



welcome.



# Introduction.

**Since Together was founded in 1974, we've helped thousands of customers achieve their property ambitions. We couldn't have opened that many doors without being so proudly people-focused; we truly believe that taking a human, common-sense approach to lending is how we make an impact.**


As we celebrate 50 years in business this year, we reflect on our wider impact too – beyond lending. Corporate responsibility is not new to us, and we're guided by our beliefs of 'doing the right thing', 'being accountable' and 'respect for people'. Our sustainability pillars, launched in our Sustainability Strategy in 2022, form the foundations of the company we're building; always keeping Our Customers, Our Colleagues, Our Communities and Our Planet front of mind. Through that strategy, we've been able to develop and enhance the social good of the business.

The last 12 months have presented a number of significant challenges for global sustainability efforts; and we've seen some of those challenges reflected in the execution of our own Sustainability Strategy too. Whilst progress has largely been positive, building on the momentum we've gained so far, we've

undeniably been faced with some difficult decisions and prioritisations as a business when it comes to our green and community efforts. That said, we're confident in our mission to move forward and continue pace.

This year, Together's Sustainability Report documents our proud achievements and, we hope, transparently acknowledges our setbacks too – outlining the action plans in place to accelerate the journey to achieving our sustainability ambitions.

We're pleased to present our 2023/24 Sustainability Report; a transparent look at our successes, shortcomings, action plans and the strategy we have set to make Together the most valued lender in the UK.



“We truly believe that taking a human, common-sense approach to lending is how we make an impact.”

Paul Moran, Head of Sustainability

# Our 2023/24 Highlights.

This year, we've made some great progress against our Sustainability Pillars.

Over **£978,481** deployed to support **local communities**

**Launched** a partnership with Improveasy to provide property retrofit services and improve the **Energy Performance Certificate (EPC)** of our customers



**14 new** Together Academy recruits



All electricity now procured under **renewable energy tariffs**



**Investors In People UK** Employer of the Year (250+ people): Silver category award

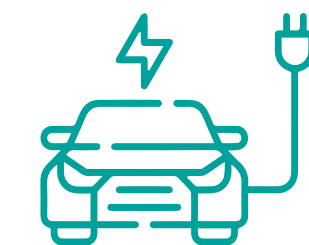
**515** **affordable properties financed** (237 in 2022/23)



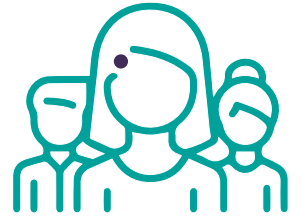
**2,733** **hours of volunteering** (23% of available hours used)



**89%** of vehicle fleet **electric and/or hybrid**



**8.5 DEI** **engagement score** (8.4 in 2022/23)



**5,483** **tenants supported** since 2022



**10,345** **meals donated** to Stockport Foodbank

**31%** **decrease** in scope 1 emissions

# Our purpose and vision.



## Delivering for our stakeholders

We aim to deliver for each of our stakeholder groups, to provide enterprise value and meet their diverse needs and expectations.



Delivering the right experience for our customers and introducers



Empowering our colleagues to grow and deliver value



Maintaining proactive relationships with our regulators



Creating long-term value for our shareholder and investors



Delivering on our Sustainability Strategy

## Guided by our beliefs

### Doing the right thing

We make common-sense decisions and support our communities

### Being accountable

We aim to deliver what we say we are going to deliver

### Respect for people

We always strive to treat our stakeholders in the right way

# Q&A with Ryan Etchells.

## Why is sustainability important to you?

Firstly, it's important to remember that growing a strong, upstanding business includes recognising the importance of both profitability and people. That means building a sustainable model and product set, whilst always maintaining focus on customers, the stakeholders within the business, and also the society and community in which we operate.

This year, Together celebrates a huge milestone of 50 years in business. And if we want to continue evolving to ensure we're here in another 50 years, we must continue to set a high bar for ourselves. So we'll always be a lender that operates with common sense, and we'll always recognise that we each have a responsibility to leave this place – the business, the community and the planet – better than we found it.



“  
It's not just about  
being a good  
business, it's  
about being good  
people.”

Ryan Etchells, Chief Commercial Officer

## What challenges exist for the sustainability efforts of Together, and other businesses?

The biggest challenge for us, as a business and as individuals, is that we're small cogs in a very large machine. It takes all of the parts of the machine to work together to solve the climate crisis. The Government, industries and communities all need to come together to assess and address the urgent need for action.

And over the past twelve months, as we've faced blockers and challenges in our own sustainability efforts, we've realised that if wider sustainability transformation was easy everyone would've done it by now. We've found ourselves navigating issues such as slow progress in staff diversity and our drive towards net zero; and these remain as some of the themes we're still heavily working on.

Still, we're encouraged by the small, but hopefully significant, steps we're taking as a business. The people at Together back our Sustainability Strategy – evidenced not least by over 2000 hours of volunteering and £53,00 fundraised by colleagues this year. It's reassuring and encouraging to see, as we play our part and embark on another year of change. As we've gained confidence in speaking to the outside world and becoming a leader in the specialist lending sector, we're getting comfortable with the scope of our impact and we're pushing forward.

## What are the opportunities for sustainability at Together?

Well, it's definitely an opportunity for Together, but I firmly believe it has a much wider impact too; as a specialist lender, we have the unique opportunity to respond to the external environment in ways that can leave a positive mark on the lives of the people we serve. From our car fleet and our building utilities, to our recruitment policies and our technology.

Of course, the way a business approaches sustainability is becoming a hugely important performance factor in itself. But it goes beyond just being 'good for business'. It's about putting the frameworks in place to enable our staff to make a difference – both big, and small.

The beauty of being early in our sustainability journey is that plenty of actions are within our control to drive forward. We can do what we think is right. And I think the ability to shape our sustainability strategy, and commit to it, is the biggest opportunity at Together.

## What are the focuses of Together's sustainability Strategy?

At the start of our sustainability journey, we appointed four pillars – and these continue to act as the compass by which we guide our efforts. Our Customers, Our Colleagues, Our Communities and Our Planet; they continue to be our focus from a strategic point of view.

In terms of the initiatives we're shining a spotlight on; diversity, equity and inclusion is a specific area of attention for us – we'll continue to progress our plans in this area throughout the next 12 months, as well as the rest of our roadmap.

Further, this year has seen us give support to our customers with energy efficiency learning and solutions, and we've given support to our communities with donations of both time and money. On top of that, we've been working hard on our roadmap to net zero. So there's a lot already done and a lot still to be done.

“  
**The ability to shape our sustainability strategy and commit against it, is the biggest opportunity at Together.**”

**Ryan Etchells**



# Sustainability pillars.

**The sustainability landscape continues to evolve – for both individuals, and the finance industry. As we continue to embed sustainability into our business, we make sure our decision making is driven by the four strategy pillars; Our Colleagues, Our Customers, Our Communities and Our Planet.**

Through the pillars, we're able to align our Sustainability Strategy to the United Nations Sustainable Development Goals (UN SDGs) Framework<sup>1</sup> – a 17 point plan as part of 'a shared blueprint for peace and prosperity for people and the planet, now and into the future'<sup>2</sup>. We recognise the important role of businesses like ours, and we believe it's right for us to play our part in contributing to these global goals. As Together stays focused on our purpose of realising people's ambitions by making finance work, within the property sector our greatest contribution can be to UN SDG 11: 'Sustainable Cities and Communities'<sup>3</sup>. However, here's a quick look at how our pillars map against the UN SDGs...

<sup>1</sup><https://sdgs.un.org/goals>  
<sup>2</sup><https://sdgs.un.org/goals>  
<sup>3</sup><https://sdgs.un.org/goals/goal11>

## Our Colleagues

We value diversity of thinking, ideas and backgrounds. We strive to create an open and inclusive environment for all colleagues. We believe in investing in our colleagues so they can realise their potential.

### Aligns with SDG:



## Our Customers

We're committed to making a positive difference to people's lives and helping our customers realise their property ambitions. Being a valued partner by delivering products and services that help our customers to make a positive impact on society and the environment.

### Aligns with SDG:



## Our Communities

We understand the positive impact community initiatives have. And we believe all actions – big and small – are equally important to improving and adding value to our local communities.

### Aligns with SDG:



## Our Planet

We take our responsibilities for the planet seriously, and reducing the negative impacts of carrying out business is our focus.

### Aligns with SDG:





# Governance.

**The success of our Sustainability Strategy is reliant on, and underpinned by, effective corporate governance. That's why, at Together, we've embedded sustainability within our governance framework.**

The Sustainability Committee is responsible for overseeing the Group's Sustainability Strategy, including supporting the progression, development, implementation, measurement and reporting of the strategy. As we continue to mature on our sustainability journey, we've made enhancements to our Sustainability Committee so that we have impactful management and accountability to meet our strategic goals.

The Sustainability Committee now meets every two months, and is made up of:

- **The Sustainability team**
- **Three Executive Committee members**
- **The Chief Commercial Officer (the Chair)**

We've appointed 'colleague leads', which are a group of passionate colleagues who take ownership and responsibility for bringing to life the Sustainability Strategy as part of the Sustainability Committee.

