

Feedback report

# Bradford & Bingley

The CR Index assesses the extent to which **corporate strategy** is **integrated** into business practice throughout an organisation. It provides a benchmark for companies to evaluate their **management practices** in four key areas of corporate responsibility (community, environment, marketplace and workplace) and **performance** in a range of **environmental and social impact areas**.

# Feedback Report for Bradford & Bingley

This is a summary of your 2007 Corporate Responsibility Index results, comparing your company's performance against your peers and other Index participants. This year a total of 129 companies have used the Index as a management tool, with 111 companies participating publicly.

**SECTOR** Banks

## COMPANY PERFORMANCE

|                                       | 2007 score   | 2007 band       |
|---------------------------------------|--------------|-----------------|
| <b>Corporate Responsibility Index</b> | <b>96.0%</b> | <b>Platinum</b> |
| Environment Index                     | 97%          | Platinum        |
| Community Index                       | 99%          | Platinum        |
| Workplace Index                       | 93%          | Gold            |

|            |          |
|------------|----------|
| ≥ 95%      | Platinum |
| 90 – 94.5% | Gold     |
| 80 – 89.5% | Silver   |
| 70 – 79.5% | Bronze   |

## PARTICIPANTS IN YOUR SECTOR

Barclays  
 Bradford & Bingley  
 Britannia Building Society  
 HBOS\*  
 Lloyds TSB  
 Nationwide Building Society

(UK) global business reporting on UK operations only

\* 2007 Sector Leaders

## The Index Model

### SECTION LEVEL

10%

22%

26%

36%

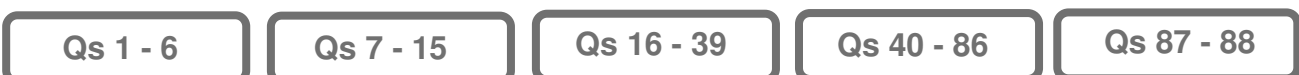
6%



### SUB-SECTION LEVEL



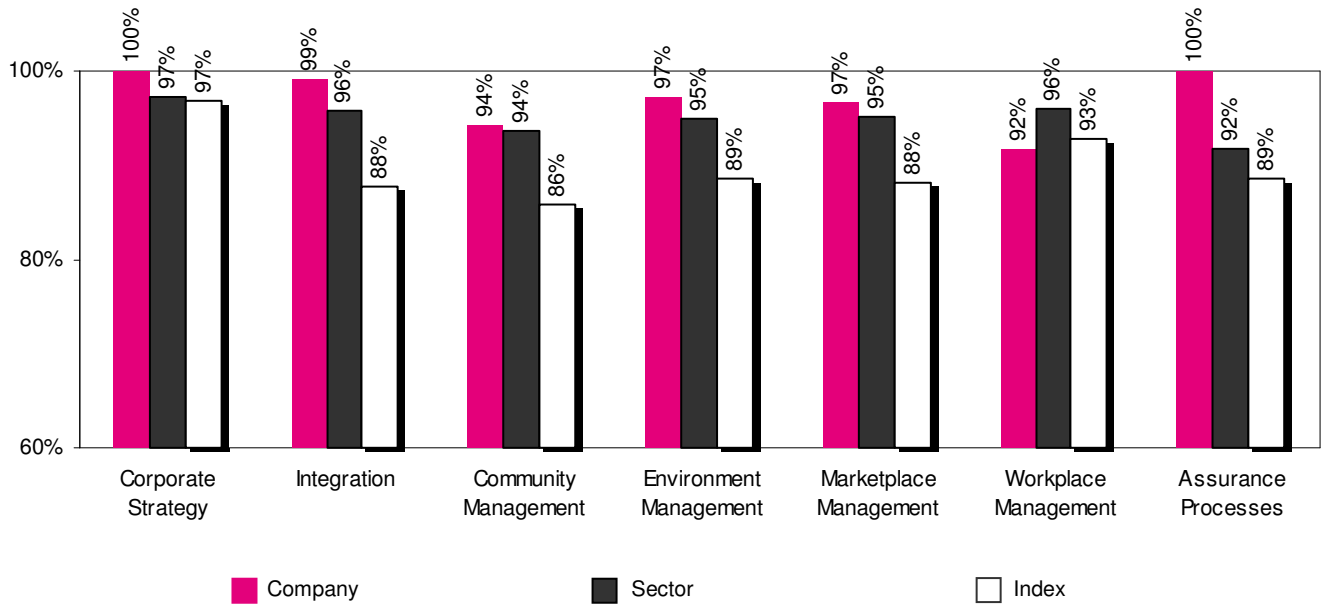
### QUESTION LEVEL



# Section Level Summary

The following graph provides a summary of your performance in each main component of the Index. Your performance is examined in more detail in the following pages. Please refer to the Index survey for further details of each element within the chart. For reference, each chart is normalised to 100%.

