included the funds distributed by its four independent foundations (see below). It was actively supporting the promotion of the EFQM Excellence Model as a quality management tool to schools. This model would soon be used to underpin another BITC initiative – the CommunityMark – designed as a 'kitemark' or standard for small businesses to recognise their community involvement.

Extending 'CSR' beyond large businesses to small businesses had been identified as a priority by Kim Howells, then Minister for Corporate Social Responsibility. A study was conducted on behalf of the Department for Trade and Industry by BITC, along with the British Chambers of Commerce, Institute of Directors, and AccountAbility⁸. One of the outcomes of this report was the 'Small Business Consortium', a group of membership-based organisations with reach into small businesses (Federation of Small Businesses, British Chambers of Commerce, Federation of Private Businesses, Institute of Directors), with a one person secretariat based at BITC. As a major provider of banking services to small businesses with one of the largest branch networks, Lloyds TSB committed to joining the consortium, the only corporate involved. Together the Consortium partners created the 'Small Business Journey' a series of web-based toolkits for SMEs on all aspects of corporate responsibility, that would be promoted via each consortium member's networks.

During the 2000s, Lloyds TSB's language began to change, mirroring the wider landscape, evolving from community to corporate citizenship, to corporate responsibility. In 2004, its Annual Review stated '**There is a business case for corporate responsibility**'; and public reporting focused on its people and its community involvement, with acknowledgement of some responsibility to customers or its 'marketplace' – particularly those who were vulnerable or financially excluded either as individuals, small businesses, or social enterprises. At this point there was little public emphasis on the environment, nor mention of its supply chain in its annual reporting, although it had been one of the first UK banks to introduce an environmental risk assessment system for its corporate and business lending; and had begun to set targets to reduce its property related CO2 emissions⁹.

By 2012, pressure was growing on the largest companies to integrate responsible business more fully into their operations; and Lloyds Banking Group undertook a major piece of research looking at a variety of external benchmarks as well as research with customers and stakeholders. The outcome was the launch in 2014 of a social and economic plan – **Helping Britain Prosper** – setting public targets to 2020. This focused on issues shown to be important to customers and stakeholders. It didn't include issues – for example environmental performance – which, though considered to be within the scope of responsible business and ESG reporting, were now considered a given, or 'business as usual issue', by customers. The areas specifically identified for improvement were: paying suppliers on time; apprenticeships; and diversity and inclusion. The ambition of its commitments and its success in meeting them was rewarded with BITC's Responsible Business of the Year Award in 2018.

In the four years since its launch the impact of Helping Britain Prosper was seen both inside and outside the business. £72m had been invested in communities through the Group's independent foundations and £4.8m raised for Mental Health UK. The number of senior roles held by women had increased from 29% to 34% and 89% of colleagues believed the Group was committed to being a responsible business. The Group had reduced its own carbon emissions by 14% between 2016-2018 and lent £530m to energy efficient commercial real estate. Over 440,000 small businesses had been helped to start up and over £47 billion lent to first-time buyers.

⁶ Lloyds Banking Group, Responsible Business Update 2016

⁷ Lloyds TSB, Annual Report 2001

⁸ **Engaging SMEs in Community & Social Issues**, DTI, 2002.

⁹ Lloyds TSB, Annual Report 2005

DIVERSITY AND INCLUSION

Lloyds Bank had acknowledged a lack of gender equality in the business as early as the 1980s, but by the late 1990s and early 2000s, another diversity issue was rising higher up the agenda – race. BITC’s Race for Opportunity campaign had been launched in 1995. Lloyds TSB committed to participating in its annual benchmark.

In 2007, Mike Fairey (Lloyds TSB) took on the chair of Race for Opportunity (RfO) - now the Race Equality Leadership Team - in 2007 but had been a public figurehead for the campaign for some years, often quoted in the press on the release of RfO’s annual benchmarking survey. He credited the campaign for the progress Lloyds TSB had made on diversity

RfO has been an invaluable partner in helping us to design and implement our Race Equality Strategy. They have a unique focus on the business case for taking action and have developed pragmatic tools that have helped us to make significant progress in this crucial area.

Mike Fairey, quoted in Local Government Chronicle, 8 Oct 2003

During the 2000s Lloyds Banking Group has been ranked top on several occasions in the RfO’s annual benchmark of companies taking action on racial diversity. In 2017, Ruby McGregor Smith was asked by the UK Government to conduct an independent review of the issues affecting black and minority ethnic groups in the workplace. Her report profiled Lloyds Banking Group as a case study, highlighting its proactive approach to collecting diversity data for all its colleagues¹⁰. Lloyds Banking Group’s diversity strategies also included appointing diversity champions in each business unit, and a dedicated career development programme. However, the **Black Lives Matter** campaign put all companies’ activities under a spotlight. Lloyds responded with a **Race Action Plan**, published in 2020, publicly making commitments to further change and establishing a Race Advisory Panel – made up of Black, Asian and Minority Ethnic employees from across the Group¹¹ as well as a Black Business Advisory Committee.

WELLBEING AND MENTAL HEALTH

In the 1980s, corporate policies on mental health and wellbeing were non-existent and the stigma associated with mental health conditions was an everyday battle for people. Lloyds Banking Group is a prime example of a business that refused to shy away from the challenges of the mental health agenda.