The bi-monthly meeting cadence allows for the colleague leads to have time to deliver on planned actions and provide quality updates to the Committee. In order to ensure progress and outcomes are sponsored from the top of the organisation, the Sustainability Committee reports to the Group Executive Committee and the Group Board regularly for oversight and approval of initiatives.

With corporate governance a top priority at Together, we continue to make enhancements to our sustainability transparency. The Taskforce on Climate-related Financial Disclosures (TCFD) remains a prominent consideration, as evidenced by our Climate Report on page 46 of our Annual Report. In addition to this specific sustainability-related disclosure requirement, this year the Sustainability Committee has considered which company policies play a part in evidencing our commitment to be a well-governed and transparent business. The Sustainability Committee is sponsoring a project to ensure continual improvements to our external policy and governance disclosures.

#### **Financial crime**

Protecting our business and our customers against financial crime and corruption is critical. We have policies, procedures and training in place to make sure the company, our colleagues, our customers, partners and suppliers do not facilitate money laundering, sanctions abuse or other forms of financial crime.

#### **Data protection and information security**

The protection of our colleagues', our customers' and third parties' data is important to us, and we're very aware that the data we collect and store is sensitive. We understand our responsibility to protect this data, and have policies, practices and training in place to ensure it's kept safe and only ever used responsibly.

#### **Whistleblowing**

As a business that strives to do good, it's important to us that we foster an environment where our colleagues, customers and business partners can raise concerns easily and confidently. We have an internal Whistleblowing Policy which is complemented by annual e-learning for all colleagues within the business. Our external policy statement ensures the public is aware of how issues are dealt with in our organisation. Whistleblowing is owned by the Chief People Officer with oversight by our Group Risk team and a Group Non-Executive Director as our Whistleblowing Champion.

#### **Human rights and modern slavery**

Our Modern Slavery Act statement is published on our website and refreshed each year to ensure we take action to understand and prevent modern slavery, human trafficking and forced labour, from within our business directly or through our suppliers. Our Whistleblowing Policy, Right to Work Policy and supplier engagement processes protect against the risk of modern slavery and makes certain that our supply chain take the reasonable steps to prevent modern slavery within their own operations.

#### **Tax strategy**

We're aware that the taxes we pay are part of our contribution to society and, therefore, we take our tax compliance obligations seriously. We aim for our tax affairs to be transparent and to adhere to all relevant tax laws and regulations. Ownership of our tax strategy, as with the wider business strategy, rests with the Group's Board – this includes our Corporate Taxation Policy. The tax landscape is constantly changing, and so the Group's tax affairs and tax risk management procedures are regularly reviewed to make sure that processes and measures are up-to-date, and remain in line with the Group's business strategy and governance arrangements.

“  
The protection of  
our colleagues',  
our customers' and  
third parties' data is  
important to us.”



# Our Colleagues.


We value diversity of thinking, ideas and backgrounds. We strive to create an open and inclusive environment for all colleagues. We believe in investing in our colleagues so they can realise their potential.



**31% women**  
in leadership  
(ambition for 50% by 2026)




**11%**  
underrepresented  
**ethnic groups**  
in leadership (ambition for 20% by 2025)



**17%**  
colleagues  
**over 50**  
(ambition for 20% by 2026)



**7.8**  
**engagement score**  
(8 in 2022/23)



**7.9**  
**staff wellbeing**  
engagement score  
(8 in 2022/23)



**8.5**  
**DEI**  
engagement score



**14 new**  
Together Academy recruits

**83%** of colleagues  
participating in our staff  
**engagement survey**



**Investors In People UK**  
Employer of the Year (250+ people):  
Silver category award

# Highlights for 2023/24.

We view our colleagues as important stakeholders, and we know the benefit of creating the right environment for all our team to contribute positively to the success of the business. This is exemplified by our Togetherness Groups, who have continued to grow both in size and impact throughout the last twelve months. The Togetherness Groups are eight colleague-led societies, centred around various support and charity activities. Read more about them on page 18.

**It's clear that a thriving workforce makes a thriving business, and we can only have this if we invest in our people.**

Within the Our Colleagues pillar, we have focused significantly on diversity, equity and inclusion. This allows us to look at the complete colleague journey and make Together a great workplace for all. Expanding on this, we continue to invest in colleague development, engagement and wellbeing, as well as our talent pipeline for the future prosperity of the business.

# Diversity, equity and inclusion.

**As we believe diversity, equity and inclusion is an important area of focus, we've created a DEI Committee to drive forward our progress.**

The DEI Committee is made up of a variety of members:

- **Chief Compliance Officer (Committee Chair)**
- **Managing Director and Chief Treasury Officer (Deputy Chair)**
- **Chief People Officer**
- **Colleague representatives; representing women, underrepresented ethnic groups, colleagues with disability and colleagues over 50**
- **DEI Coordinator**

The DEI Committee is supported by colleagues across the business, including the Togetherness Groups. Meeting monthly, the Committee develops and implements our DEI action plan. The aim is to enhance and improve the colleague experience by working on our diversity, our equity and our collective views on inclusion.

Throughout the year, one focus area for our DEI Committee has been education. We recognise the importance of providing all colleagues with the tools to succeed, and we continue to invest in our talent and development proposition; supporting colleagues with their understanding of DEI and what it means at Together. We're proud to have launched DEI e-learning, to provide the entire colleague population with a foundational understanding of DEI. Learning opportunities have been expanded, with in-person 'We are all similar, we are all different' DEI awareness sessions. These popular seminars provided a safe space for colleagues to learn from each other and explore ways to be more inclusive in the workplace. There was positive engagement on our DEI-focused education, with 95% of colleagues taking part in the e-learning and 30% of colleagues (90% of managers) attending the in-person sessions.

Another focus for the DEI Committee has been policy and processes. We've made enhancements to our internal processes, to support diversity and equity at Together. Improvements have been made to our recruitment practices, with inclusive job adverts, and our team has been encouraged to increase role flexibility to attract a more diverse pool of candidates. Following the enhancements to our Maternity, Adoption and Paternity policies, we've rolled out a Contact & Returners programme for colleagues who will be starting and ending long-term absence. This will make sure colleagues are fully supported; from the transition away, during their absence and through to their subsequent return.

Against our colleague ambitions, and with direction from our DEI Committee, we continue to build on our learnings from 2022/23, and from 2023/24.



“

**I have the privilege of being the DEI Committee Chair, and my role is about supporting the business as we set the standards we want to achieve. Ultimately, that comes down to being ambitious, taking action and holding ourselves to account.**

The delivery of our DEI awareness sessions has been a particular highlight this year. It was fantastic to see the engagement from so many colleagues, playing their part to push forward our DEI goals. We have some way to go to meet our aspirations, but we are making progress with the continued commitment from the Executive, colleagues, the DEI Committee members and our inclusive Togetherness groups.”

**Sarah Nield, Group Chief Compliance Officer and  
Chair of the Diversity, Equity and Inclusion Committee**



# Gender.

**At the end of the 2023/24 year, 31% of our leadership team was made up of women. This signals a 1 percentage point increase compared to the 2022/23 figure. We're positive that, against a backdrop of changes, we've been able to make this incremental improvement.**

We know that to reach our ambition of 50% women in leadership roles we need the right policies in place to support women in their careers and we acknowledge that we need time to make this change happen. The DEI Committee has created an action plan to increase the quality of data we capture from colleagues, to help us address and remove the potential barriers we face. For example, assessing our internal mobility processes to ensure women are given equitable opportunity to move across or up the business.

As a key area of focus is our gender pay equality, we acknowledge that we currently have a gap that we want to close. A comprehensive review of our most recent gender pay report has been completed and recommendations for action areas are being developed, supported by our Chief Risk Officer.

It is absolutely our aim to reduce our gender pay gap and our DEI Committee is fully supportive of the review that has taken place and we want to ensure Together is an equitable organisation for all. You can view a full overview of our gender pay gap report [here](#).

Our Women @ Together group has been instrumental in supporting women across the organisation. Working collaboratively with staff and group volunteers, the group has supported our female workforce, offering development and growth opportunities through workshops on presentation skills, self-defense and work/life balance. Women @ Together provide a necessary space for women to connect around shared experiences, and raises awareness for the issues impacting women in the workplace.

# Ethnicity.

**At the end of the 2023/24 year, 11% of our leadership team was made up of underrepresented ethnic groups – which is a significant 7 percentage point increase compared to the 2022/23 figure. This is a positive step in the right direction, though we acknowledge this has been influenced by the leadership restructure.**

Improving the ethnic diversity of the organisation will take some changes to our current approach but we're excited and energised to face into this challenge – a challenge reflected in many organisations and included in the Business in the Community's Race at Work Charter 2023 report<sup>4</sup>. While our DEI action plan is intersectional in nature, we know that we will need to push for 2024/25 initiatives that specifically target underrepresented ethnic groups. A key element of this is increasing the quality of diversity data we capture, to ensure that we better understand our colleague base. Through this, we can understand how colleagues from underrepresented ethnic groups are progressing within the business, and determine any areas where we can enhance support for that population.