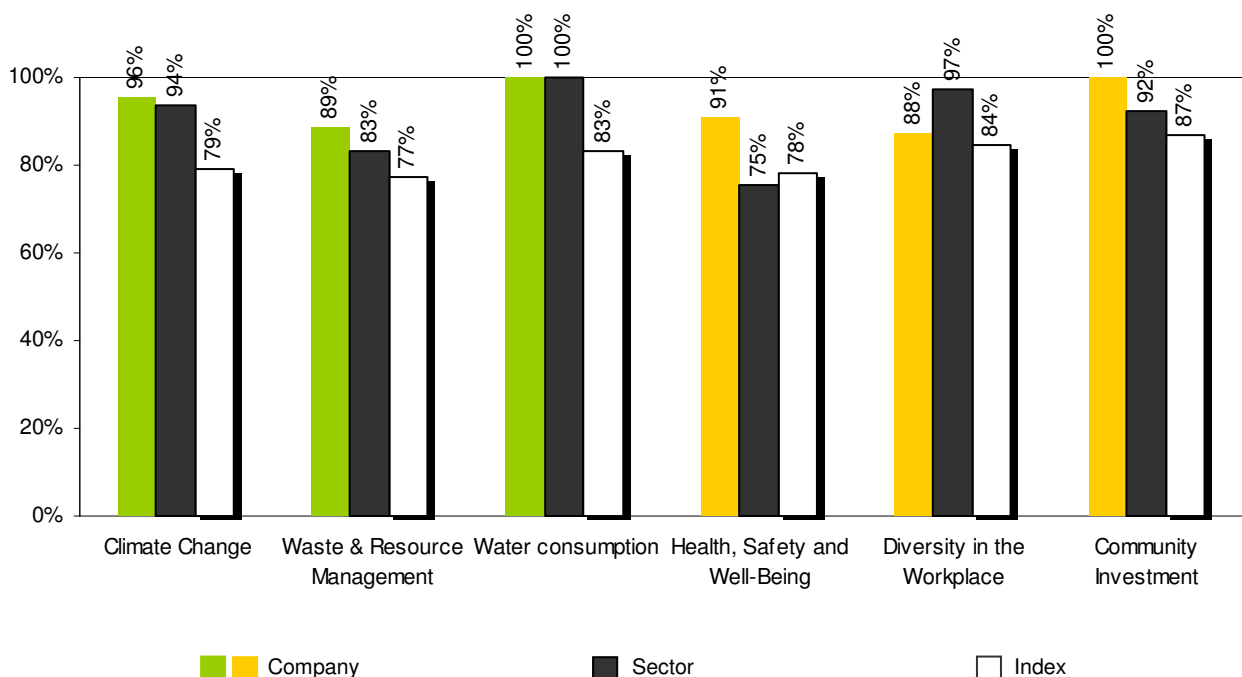
## Strategy, Integration and Management Practices



## Environmental and Social Impact Areas

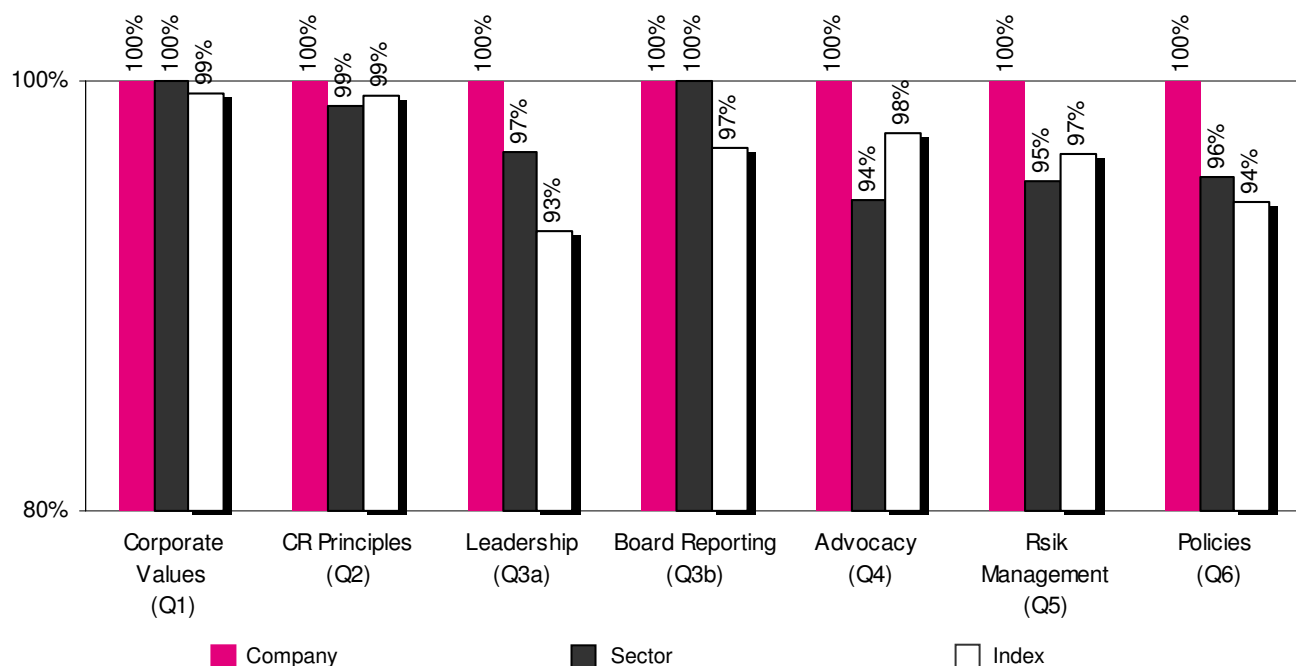
Each company completes six impact areas – three environmental and three social.