Wellbeing was a ‘looming issue’ picked up by research undertaken and commissioned by the Lloyds Banking Group’s sustainable business team around 2015. Lloyds Banking Group’s charity of the year partnership was also renewing at the end in 2016. After putting several issues to a colleague vote, mental health and wellbeing was selected as a theme for its next partnership.

Four mental health charities submitted a collective bid to Lloyds Banking Group as Mental Health UK. What started as a two-year fundraising partnership has now evolved into an ongoing relationship that has had a transformative impact not only on the business itself but in addressing the issue of mental health at work collectively with other businesses.

When Lloyds Banking won BITC’s Responsible Business of the Year Award in 2018, this led to an opportunity to chair BITC’s Wellbeing Leadership Team, a role taken on by David Oldfield, the Group’s Commercial Director and Executive Sponsor for Disability. **What was really impressive about David’s approach was when he became Chair of the Wellbeing Leadership team, he commissioned an independent review of BITC’s wellbeing campaign.** Louise Aston, Wellbeing Director, Business in the Community.

With David and the Lloyds Banking Group team at the helm, the Leadership Team drove action, collaborating on the Mental Health at Work Commitment and launching the **‘What if your job was good for you’** report. The Mental Health at Work Commitment involved working with the Thriving at Work leadership council to create a collective initiative based on the Thriving at Work standards with as broad a reach as possible. The number of signatories has grown from the initial 30 starter organisations to more than 1,750 in early 2022. The Mental Health at Work website is also a partnership, hosted by Mind, supported financially by The Royal Foundation and a steering group of key organisations including BITC.

Internally, Lloyds Banking Group has moved the conversation on from mental health to healthy minds, relationships and finances. This now underpins a large part of Lloyds Banking Group’s current responsible business strategy, that now encompasses colleague wellbeing, financial wellbeing and increasingly customer wellbeing.

Louise Aston, Wellbeing Director at Business in the Community, credits David Oldfield for driving BITC’s wellbeing agenda forward and giving businesses a platform to enhance support for employees when the Covid 19 pandemic started in 2020. **“Focus was shifted towards providing toolkits and frameworks around issues that people were going through as the pandemic evolved. We did something around bereavement and death, empathy and compassionate leadership - all topics that hadn’t really been talked about before and I credit this work to David’s leadership.”** Louise Aston, Wellbeing Director, Business in the Community.

STRATEGY AND PURPOSE

In recent years Lloyds Banking Group’s Helping Britain Prosper plan has evolved in response to internal and external changes. In 2018 the Group created a new Sustainability strategy focusing on the opportunities and threats related to climate change and sustainable use of resources.

This included creating products and services aligned to **Helping Britain Prosper** such as its **Sustainability Bond Framework**. In the meantime, it had become the first FTSE 100 company to set gender and race targets (see above) and the first UK bank to set an ambition to reduce the amount of carbon emissions it funded by over 50% by 2030.

In 2018, BITC’s CEO, Amanda Mackenzie, became a non-Executive Director of Lloyds Banking Group and in 2021 took on the role of chair of the Responsible Business Committee.

Following the impact of the Covid19 pandemic on both the Group and its customers, the focus for 2021 became **Helping Britain Recover**. Lending to first time buyers increased, with £16 billion lent to over 80,000 buyers against a target of £10 billion and £3.4 billion of new funding provided to the social housing sector.

Another focus, highlighted by the increase in home and remote working, was supporting small businesses to boost their digital capacity, with over 193,000 businesses helped. The **Essential Digital Skills Gap** report, produced in partnership with the Department for Education, provided a benchmark of the digital skills needed to access the online world and showed that the UK still had 10 million adults who were unable to manage digital basics. The Group’s own response included the establishment of the Lloyds Bank and Bank of Scotland Academies teaching digital and workplace skills and established a dedicated Digital Helpline in partnership with We Are Digital. This helped nearly 15,000 callers and distributed 1,700 devices and data to customers.

In early 2022 the Group announced a new business strategy, taking steps to build a purpose driven organisation which is ‘truly more inclusive and sustainable’ and aligned to the UN’s Sustainable Development Goals. The new strategy has two strands: building an inclusive society; and supporting the transition to a low carbon economy.

CONCLUSION

As a founder member of Business in the Community, Lloyds Banking Group has defined and demonstrated what good responsible business looks like. Throughout BITC’s history, Lloyds Banking Group has worked closely with Business in the Community to define the agenda, and drive action, through supporting the leadership and governance of BITC.

¹⁰ The Time for Talking is Over, Now is the Time to Act, The McGregor Smith Review, www.gov.uk

¹¹ Working towards racial equality in employment, Lloyds Banking Group Insight, 21 March 2021

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This case study was researched and written by Steph Hagan, an independent researcher and writer (and former BITC employee), as part of BITC's 40th Anniversary Year celebration. It is one of a series of 'Anniversary Partner Case Studies', focusing on five of BITC's founding member companies, their responsible business journeys and relationships with BITC. As with all historic research, the story is only as complete as the surviving documents and memories of those still living allow us to tell. We would like to thank the companies and their archivists for their help, support and input. Information was also gathered from BITC's own archive and documents in the public domain including the British Newspaper Archive.