Colleagues are now encouraged to disclose their diversity information, with 80% of colleagues sharing their data with us. We remain a signatory of the Race at Work Charter and use their expertise to guide us during our action planning. We acknowledge the barriers faced by underrepresented ethnic groups and through our multicultural group, Embrace, we hope to break down some of these barriers – celebrating our differences and providing a safe space for colleagues to have their voices heard and thrive at Together. Through a varied cultural calendar our colleagues have taken part in many events such as marking the end of Ramadan with Eid al-Fitr treats in the office, celebrating Hanukkah with food and games, and learning about the customs of Chinese New Year.

<sup>4</sup><https://www.bitc.org.uk/report/race-at-work-charter-survey-report-2023/>





## Age.

**At the end of the 2023/24 year, we have 17% of colleagues in the over 50s age bracket. Compared to the 2022/23 figure, our over 50s population has dipped 1%.**

This change has largely been due to resignations, which includes retirement. It's important that Together is a place for colleagues to set themselves up for their next career step, no matter what part of their journey they're on. We're more conscious than ever of the barriers faced by colleagues over 50.

We want to challenge the age discrimination that some over 50s face in the UK workforce, and we aim to be an organisation that allows everyone to develop and meet their ambitions, regardless of age. Through our continued accreditation from 55/Redefined<sup>5</sup> and our L.I.F.E (Life in Full Effectiveness) Togetherness Group, older colleagues have a voice and are supporting the business to be an inclusive place for all life stages.

<sup>5</sup><https://55redefined.co/>

## Disability.

**Being an inclusive employer means making sure all colleagues, including those with disabilities or long-term health conditions, are supported and set up for success. We've reviewed our policies to ensure that considerations for reasonable adjustments are made clear to colleagues and managers at every point during the colleague journey at Together.**

For example, we've ensured reasonable adjustments are a consideration within our policies, namely our Ill Health and Capability Policy and our Performance and Capability Policy. We've also created a Reasonable Adjustments Statement, so colleagues are aware that the business will do all it can to support colleagues in thriving in their roles.

We continue to raise awareness for disabilities and disability support, led by colleagues and our disability-focused Togetherness Group, Sunflowers. Through colleague engagement, we've been able to raise awareness of autism, deafness and mental health, and have provided information, in collaboration with our charity partner Seashell, for those who have caring responsibilities for those with additional needs.

# Togetherness groups.

We're incredibly proud of our colleague-led Togetherness Groups, which play a huge part in making Together an inclusive place for all colleagues. It's important to ensure we have wide coverage across a breadth of demographics and populations, and we're pleased to have seen strong engagement from colleagues in attending Togetherness-led activities.



Take a look at our Togetherness groups, and some of the key milestones in their yearly calendar...

## Women @ Together

To champion equality, celebrate and empower women and provide a safe space to connect at Together.



## Embrace Multicultural Network

To celebrate and champion ethnic diversity and inclusion, supporting Together in being a place where everyone can thrive.



## Mind Matters

To raise awareness of common mental health conditions in the workplace.



## Parents & Carers Network

To provide a trusted space for parents and carers of all forms to share experiences.



## Kaleidoscope

To celebrate diversity and equality at Together, ensuring every colleague has a voice and is able to flourish, regardless of sexuality or gender identity.



## Sunflowers @ Together

To promote understanding of disabilities and empower everyone at Together to be themselves and feel accepted.



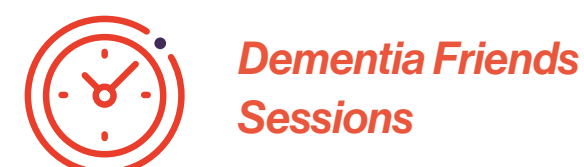
## Aspiring Professionals Network

To create an internal network of colleagues, building inter-departmental relationships and a strong support network.



## L.I.F.E: Life In Full Effectiveness

To provide a trusted space for older workers to share experiences.





# Q&A.

**We sat down with Temilola Fittes, Sustainability Officer and Lead for Embrace Multicultural Network, and Amie Sagar, DEI Coordinator, to talk about the impact of having Togetherness Groups.**

## **Why did you decide to become a Togetherness Group lead?**

**Temilola:** It was an easy choice, really. I became a lead because people are my passion, and this is a fulfilling way of helping them and working with them. I'm honoured that I get the opportunity to create a safe space for colleagues to talk about their experiences. Embrace is such a diverse group of colleagues from across the business, so it's a great way to expand my network too. We have a great time catching up, supporting each other, learning from each other and sharing religious and cultural customs with the rest of the business.

## What are the benefits of having Togetherness Groups?

**Amie:** I hope if you asked any of our colleagues, they would all say the same – there are lots of benefits! By having the Togetherness Groups and making them so visible in the day to day of the business, we hope that all colleagues feel that Together is a place for them. The business values people from all demographics, backgrounds and stages of life, so it really does come down to inclusion and representation.

**Temilola:** The Togetherness Groups influence how the business makes decisions that will impact the relevant colleague populations – so, that in itself is a huge benefit as voices get heard. Plus, the levels of engagement and participation that we see in the Togetherness Groups is a way of seeing that colleagues value them – and we know that their work is valued in the wider communities that they work with too.

**Amie:** Colleagues who feel included in an organisation are more engaged and enthusiastic about their workplace. We have a great engagement score and our DEI score is really strong, with colleagues commenting on the great work the Togetherness Groups do. With eight different groups who periodically present to the DEI Committee, we're able to make our action plans as inclusive as possible, particularly from the groups related to our ambitions.

## What has been the highlight of the year for the Togetherness Groups?

**Amie:** Having eight groups that span so many experiences, led by our amazing volunteer leads, is a testament to how much they are appreciated by all so I think every Togetherness Group will have its own highlight, to be honest! But overall, I think for me it's the autonomy that the Togetherness Groups have fostered over the last year; they mark their own calendars, set up their own activities (such as a sign language training course organised by Sunflowers) and they feel ownership over their areas.

**Temilola:** I would agree with that. With Embrace, we organised a Black History Month learning session and we marked the day for Diwali. The highlight for those was seeing that although we're a group and a safe space, we operate within and across the wider business too.



# Talent and development.

**Across the whole business, we recognise the importance of developing colleagues, to set them up for success in whatever their career journey looks like. We want people to believe that Together is a place for growth and progression, and somewhere they can enhance their skillset or make a career change.**

The Learning and Development (L&D) programme, which runs across all levels of the business, provides a full spectrum of skills development, insights and team building activities. Alongside this, Together also provides mandatory mental health awareness training for all people managers, and 'Moments that Matter' training to improve one to ones and performance conversations. The L&D programme also includes our annual 'Learnfest' which, this year, saw over 1,000 attendances at events and activities across the week-long learning initiative. Following feedback from colleagues, we trialled digital learning to enable online participation for colleagues who were unable to attend in person. Feedback from colleagues shows that Learnfest was a huge success. In acknowledgment, we submitted the event to the British Training Awards by New Possible<sup>6</sup> and we're delighted to have been shortlisted for L&D Experience of the Year and Financial Services Initiative of the Year.

Our Together Academy, which runs our graduate and apprenticeship scheme, is a continued area of pride for the business. Helping the younger generation to progress has always been a priority at Together, and we launched the schemes over 15 years ago. Since then, we have received hundreds of applications and have seen over 75 graduates and 46 apprentices go through the Academy. A number of these colleagues have progressed to senior roles in the organisation, including our Chief Commercial Officer and Company Secretary who were both members of our first graduate intake in 2008. This year we have recruited a further 12 graduates and two apprentices.

As we mature the Academy and respond to the ever-changing employment landscape, it's a joy to see so much talent join us and grow their careers. Not only can we recognise hard work and give back to young people by offering them work opportunities, we can also use the Academy to identify and rectify skills gaps within our own organisation. The graduate and apprenticeship schemes give us a diverse candidate pool to address core competencies, including being socially responsible. We're finding that upcoming generations are more conscious of the environmental impacts of the organisations they work for, and they want to work for companies that recognise that.

**“We know that our recruits will be the decision makers of the future, and we want them to be part of our vision for a sustainable business.”**

**Natalie Newton, Academy Manager  
and Talent and Recruitment Partner**

<sup>6</sup><https://newpossible.io/british-training-awards>

# Wellbeing and mental health.

**We place great emphasis on the wellbeing of our colleagues; continuously seeking feedback on how we can improve, and providing both internal and external assistance wherever possible.**

Our Employee Assistance Programme (EAP) offers support on a wide range of matters including mental health support, with eight free counselling sessions available. We also signpost colleagues to Able Futures<sup>7</sup>, an organisation that supports those who are working and living with mental health difficulties. Further, we have established and trained a team of internal Wellbeing Champions to act as mental health first aiders, providing a safe and confidential environment for colleagues to talk about their mental health and be directed to additional support.