The environmental impact areas include two core impacts, Climate Change and Waste & Resource Management, plus one self-selected area relevant to the business. For their social impact areas companies are able to choose between Health, Safety & Wellbeing, Employee Development, Migrant Workers, Diversity in the Workplace, Community Investment or another self-selected impact area. You have chosen to report on the following:



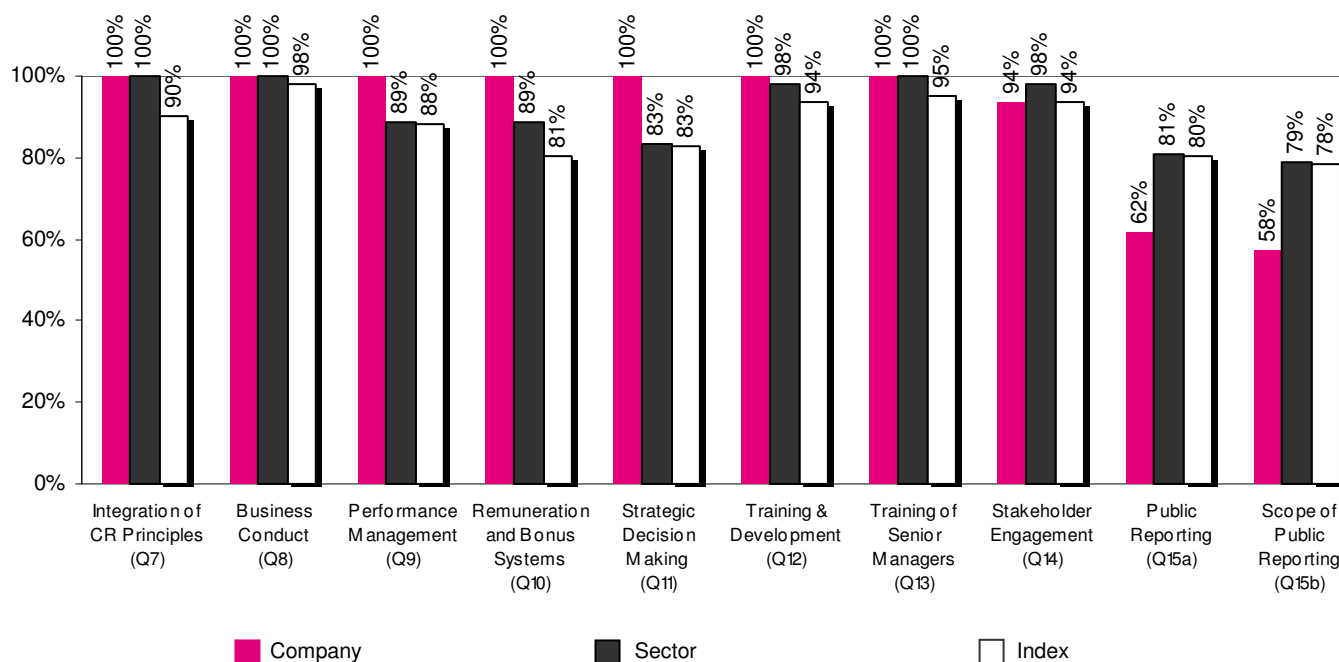
## Section 1: Corporate Strategy

This section rewards companies for placing CR values at the core of their business strategy. It asks whether there is a system to identify key social and environmental risks and opportunities, and whether these are addressed by principles and policies. Companies must be able to demonstrate leadership and commitment at the highest level, internal reporting to the board, and public advocacy of responsible business practice.



## Section 2: Integration

It is not enough simply to have a strategy; it needs to be implemented throughout a business. This requires internal communication and training employees so they understand the key CR issues for the company, building CR related performance criteria into appraisal and remuneration systems, undertaking stakeholder engagement and ensuring it contributes to CR strategy, demonstrating social and environmental issues are incorporated into strategic decision making, and transparency through external reporting on CR management practices and impacts.