“

**Together really supports colleagues and understands that we all need support with our mental health at times.**

Being a trained Wellbeing Champion means I'm able to proactively help colleagues who find themselves struggling with their mental health, whether by directing them to appropriate resources or even just being a friendly, non-judgemental ear. It's an incredibly rewarding experience, and nothing brings that home more than when a colleague who I've been able to support reaches out to talk about being in a 'better place' after seeking help. Together supports the Wellbeing Champions, not only through funding our ongoing training, but also by supporting us as a network.”

**Paul Halliwell, Wellbeing Champion and Head of People Assurance**

<sup>7</sup><https://able-futures.co.uk/access-to-work-mental-health-support-service>





## Investors in people.

**A true testament to our investment in colleague development is our Investors In People<sup>®</sup> Silver accreditation, in addition to winning the Investors In People UK Employer of the Year (250+ people): Silver category award.**

We believe these recognitions are a sign that people management is a key area of investment for the business, and it demonstrates the commitment to progression and development. And we're not stopping there.

Together's People team have developed a roadmap to achieve Investors in People Gold accreditation by the end of 2026, delivering even greater support to colleagues across the business. This roadmap focuses on key areas such as progression, leadership support, reward and recognition. By building on the solid foundation already set, we strive to make Together an even greater place to work by investing in our people.

<sup>®</sup><https://www.investorsinpeople.com/>





## Future Focus.

Our plan is to...

Undertake a review of our people relating policies and practices, including our recruitment and internal progression processes.

Continue to support our Togetherness groups and ensure regular DEI communication so that Together is an inclusive place for all.

Provide further DEI learning opportunities for all colleagues to continue the positive steps taken so far.

**together.**<sup>®</sup>

# Our Customers.

We're committed to making a positive difference to people's lives and helping our customers realise their property ambitions. Being a valued partner by delivering products and services that help our customer to make a positive impact on society and the environment.



# Highlights of 2023/24.

As a business that puts people at the heart of what we do, Our Customers are front and centre of all our plans. With our purpose of realising people's ambitions by making finance work, we're always looking at ways to enhance our product offering and deliver leading service for our customers.

## Our vision is to be the most valued lending company in the UK, and we want to go even further to support our customers in different ways;

from supporting the business growth of our commercial customers and encouraging the energy efficiency of UK homes, to supporting industries that improve the wider community.

Total of  
**1,017**  
affordable properties  
**financed**  
against ambition of 1000  
by December 2025

**3,006**  
tenants  
**supported**  
this year

**515**  
of affordable  
properties financed  
(237 in 2022/23)

**Launched** a partnership with Improveeasy to provide property retrofit services and improve the **Energy Performance Certificate** (EPC) of our customers.

Net Promoter Score of **60**  
(59 in 2022/23)

**75% of 5\* online** customer reviews  
(75% in 2022/23)

**Feefo**  
rating **4.4**  
(4.3 in 2022/23)

**Google**  
rating **4.1**  
(4.1 in 2022/23)

**Trustpilot**  
rating **4.3**  
(4.3 in 2022/23)

# Supporting our customers.

**The development of our Sustainability Strategy was designed to increase the positive impact of our business, and this includes supporting our customers as they achieve their net zero ambitions.**

In 2022, a goal was set to launch a green mortgage product by the end of December 2023. We commenced a consumer research programme, looking at how to build an effective product, which was aimed, initially, towards helping our landlord customers. During the 2023/24 reporting year, the government decision to cancel proposed landlord EPC regulation resulted in a change of market demand, and this ultimately gave us cause to reset our thinking in relation to our green product offering. As a result, we've paused the development of our green product and will continue to review the opportunity moving forward, should the regulatory and legislative landscape change, to enable us to launch a genuinely impactful green product in the future.

Our other ambition was set to assist our customers with property energy efficiency, by establishing a partnership with an industry specialist by December 2023. We're delighted to now partner with Improveasy<sup>9</sup>, who are specialists in property energy efficiency retrofitting. With Improveasy, we've developed a proposition to support our customers and our colleagues with understanding the energy efficiency opportunities, helping them take action to retrofit their properties and improve the EPC rating as a result.

Simultaneously, we continue to develop our EPC Hub - providing our customers, landlords and the wider public with a dedicated place to obtain information and guidance on improving the energy efficiency of the UK's housing stock.

Against a backdrop of rising energy costs and the UK ambition to be net zero by 2050, we know that improving the energy efficiency of housing stock is key to supporting people and the planet. We're passionate about helping people with this challenge.

“

**We know that improving the energy efficiency of housing stock is key to supporting people and the planet.”**

# Socially impactful lending.

**We remain committed to serving under-served customers in achieving their property ambitions. With our business purpose and our first TV advertisement campaign – Opening Doors<sup>10</sup> – we're more conscious than ever about the social impact of lending.**

We continue to offer support to a varied customer base; including those with complex incomes, those that are self-employed, later life borrowers, SMEs, those with prior credit impairment and those looking to purchase non-standard properties.

It was clear, as we developed our thinking on the social impact of our lending in 2023/24, that the Community Housing and Healthcare channel and our ambition to finance 1000 affordable properties by December 2025 would be better reported via Our Customers pillar. We felt that, while this channel provides great support to communities, for us, it's very much about how we

support our customers and how we help them to achieve their ambitions. Moving it from the Our Communities pillar to the Our Customers pillar allows us to have a clearer view of our complete customer base and ensures we're developing the right products and services. This is a true example of the social impact of our lending activities and it's right we report this great success via this pillar of the strategy. We have ambitions to continue to enhance our offering within our Community Housing and Healthcare channel to support those customers who serve this important segment of the community.

<sup>9</sup><https://improveasy.com/>

<sup>10</sup><https://togethermoney.com/opening-doors>

# Community Housing and Healthcare channel.

**We are so proud to say that we completed our financial year with an estimated total of 1,017 affordable properties financed since we launched the channel in 2022. Through the hard work of the team, we have been able to support 3,006 tenants this year bringing our total to an estimated 5,483.**

This includes vulnerable adults, low income families, older people, homeless people, refugees and children. With a purpose and vision so closely aligned to the Our Customers pillar, we're pleased that the work of the Community Housing and Healthcare channel is delivering high social impact in this way.

The channel focuses on funding affordable properties, supporting landlords and tenants across housing associations and registered providers, providers of social housing, care providers, adult and children's care homes, and also providers of asylum and refugee housing.

The Community Housing and Healthcare channel gives specialist support to

providers; we provide the short-term and long-term finance they need to deliver invaluable work in their communities.

As part of the maturity of the channel, the increase in customers within the care home sector signals a great opportunity for Together to further its socially impactful lending. There's demand within the sector for a lender that understands the industry, and that gives Together an important opportunity.

We're poised to support, and secure good outcomes for our customers. The Together Products team has worked hard to develop a care product that meets the needs of the sector. And we're looking forward to continuing support.



## Community support in action.

One of our customers was on a mission to create more than 2,000 care home places across the UK by 2025. And, they spotted a hidden gem at the site of Stoney Ridge Hospital in Bingley, West Yorkshire, that would help them on the way to their target.

But finance was needed to secure the site, and they needed a partner to help them achieve their ambition.

We were impressed the vision and the impact the development would have on the community, and we worked with them and provide a commercial bridging loan to help progress the project.

The new facility will provide residential, nursing and care support for 72 people living with dementia, and will feature a cinema, spa and champagne spa, plus facilities for local community groups to use. On top of that, the development aims to provide jobs for up to 130 local people.



“Hitting our target of funding 1000 affordable properties was a proud moment for us, and shows that Together is a lender that understands the nuances of care and social housing development.”

Alex Bodie, Corporate Sales Director



## Customer experience.

**Our purpose is to make finance work, and we take pride in offering a service that makes the customer experience as straightforward as possible.**

This year, we implemented the FCA's Consumer Duty, embedding new processes and enhancements to deliver the highest standards of customer protection. We continue to invest in good customer outcomes through our transformation and service modernisation projects. Through these pieces of work, we're able to continuously enhance the end-to-end customer journey.

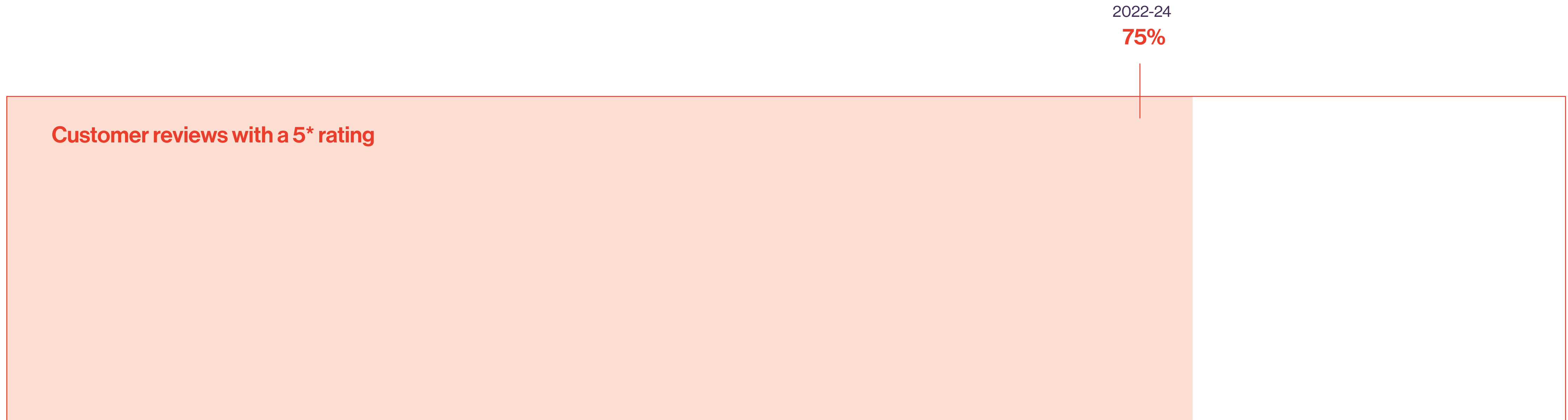
In addition, we have an ongoing commitment to providing communications that are clear, inclusive and accessible. Written communication is central to our customer communication strategy and, since October 2021, we've worked closely with Plain English<sup>11</sup>, an independent group campaigning for clear and concise public documentation and communication. Together is a proud holder of the Crystal Mark accreditation for all our letters and our external website, demonstrating our inclusivity and common-sense approach.

<sup>11</sup><https://plainenglish.co.uk/>

# Customer feedback.

Getting thoughts, feedback and suggestions – directly from our customers – is one way to ensure we’re always offering the best service possible. We use both Net Promoter Score (NPS) and various customer review platforms as a measure of success against our customer service ambitions.

At the end of June 2024, our ratings on each of the platforms were:





## Consumer duty.

Our regulated products are designed to meet customers' needs in line with the Consumer Duty requirements. Together aims to ensure that customers have:

- Helpful and accessible customer support
- Timely and clear information
- Products and services that are designed to meet customers' needs
- Products and services that provide fair value

## Vulnerable customers.

Everyone at Together understands the importance of serving customers with potential vulnerabilities in mind. Together aims to ensure:

- Our end-to-end customer journey is designed to accommodate customers who may need specific support
- We provide mandatory colleague training to further improve our identification, recording and monitoring of vulnerable customers and the outcomes they receive

We're also members of CCA Global<sup>12</sup>, an organisation focused on sharing best practice and ensuring its members are equipped to deliver exceptional customer experiences. This membership ensures we're aligned to some of the UK's leading organisations, to learn from each other and continually improve outcomes for our vulnerable and non-vulnerable customers.

<sup>12</sup><https://cca-global.com/>



## Future Focus.

Our plan is to...

Further develop our partnership with Improveasy and ensure we maximise our offering in this area.

Continue to highlight the social impact of our lending activities.

Provide further information and education to our customers via our EPC Hub.



# Our Communities.

We understand the positive impact community initiatives have. And we believe all actions – big and small – are equally important to improving and adding value to our local communities.

# Highlights of 2023/24.

Over  
**£978,000**  
deployed to support  
**local communities**

Over  
**3,600**   
**trees planted**  
through City of Trees.

 **2,733**  
**hours of volunteering**  
23% of volunteering used  
(against target of 50% by December 2025)

**Founding sponsor** of the  
Stockport County Community Trust  
schools programme

**10,345**   
**meals distributed**  
through Stockport Foodbank  
(against 10k target by 2025)

Funded  
**1,000**  
nights through the  
**'A Bed Every Night' scheme**

Community engagement remains a point of pride for everyone at Together – it's an inherent part of our culture and heritage. We recognise the importance of Our Communities, and strive to be a business that does good.

This year, we've continued to enhance our community support; not just financially but also by our team donating time and skills too. The range of charities we support means that we can increase the positive impact we have on our surrounding communities, doing as much as we can for as many people as possible.

# Charitable giving.

**Through the Sustainability Strategy, we've built an extensive programme of charity support. This support has continued to grow in 2023/24; through strengthening existing partnerships and introducing new ones, we extend our reach and maximise our contributions to good causes and wider society.**

This year, we've maintained our significant financial contributions to community initiatives, including to our Colleague Charity of the Year, Seashell Trust<sup>13</sup>. Colleagues remain enthusiastic and committed to supporting local and national charities, through company-led fundraising events, like our London to Paris cycling challenge and Great Manchester Run, and colleague-led fundraising, like raffles.

Our Let's Make It Count (LMIC) programme allows colleagues to go the extra mile, increasing the impact of local charities supporting people in Manchester. Our LMIC programme is made up of four pillars: Let's Get Caring, Let's Get Sharing, Let's Get Giving and Let's Get Green.

- **Let's Get Caring** has worked closely with Stockport Foodbank<sup>14</sup> for many years, and we're proud to have already exceeded our 2025 target of delivering 10,000 meals. That's a whole year earlier than planned, thanks to the generosity of our colleagues, and our community.
- **Let's Get Sharing** continues its work in supporting young people in the community through collaboration with Stockport County Community Trust<sup>15</sup> to deliver a creative writing competition for World Book Day. Our partnerships with Manchester Youth Zone<sup>16</sup> and HideOut Youth Zone<sup>17</sup>, in conjunction with local schools, have allowed colleagues to donate their time to assist with important numeracy and interview learning for Manchester students.
- **Let's Get Giving** focuses on supporting our fundraising efforts, including during the Cash for Kids<sup>18</sup> Mission Christmas<sup>19</sup> appeal, where the efforts of Together colleagues contributed gifts to over 380 children.
- **Let's Get Green** continues to call out key environmental awareness days – such as Earth Day, National Gardening Week and World Bee Day – to keep colleagues informed and engaged in important events. Colleagues are encouraged to get involved with activity across the year – such as Recycle Week, for example, where the business held a week of activities to support the planet, from litter picking and clothes swaps to an upcycling workshop session.



<sup>13</sup>Charity number: 1092655

<sup>14</sup>Charity number: 1156261

<sup>15</sup>Charity number: 1194114

<sup>16</sup>Charity number: 1134580

<sup>17</sup>Charity number: 1179712

<sup>18</sup>Charity number: 1122062

<sup>19</sup><https://cashforkids.org.uk/mission>

## Our charity partners.

Here are a few examples of how we've supported our charity partners in the 2023/24 year.

# Together's help...

...supported the provision of a creative, happy and safe environment for children and young people with complex learning difficulties and additional communication needs.

*Seashell Trust - Colleague Charity of the Year*

...raised funds to create an all abilities playground at Wythenshawe Park.

*We Love Manchester*

...helped young people develop their construction skills, gaining invaluable experience and qualifications for their future.

*Reaseheath College*

...contributed to the funding of an Independent Living development.

*Centrepoint*

...helped deliver a safe space for some of England's most deprived children to increase opportunities and raise aspirations.

*Manchester Youth Zone*

...covered the cost of a volunteer coordinator to help support thousands of Jewish people across Manchester.

*The Fed*

...provided the funds for staff to deliver sports sessions free of charge to schools in Stockport.

*Stockport County Community Trust*

...supported the provision of opportunities for young people to have somewhere safe to go, something positive to do and someone trusted to talk to.

*HideOut Youth Zone*

...increased funding for the Bed Every Night scheme, meaning more people within Greater Manchester could be provided with emergency accommodation.

*Greater Manchester Mayor's Charity*

...collected 10,000 meals worth of food, meaning the charity has been able to provide community members with emergency food parcels in their time of need.

*Stockport Foodbank*

...purchased seven video laryngoscopes and claws, bringing emergency medical support to the scene and improving patient outcomes.

*North West Air Ambulance*

...created a Family Overnight Room so relatives can be near their loved ones.

*St Anns*

...helped take children to the Magic Kingdom.

*Destination Florida*

...sponsored the Sunshine Coach, meaning children living in poverty have opportunities to go on school trips and do extra-curricular activities.

*Variety Children's Charity*

Together's partnership with Stockport County Community Trust has supported the launch of the Schools Programme – providing free educational support to all Stockport primary and secondary schools<sup>20</sup>, targeting students who are most in need.

Children in Year 5 and Year 6 undertook a six week programme covering a variety of topics across three key themes: numeracy and finance, mental health and wellbeing, and e-safety and social media.

The secondary school pupils undertook a 12 week programme with topics on personal development, resilience and leadership – with targeted intervention for disengaged students who were at risk. They also received additional workshops through sport, encouraging engagement through being active.

It's clear that everyone at Together wants to play their part in supporting our local and national community. Our sponsorship of the Stockport County Community Trust Schools Programme is a great example of how each of our colleagues help invest in the next generation, and give local children access to new and exciting opportunities.

# WE ARE STOCKPORT COUNTY



Community Trust

together.