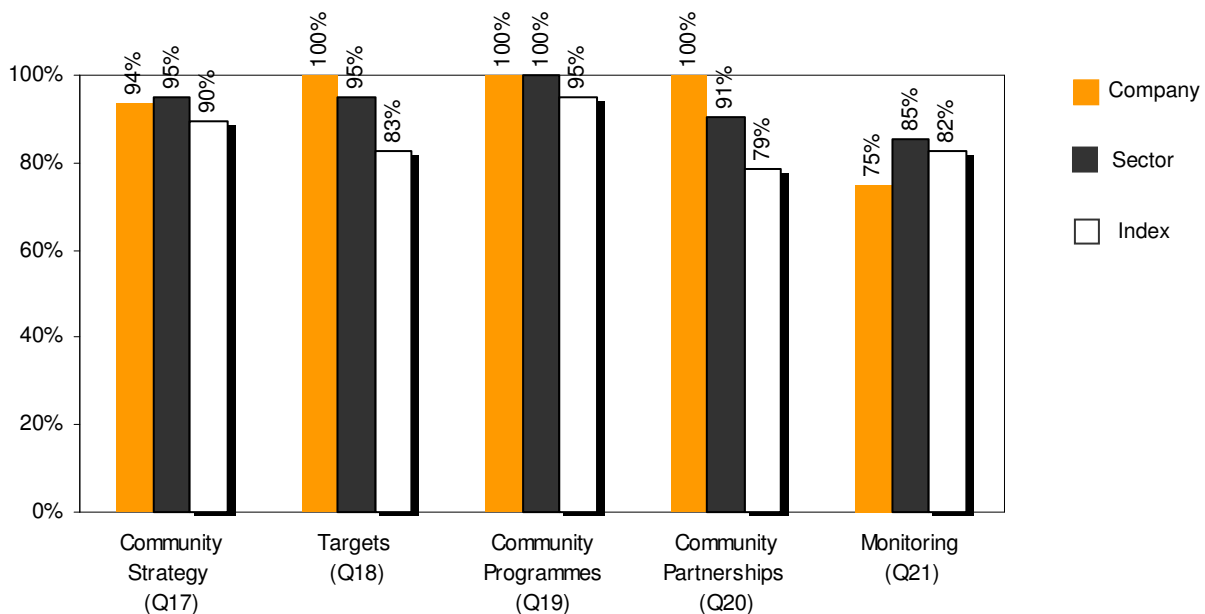


## Section 3: Management Practice

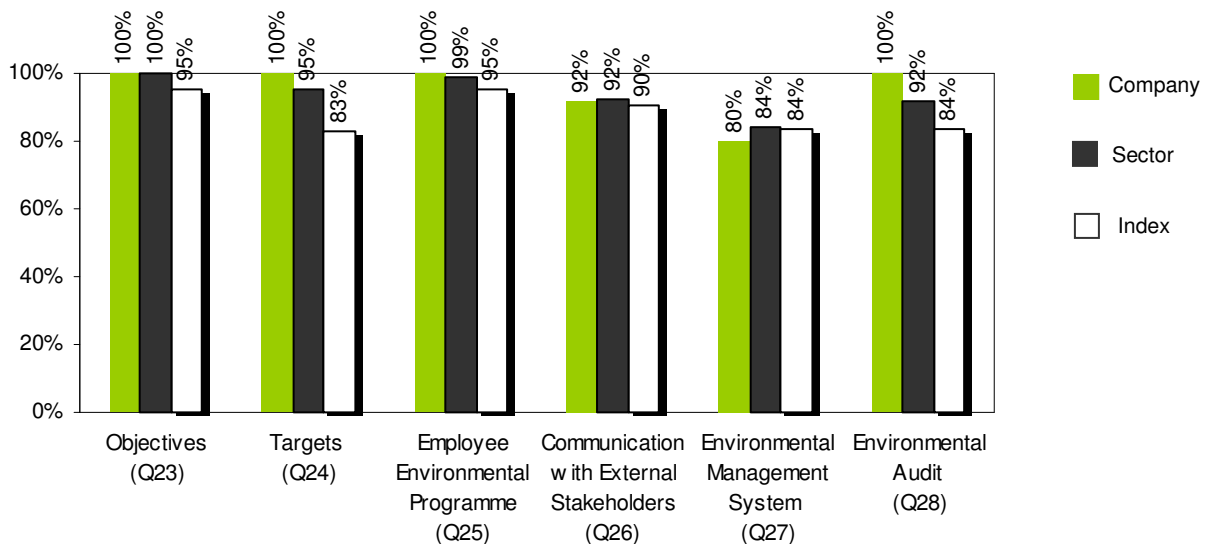
Section 3 assesses whether a company has developed management practices to address CR issues key to the business in the four areas of Community, Environment, Marketplace and Workplace. Leading companies are able to demonstrate:

- = policies to ensure responsible behaviours across the business,
- = objectives and targets to drive continuous improvement,
- = clear responsibilities defined at all levels,
- = effective communication systems to share knowledge and latest information,
- = training provided to relevant staff to ensure competency and delivery of objectives,
- = a process for stakeholder consultation and engagement across all key areas,
- = monitoring systems to assess and report progress,
- = key issues, targets and performance reported publicly.