<sup>20</sup><https://www.stockportcounty.com/community/>

# Volunteering.

**Alongside our monetary contributions, it's important that we donate time, skills and resources.**

All colleagues get two days of paid volunteer time each year, and are encouraged to spend them with Together's charity partnerships or at a registered charity of their choice. We know we have a generous workforce with a diverse range of skills, and we're extremely proud that our colleagues continue to do more volunteering each year.

Colleague volunteering plays a huge part in bringing our sustainability strategy to life. A great example of this is a tree-planting volunteer opportunity with our charity partner City of Trees<sup>21</sup> in November 2023. Approximately 400 trees were planted by our colleagues, bringing the total to 3681 trees planted this year as part of our partnership. With our ambition to plant a total of 6000 trees, we're encouraged to see that our colleagues fully support the initiative and get themselves involved.

Building on the solid engagement from colleagues and wanting to increase the benefits of volunteering for our colleagues and community, we've launched a new volunteering platform with Neighbourly<sup>22</sup> to make volunteering even more accessible. This new platform connects our colleagues with open volunteering opportunities; enabling them to support even more charities.

<sup>21</sup><https://www.cityoftrees.org.uk/>

<sup>22</sup><https://www.neighbourly.com/>





## Future Focus.

Our plan is to...

Continue to support our charity partners and focus on the impact of our donations.

Enable all colleagues to volunteer with our new platform from Neighbourly.

Give our colleagues the opportunity to raise money for our Colleague Charity of the Year.

**together.**<sup>®</sup>

# Our Planet.

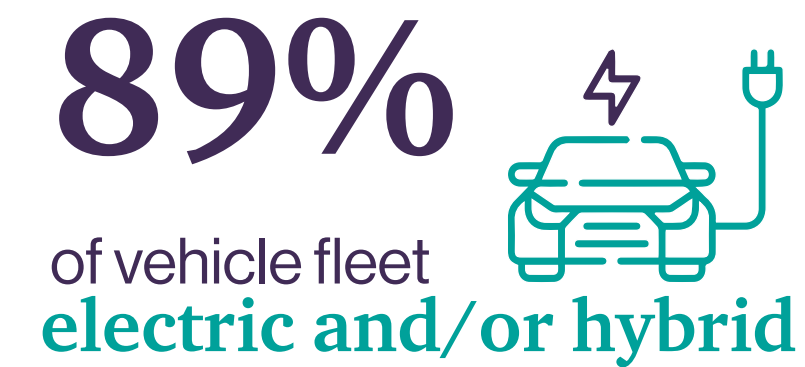
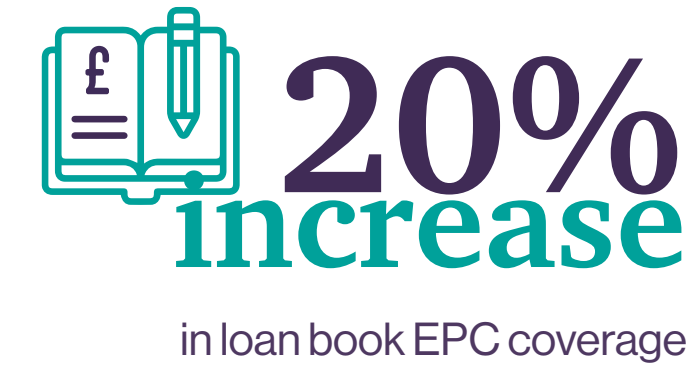
We take our responsibilities for the planet seriously, and our focus is to reduce the negative impact of carrying out business.

# Highlights of 2023/24.

**Our Planet forms a critical pillar in our Sustainability Strategy, as we recognise the need for the business to act in an environmentally sustainable way, now and in the future.**

The UK has strong net zero ambitions, and we want to use our own roadmap to play our part. This means monitoring and managing our Greenhouse Gas (GHG), assessing the risks and opportunities posed by the environment and upskilling our colleagues to futureproof the business.

**Developed** a roadmap to ensure progress towards our **net zero ambitions**



**Zero waste**  
to landfill since 2017

Inaugural cohort of **Carbon Literacy Project accreditation**



All electricity now procured under **renewable energy tariffs**

# Energy usage.

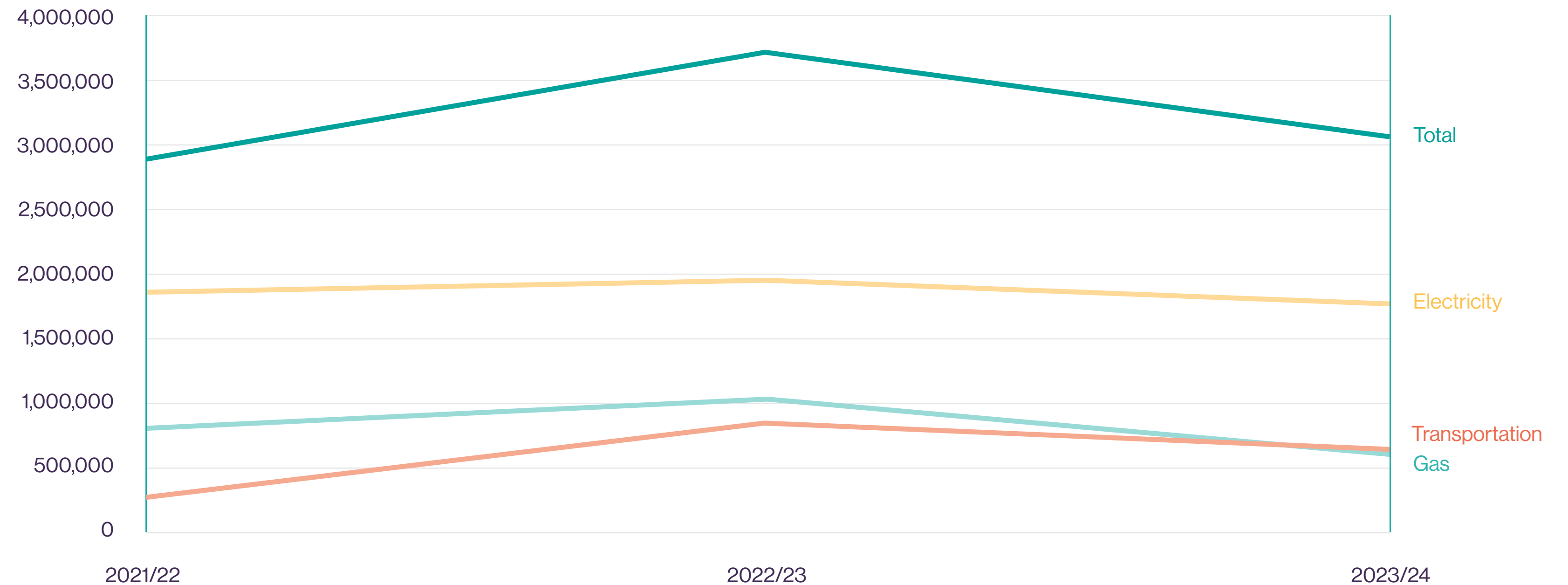
**It's inevitable that, as we transition away from fossil fuels and rely more heavily on electrical power, our electricity usage will increase.**

It's important to have energy efficient equipment that doesn't consume unnecessary power, and be mindful of our overall consumption. We're mindful of this, and want to make any changes we can to reduce consumption.

Our IT infrastructure has been identified as an area of intensive energy usage, and there continues to be a closely co-ordinated work stream with the Together Group Technology Services team and the Procurement team, to ensure we have the right processes and purchasing procedures in place. The overall aim is to make the necessary reductions in consumption we'll need to meet our net zero ambitions.

We're pleased to see a decrease in our year-on-year energy consumption total. Across natural gas and other fuels, electricity and transport, we've seen an overall 17% decrease in our consumption with a significant 35% decrease of our natural gas consumption. This has been driven by changes to our building management systems and being more conscious of the impact our equipment has. This year we've installed LED lighting in our conference suite and canteen area, with the long-term ambition to ensure all our lighting is energy efficient. As we continue our shift away from combustion engine vehicles, with an 89% hybrid or electric fleet, we've seen a decrease in the energy needed and a reduction in the mileage used.

Energy usage (kWh)



Our full climate report is available in our annual report and accounts on page 46

# Emissions, and the journey to net zero.

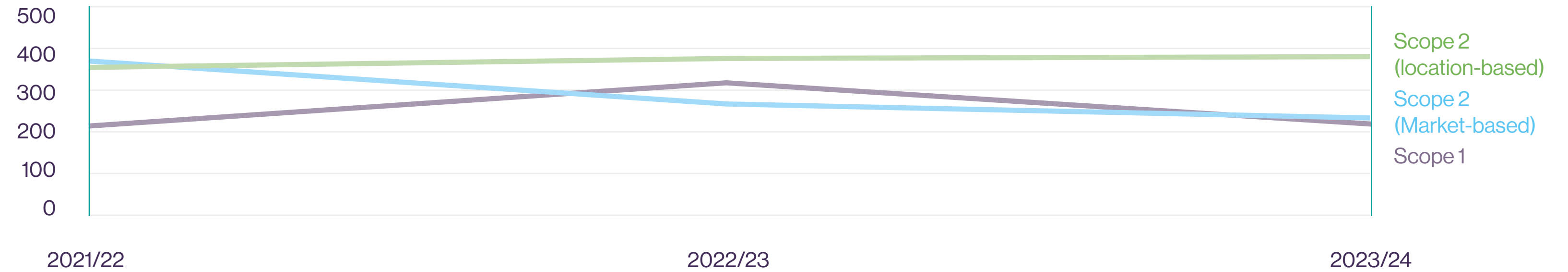
**In our progress against our environmental ambitions, we've achieved a Scope 1 emissions decrease of 31%, driven by improvements to the management of our building systems.**

For our Scope 2 emissions, we've made a 17% decrease to our market-based emissions thanks to a switch to renewable energy. However, our Scope 2 location-based emissions have increased slightly by 0.4% because of the increased UK national grid emissions factor.

Whilst we understand our emissions better than ever, and whilst we've set our carbon baseline for our direct emissions in 2021-22, we know that developing a detailed net zero strategy is a key next step. Throughout the year, a working group of colleagues and external consultants have developed an exciting new plan – built collaboratively to understand what's required to evidence progress.

The resulting net zero roadmap is a detailed plan covering short, medium and long term actions. Milestones here include; enhancements to our procurement process to factor in environmental impact, the development of environmental data relating to our mortgage portfolio, and the requirement to identify an alternative source of heating for our office buildings as we aim to transition away from gas.

**Carbon GHG Emissions (tCO<sub>2</sub>e)**



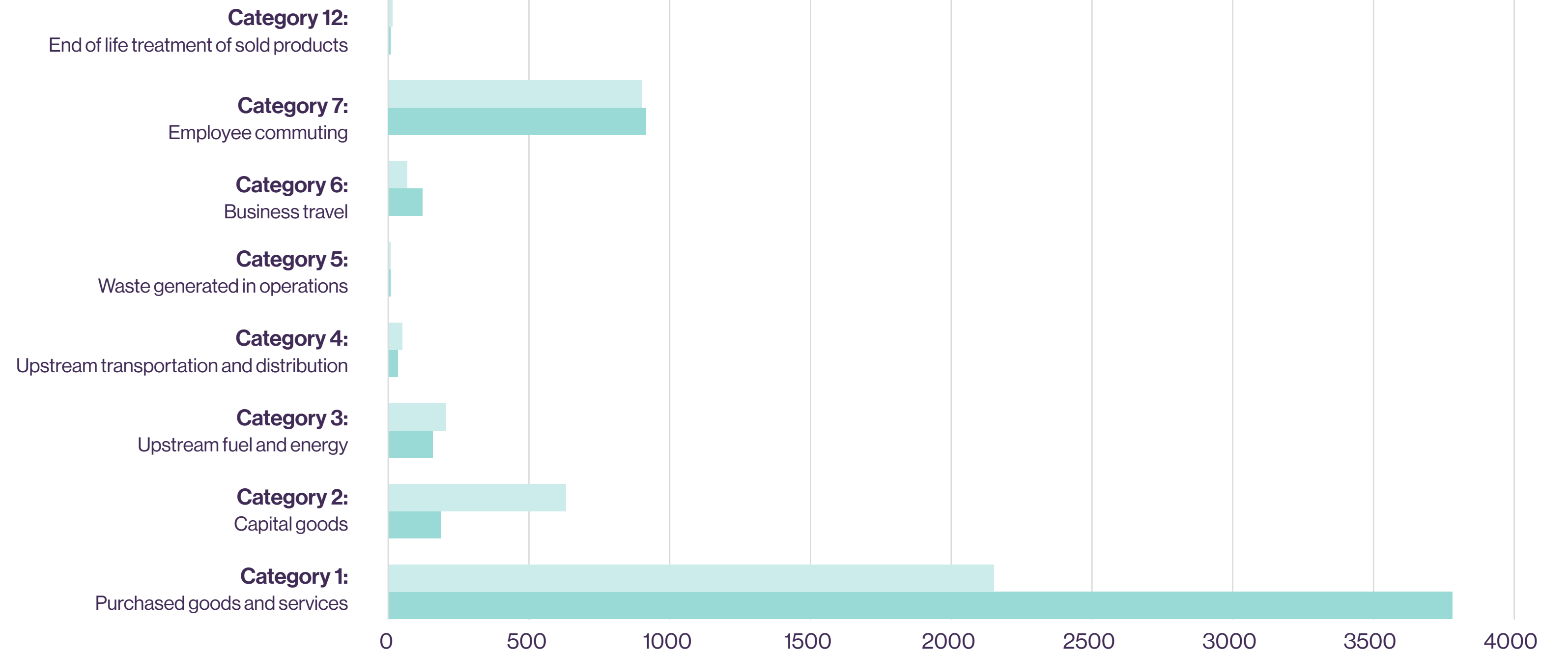
# Financed Emissions.

**In 2022/23 we calculated our financed emissions for the very first time. This was a significant development for Together, and provided new insight into our loan book.**

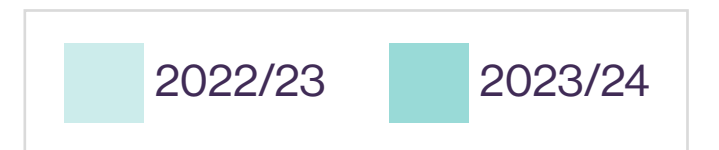
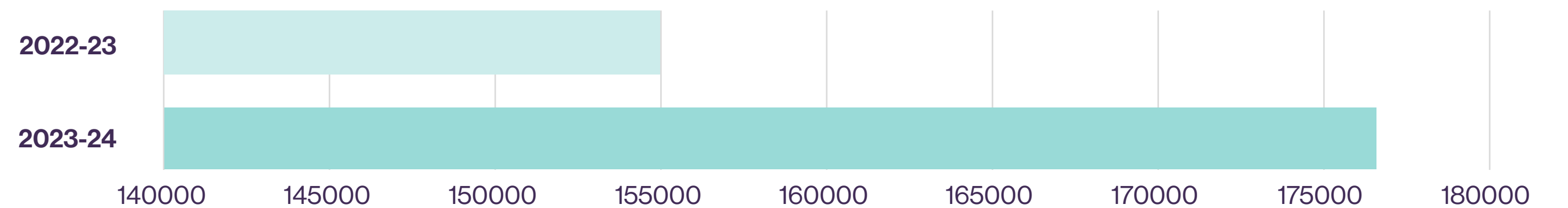
As part of our net zero roadmap, we have ambitions to improve the data relating to our loans in order to improve the accuracy of our calculation. We've made significant improvements to how we match the properties in our loan book to available EPC data, which has seen a 20% increase in the last year. On top of that, we've factored in the property type of our commercial property lending, which has resulted in a more accurate emissions calculation.

Our Scope 3 emissions have increased significantly, particularly around the investments element. As we increase the number of properties within our loan book, our Scope 3 emissions increase due to the impact of both higher average home energy usage and an increase in UK national grid emissions<sup>23</sup>. We're more confident than ever that supporting our customers with their own energy efficiency journey is an important deliverable under our Sustainability Strategy.

## Scope 3 emissions



## Category 15: Investments



<sup>23</sup>Grid emissions - <https://www.gov.uk/government/publications/greenhouse-gas-reporting-conversion-factors-2024>

# Climate risk.

**Climate-related risk management remains a priority for us, and we consider it across all elements of our risk universe.**

This means that climate risk impacts all our key identified risks; strategic, financial, credit, conduct, operational and compliance. So across our entire risk universe, climate risk is a factor in assessing the status of each risk factor. Our Climate Risk working group is made up of 11 colleagues from the leadership and senior manager population, led by our Deputy Chief Risk Officer.

Progress has been made against a set roadmap of activities to ensure we're appropriately managing climate-related risks and opportunities, with oversight from the Executive Committee and the Board. Our Climate Report, which provides further details on our climate risk management, can be found in our Annual Report and Accounts on page 46.



# Carbon Literacy Project.

**To further support our net zero ambitions, 20 colleagues from across Together completed the Carbon Literacy Project<sup>24</sup> training, facilitated by Positive Planet.**

The inaugural cohort of colleagues were educated on the science behind climate change, and what it means for the future. The workshop took place over the course of a day, and included preparation work as well as follow-up coursework. Participants were required to make an individual and group pledges to reduce their carbon emission, and were given tools to encourage colleagues and peers to think about their environmental impact. This is a positive step for Together; upskilling colleagues with foundational knowledge ensures we can have real impact in our ambition to become net zero.

<sup>24</sup><https://carbonliteracy.com/>





“

**Protecting the planet by reducing our environmental impact is a way to widen the good that Together does.**

The work we've done so far, to understand our current impact and build a roadmap to net zero, is a testament to the commitment from colleagues and leadership at Together.”

**Max Griffiths, Deputy Chief Risk Officer and Our Planet sponsor**



## Future Focus.

Our plan is to...