### Community Management

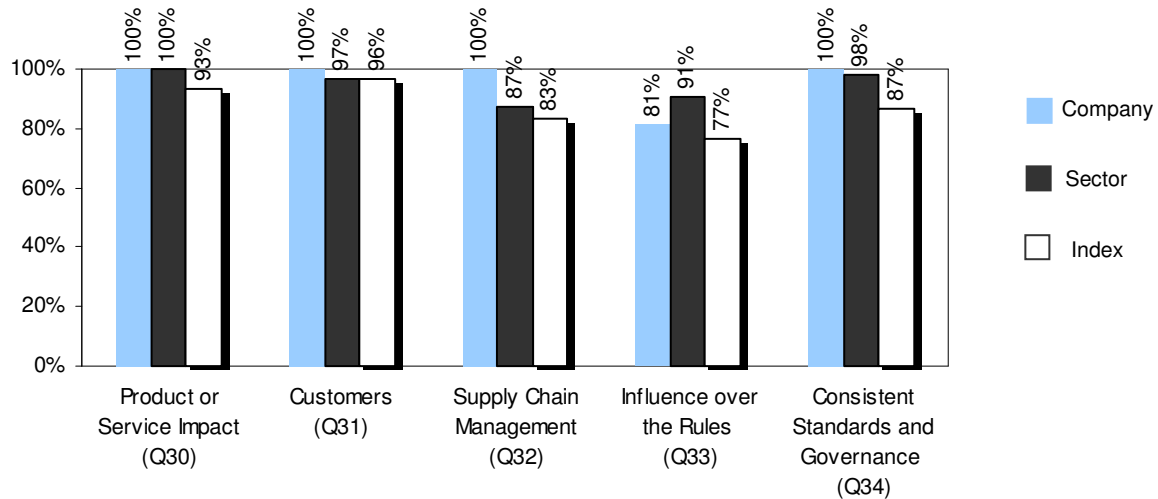


### Environment Management

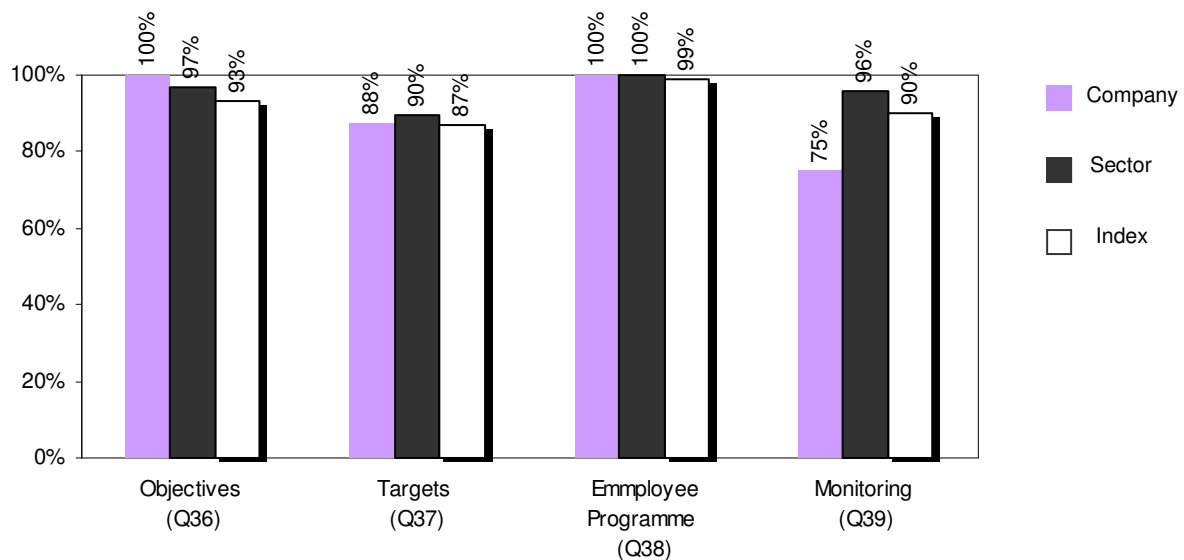


## Marketplace Management

This section was completely revamped this year to make questions more challenging and relevant. Questions have been aligned with Business in the Community's Marketplace Responsibility Principles and tailored to a company's core activities. Companies now answer different sets of questions, depending on whether they are business-to-business or business-to-consumers, have suppliers in low or high risk counties, and have operations in countries with strong or weak governance.