Develop action plans to ensure progress against the ambitions identified in our net zero roadmap.

Continue to develop the data and our understanding of the impact from our loan book.

Establish a strategy in order to engage our third party suppliers to ensure they match our decarbonisation ambitions.

# Glossary.

Term	Description
<b>Affordable Properties</b>	Affordable housing is available to households who otherwise could not house themselves, for example, because they would struggle to afford the cost of housing in the open market, or they need a specific type of house which is not commonly available.
<b>Business in the Community</b>	A business-community outreach charity promoting responsible business.
<b>Carbon Literacy Project</b>	A project by The Carbon Literacy Trust to drive "an awareness of the carbon costs and impacts of everyday activities, and the ability and motivation to reduce emissions, on an individual, community and organisational basis."
<b>Climate Change</b>	The long-term shift in global temperatures and weather patterns
<b>Climate Risk</b>	The potential for climate change to impact the organisation
<b>Crystal Mark Accreditation</b>	Plain English's seal of approval that an organisation provides clear information to the public
<b>Diversity, Equity and Inclusion (DEI)</b>	The framework which organisations use to create policies and practices that support the representation and participation of individuals from all backgrounds, experiences and skills.
<b>Energy Performance Certificate (EPC)</b>	A document which provides the energy efficiency rating in relation to a property. An EPC also contains information about a property's energy use, typical energy costs and steps to improve a property's energy efficiency and save money
<b>Financed emissions</b>	A category of Scope 3 GHG emissions relating to the investments and lending activities of a financial institution
<b>Fossil Fuels</b>	A generic term for non-renewable energy sources like coal, oil and natural gas
<b>Gender Pay Gap</b>	An equality measure that shows the difference in earnings between men and women employees. This is different to equal pay which is a legal requirement in the UK
<b>Green house Gas (GHG)</b>	Greenhouse gases, or GHGs, are a combination of gases that trap heat in the Earth's atmosphere increasing the temperature of the Earth's surface.
<b>Emissions</b>	
<b>Green Mortgage Product</b>	A green product could be designed to help improve a customer's property, it could have a reward element to it like cashback or a rate reduction if the property meets certain criteria. The reward element of products tend to reward customers that already have an efficient property.

Term	Description
<b>Housing Association</b>	A not-for-profit organisation that rents properties to people on low incomes or with particular needs
<b>Investors in People</b>	A community interest company, calling for a movement that puts people first. They provide organisation with accreditations against the Investors in People Standard in people management.
<b>Kilowatt Hour (kWh)</b>	A measure of energy usage. 1 kilowatt hour is the energy used to power a 1,000 watt appliance for an hour.
<b>Leadership</b>	Together's leadership group is the Executive Team and those who report directly to them - excluding support staff.
<b>Let's Make it Count (LMIC)</b>	Together's colleague-led community outreach programme
<b>Location-based</b>	This emissions method reflects energy consumption through the grid at the point of consumption
<b>Market-based</b>	This emissions method reflects the type of energy purchased by the business
<b>Net Promoter Score (NPS)</b>	Market research metric used to measure customer satisfaction
<b>Net Zero</b>	A balance between the amount of greenhouse gas (GHG) that's produced and the amount that's removed from the atmosphere. It can be achieved through a combination of emission reduction and emission removal.
<b>Peakon</b>	Together's chosen colleague survey platform
<b>Plain English</b>	An organisation that champions access to clear and concise information - providers of Crystal Mark accreditation
<b>Race at Work Charter</b>	A Business in the Community Charter asking business to make a public commitment to improving equality of opportunity in the workplace
<b>Risk Universe</b>	All the risks that could affect the organisation
<b>Scope 1</b>	Direct GHG emissions that occur from our own operations (e.g. our combustion engine company vehicles and gas usage)
<b>Scope 2</b>	Indirect GHG emissions associated with the purchase of our electricity
<b>Scope 3</b>	Indirect GHG emissions from activities and assets that are not owned or controlled by us are part of our value chain

Term	Description
<b>Service modernisation project</b>	Together's project to deliver a better way of working with improvements to how we do things and the systems we use
<b>Social Housing</b>	Social housing is more affordable than housing on the open market. It can be rented from housing associations or councils at reduced rents, or it can be part-sold, part-rented as shared ownership. It exists to help people who can't afford to rent or buy a home on the open market, and is usually built with the support of government funding.
<b>Sustainability pillars</b>	The four pillars that form the foundations to build Together's sustainable activities
<b>Sustainability Strategy</b>	Together's way of engaging with the Environmental, Social and Governance (ESG) agenda.
<b>Taskforce for Climate-related Disclosures (TCFD)</b>	The framework for organisation to disclose climate-related risks and opportunities
<b>tCO2e</b>	Tonnes of carbon dioxide equivalent - unit of measure for GHG emissions
<b>Together Academy</b>	Together's programme for hiring graduates and apprentices
<b>Togetherness Groups</b>	Together's own employee resources groups where colleagues build a community on shared demographics and interests
<b>UN Sustainable Development Goals (SDGs) Framework</b>	A 17-goal framework created by the United Nations for peace and prosperity for people and the planet
<b>Underrepresented Ethnic</b>	Colleagues who identify outside the White or White Other ethnic group
<b>Groups (UEGs)</b>	
<b>Wellbeing Champions</b>	Together's internal network of colleagues trained in mental health first aid

# Supporting data.

Area	Sub-area	2023-24	2022-23	2021-22
<b>Our Colleagues</b>				
Total Colleagues		773	760	754
Colleague Gender				
	Women	44%	43%	43%
	Men	56%	57%	57%
	Women in Leadership	31%	30%	31%
Colleague Ethnicity				
	Underrepresent Ethnic Group in organisation	13%	12%	12%
	Underrepresent Ethnic Group in Leadership	11%	4%	6%
Colleague Age				
	Colleagues under 50	83%	82%	83%
	Colleagues over 50	17%	18%	17%
Colleague Disability		7%	5%	1%
Gender Pay Gap (year relates to report publication rather than year of data collection)				
	Mean	35.6%	35.9%	39.6%
	Median	19.8%	20.6%	17.2%
	Mean Bonus	78.1%	87.6%	63.6%
	Median Bonus	22.3%	23.7%	34.9%
Colleague Engagement Score		7.9	7.9	8
	Colleague Wellbeing Score	7.9	7.9	7.7
	Colleague DEI Engagement Score	8.4	8.4	NR
New Colleagues via Together Academy				
	New Colleagues via Graduate Scheme	12	16	13
	New Colleagues via Apprenticeship Scheme	2	9	12

Area	Sub-area	2023-24	2022-23	2021-22
<b>Our Customers</b>				
Community Housing and Healthcare Channel Lending		£142m	£74.2m	£44.3m
Estimated Affordable Properties Financed		515	237	145
Estimated Total Affordable Properties Financed		1,017	502	NR
Estimated Care Homes Financed		88	35	NR
	Estimated Adult Care Homes Financed	51	18	NR
	Estimated Children Care Homes Financed	37	17	NR
Estimated Total Tenants Supported		3,006	2,477	NR
Net Promoter Score		60	59	58
Google Review Score		4.1	4.1	4.1
Feefo Review Score		4.4	4.3	4.6
Trustpilot Review Score		4.3	4.3	4.4
5* Online Customer Reviews		75%	75%	78%
<b>Our Communities</b>				
Total Donations		£978,481	£1,136,970	£240,000
	Company Donations	£798,782	£974,916	£206,000
	Colleague Fundraising	£53,868	£58,770	£34,000
	Colleague Volunteering	£68,626	£68,356	£9,505
Let's Make it Count activities and events		£57,205	£34,928	NR
Total Volunteering Hours Used		2,733	2,722	378.5
	% of Available Volunteering Hours	23%	21%	NR

Area	Sub-area	2023-24	2022-23	2021-22
<b>Our Planet</b>				
Energy Usage	Gas (kWh)	647,440	1,002,386	768,278
	Electricity (kWh)	1,780,675	1,918,925	1,891,939
	Transportation (kWh)	685,151	828,340	322,257
			Restated to include grey fleet emissions	
	Total (kWh)	3,113,266	3,749,651	2,982,474
Carbon emissions (tCO <sub>2</sub> e)	Scope 1	211	305	210
	Scope 2 (market-based)	218	264	381
	Scope 2 (location-based)	394	392	371
	Total Scope 3	182,196	159,169	NR
	Category 1: Purchased Goods and Services	3,728	2,148	NR
	Category 2: Capital Goods	189	655	NR
	Category 3: Upstream fuel and Energy	173	201	NR
	Category 4: Upstream Transportation and Distribution	29	42	NR
	Category 5: Waste generated in operations	1	1	NR
	Category 6: Business Travel	123	69	NR
	Category 7: Employee commuting	911	900	NR
	Category 12: End of life treatment of sold products	1	2	NR
	Category 15: Investments	177,041	155,150	NR

**together.**<sup>®</sup>

Lake View  
Lakeside  
Cheadle  
Cheshire  
SK8 3GW

[togethermoney.com](https://togethermoney.com)