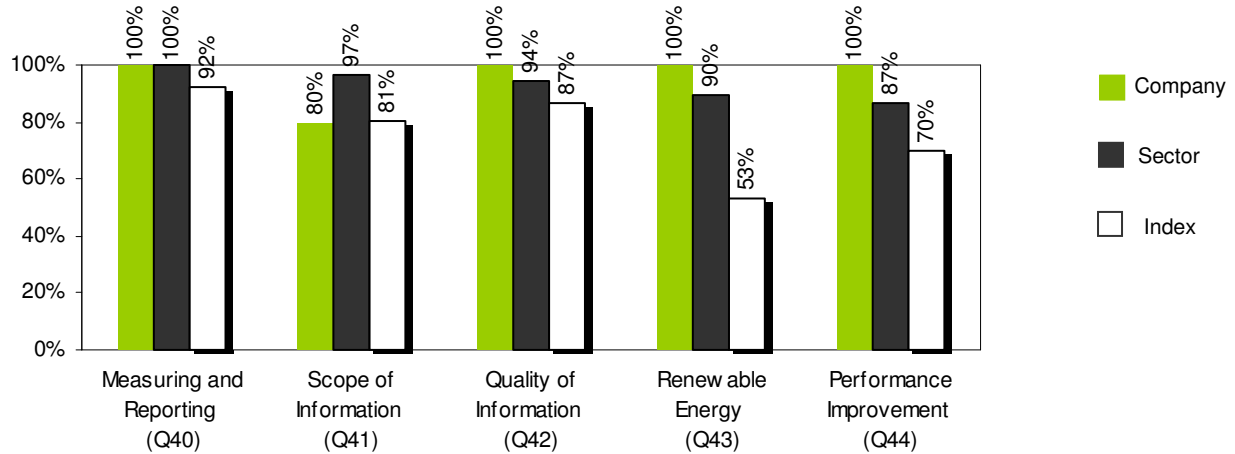
## Workplace Management



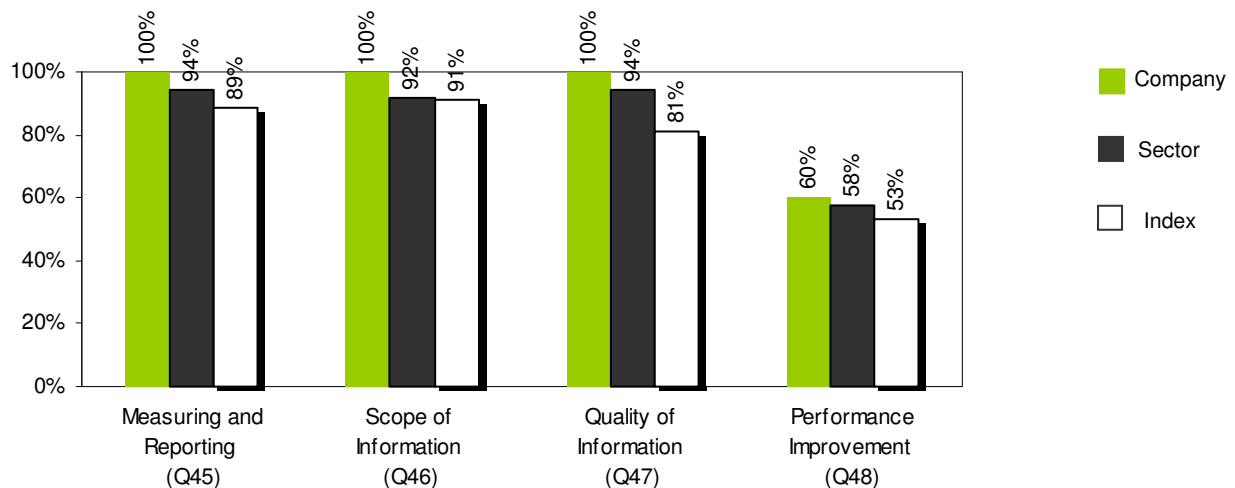
## Section 4: Environmental Impact Areas

The following graphs break down each environmental impact area. Each area considers the quality and coverage of data measured and rewards companies that set and publicly report on performance against targets, and demonstrate continuous improvement in minimising their environmental impact.

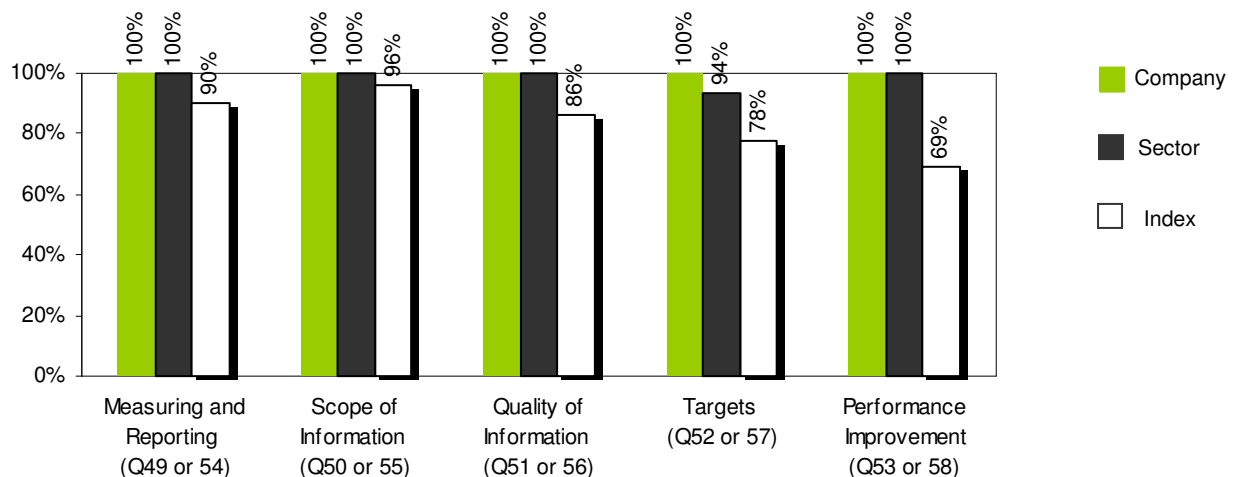
### Climate Change



### Waste and Resource Management



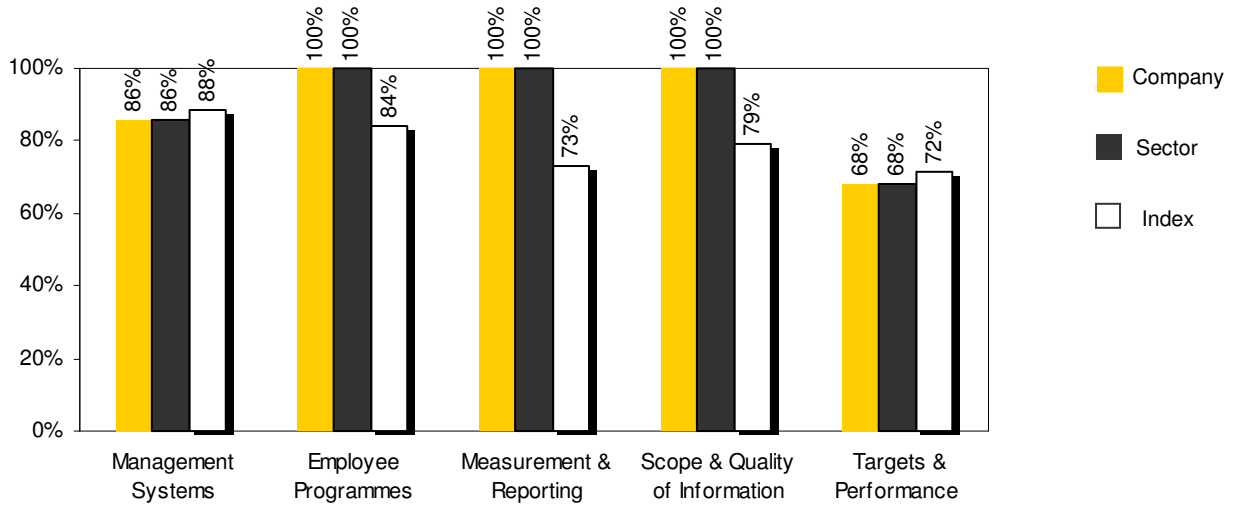
### Water Consumption



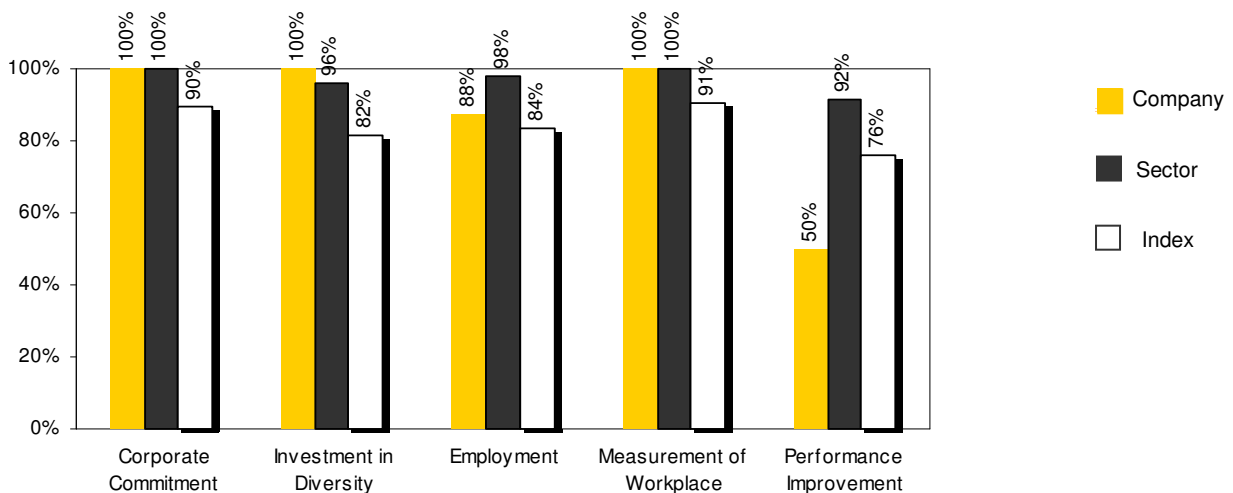
## Section 4: Social Impact Areas

The following graphs provide further analysis on the three social impact areas completed by your company. Each area combines a mixture of management and performance criteria specific to the social impact in question.

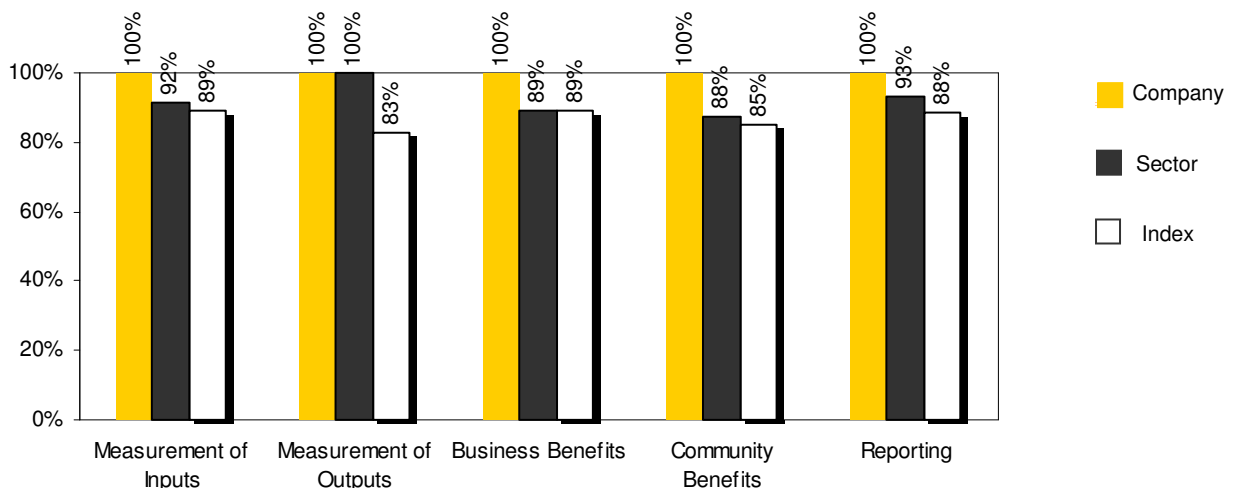
### Health, Safety and Well-Being



### Diversity in the Workplace



### Community Investment



## Corporate Responsibility Index 2007 Key Changes

We have introduced a number of changes to the Index this year in order for it to remain relevant and challenging and to continue adding value as a management tool. Some questions have been added, strengthened or rephrased and guidance notes have been improved to clarify requirements for supporting evidence. The main changes that have been introduced are as follows:

### 1) Management Section:

|                     |   |
|---------------------|---|
| <u>Community:</u>   | <ul style="list-style-type: none"> <li>- The question on 'Community Investment Strategy', which used to sit under the 'Community Investment' impact area, has been incorporated in this section;</li> <li>- The old 'Integration' question has been incorporated into the 'Strategic Decision Making' question no. 11 in the Integration section;</li> <li>- For each Community Investment Programme, there is a requirement to identify the key stakeholders.</li> </ul>   |
| <u>Environment:</u> | <ul style="list-style-type: none"> <li>- The question on 'Targets' now includes the target setting elements previously covered within each environmental impact area;</li> <li>- The question on 'Employee Training' asks for more detail about training on specific environmental issues (e.g. Climate Change and Waste);</li> <li>- The questions on 'EMS' and 'Environmental Audit' have been merged into one.</li> </ul>  |
| <u>Marketplace:</u> | <ul style="list-style-type: none"> <li>- Questions have been aligned with BITC's Marketplace Responsibility Principles;</li> <li>- Separate questions have been introduced for business-to-business or consumer-facing companies, on product /service impact;</li> <li>- The questions on 'Environmental and Social Supplier Programme' have been replaced with questions that combine social, environmental and economic criteria based on where suppliers operate.</li> <li>- The questions on 'Influencing the Rules of the Marketplace' and 'Consistent Standards' are no longer optional.</li> </ul> |
| <u>Workplace</u>    | Most of the changes have occurred in the impact areas (see below).  |

### 2) Performance & Impact:

- Climate Change has been revised and aligned with the GHG protocol and now includes a new question on renewable energy.
- Product Health & Safety and Labour Rights in the Supply Chain have been removed as impact areas and are now integrated within the Marketplace management section.
- Occupational Health & Safety has been renamed as Safety, Health & Wellbeing and includes new questions on Health and Wellbeing issues.
- In the Social Impact areas, to increase choice, two new Workplace impacts have been introduced to cover Employee Development and Migrant Workers.
- Community Investment has been renamed Community Investment – Benefits and Impacts and includes questions on business and community benefits and impact.

### 3) Assurance:

- In the past, as part of the Assurance Section, question 97b on Disclosure was given a score of 5%. Full disclosure is now the norm and disclosure now carries a lower score of 1%.

\*\* BITC recognises that the Index is orientated towards risk and management systems which have led to the achievement of "perfect" scores in various elements of the Index. To address this, we now plan to do a review of the Index - please contact us if you would like to be part of this review process on [Toby.Shillito@bitc.org.uk](mailto:Toby.Shillito@bitc.org.uk)

Business in the Community mobilises business for good. We inspire, engage, support and challenge companies to continually improve their impact on society. We work through four impact areas: Marketplace, Workplace, Environment and Community. With more than 850 companies in membership, we represent 1 in 5 of the UK private sector workforce and convene a network of global partners. We're committed to help members integrate responsible business, share experience and take collaborative action. Why? It's just good business.



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