



Changing the face of debt resolution

ESG ANNUAL REPORT 2023



BRISTOW & SUTOR GROUP



‘We are fully committed to embedding ESG principles and practices across our business.’



Anthony O’Keeffe
Chief Executive Officer

I am pleased and proud to share the first ESG Annual Report for Bristow & Sutor Group.

At Bristow & Sutor Group (BSG) we recognise our corporate responsibility to provide for a more sustainable future by raising awareness of ESG challenges, mitigating negative impacts, and driving positive change in the local and national community. While we have always taken an ethical approach to our work, we have embraced ESG as a methodology to embed sustainability as a core driver of our future success, and central to our purpose of ‘Changing the face of debt resolution’.

Given the reach and range of ESG themes, we have prioritised the areas in which we can make the biggest difference, that have the most impact on our business, and are most material to our stakeholders and the communities we work within. We are fully committed to embedding ESG principles and practices throughout our business, promoting positive change and creating authentic, sustainable, long-term value for all our stakeholders.

Fully supported by the Board, we are now in the second year of our three-year plan. This is our first report, and it highlights our progress so far as we work towards achieving our sustainability goals. As our knowledge and understanding of ESG continues to grow and we adapt to the changing external landscape, we will develop our priorities in line with our strategy, to maximise our impact and create meaningful, lasting value.

Our ESG goals will only be reached through the sponsorship and commitment of our board and colleagues across BSG and with input and support from all our stakeholders. Together, we can drive lasting change for our industry, our business, and our community – I look forward to being part of this journey.



‘We act as an intermediary, to resolve debt – ethically, expertly, efficiently.’



550 people employed
within the Group across the UK



>3m cases handled
over the last 12 months



350 clients
supported across multiple sectors



Susan Ring
Chief Operating Officer

Bristow & Sutor Group – a high-performing, purpose-driven brand.

BSG is an industry-leading debt resolution business, which comprises Bristow & Sutor, Debt Recovery Plus and Credit Style. We are the intermediary between our clients and their customers – finding a sustainable resolution across a range debt types:

Bristow & Sutor has over 46 years of experience in the collection of local council tax, non-domestic rates and unpaid penalty charge notices.



Debt Recovery Plus is the leading provider of debt recovery services for the private parking sector.



Credit Style provides debt collection services, including debt recovery, legal and litigation services and field services across a wide range of clients and industry sectors.



Society depends on the services we provide

Enabling our communities to function sustainably and effectively.

The work we do is vitally important to support the proper functioning of the economy and to sustain the services provided by our clients. Of equal importance is the way in which we conduct our business. So, whilst we have an excellent track record of delivering exceptional results for our clients, we also pride ourselves in placing social responsibility and customer welfare at the centre of everything we do.

ESG woven through the fabric of our business

A strong ESG commitment is critical to the long-term success of our stakeholders.

Integrating ESG with our purpose, vision, mission and strategy to ensure that it's given its rightful place in helping us build a successful and sustainable business – a business that creates value for our stakeholders and is sensitive to the environment we operate in and to individual customer circumstances.



Purpose

Changing the face of debt resolution

- Raising standards in the debt resolution sector, by demonstrating strong governance and transparent, inclusive and ethical working practices, as drivers of sustainable growth and improved industry confidence.
- Finding sustainable solutions for our customers, helping them to avoid the debt cycle.



Vision

To be the recognised brand leader for debt resolution in the UK

- Provider of choice for clients and colleagues, setting the standards and leading the conversation around sustainable debt resolution.
- Provider of choice for customers and third party stakeholders, prompting recognition of BSG as a leader in ethical and inclusive business practices.



Mission

Connect Better; Collect Better

- Connect Better: we build meaningful connections with our stakeholders as we demonstrate progressive, transparent and ethical business practices. We cultivate legitimacy and respect through compassionate professionalism.
- Collect Better: we leverage trust and reputation to drive accountability and respect in our interactions with stakeholders.



Strategy

Enhancing performance to drive growth

- Enhancing social performance to drive inclusive and ethical working practices, ensuring our internal and external communities are supported to achieve their objectives and meet their needs in the context of debt resolution.
- Enhancing environmental performance to address our areas of significant impact, reduce our footprint, and encourage more thoughtful use of resources.

Our ESG strategy

Engaging with our stakeholders to develop an aligned and meaningful strategy.

ESG can mean different things to different people. The nature of the work we do means our stakeholder community is broad and varied with equally broad and varied requirements in terms of what is relevant and material from an ESG perspective.

Stakeholder Group	Key Considerations
Board and Investors	Risk and reputation, stakeholder engagement
Clients Local Authorities, Road Traffic Authorities, Private Parking companies, Utility companies, Financial Services firms, Commercial Credit providers	Carbon footprint, local environmental impact. Customer-facing procedures, social value. Risk management
Colleagues	Colleague value proposition, colleague experience, fair working practices, culture, business ethics
Customers Motorists, house owners, consumers	Fair treatment, complaints management, service quality, transparency
Market Peers Competitors, debt advice providers, sector associates	Complaints management, service quality, transparency
Regulatory Bodies, Accreditors, Professional Memberships CIVEA, ECB, IRRV, BPA, IPC, FCA, CSA, SRA, BSI	Integrity and transparency, sound working principles and practices, effective and transparent processes, risk management, business ethics
Suppliers Physical products, services, transactional and relational	Fairness, trusted partnership, effective and transparent processes, business ethics
Wider Environmental Community Local communities we work within, global community with environmental interest	Carbon footprint, local, national, and global environmental impact

Our 3-year ESG plan

Underpinning our strategy with an ambitious plan.

We have collaborated with our shareholder and used external expertise to develop an ambitious 3-year plan which will help us evolve and enhance our strategy.

Year 1 was about establishing strong foundations for the future: incorporating and positioning ESG; building a governance framework to support it, and developing the ownership, skills and knowledge to drive it across the business.

Now in year 2, we continue to build on this momentum. Our focus is on implementing appropriate benchmarks and creating meaningful KPIs to measure impact. We also continue to embed engagement initiatives and leverage our governance framework to drive continual improvements.

While our 3-year plan is ambitious, we're delighted with our progress so far and confident that we're on a clear path to success.



Governance

Year 1
<ul style="list-style-type: none"> ✓ Incorporate ESG as an agenda item in board meetings. ✓ Set up ESG organisational structure and responsibilities for the Group, including board level. ✓ Develop consolidated ESG/CSR Policy. ✓ Complete consolidation process for anti-bribery and corruption, AML, cybersecurity policies. Ensure best practice is considered during review.

Year 2
<ul style="list-style-type: none"> ✓ Consider producing an annual ESG Report. ✓ Formalise and document business risk assessment. ✓ Consider consolidation of compliance officer duties for the Group. • Review or implement internal procedures in relation to anti-bribery, corruption and anti-money laundering as necessary. ✓ Centralise Chief Privacy Officer function.

Year 3
<ul style="list-style-type: none"> • Implement actions from business risk assessment. • Consider consolidation of ISO9001 accreditation across the Group. • Consolidate training policy across the Group.

Social

<ul style="list-style-type: none"> ✓ Consolidate Health & Safety Policy and system for Group, including risk assessment for field agents. ✓ Complete review of Diversity & Inclusion Policy. ✓ Review and analyse staff turnover rates, implementing best practice across the Group. ✓ Consolidate Sustainable Procurement Policy for Group.
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<ul style="list-style-type: none"> • Consider ISO45001 certification across the Group. ✓ Selection and agreement of Social KPIs. • Roll out supplier questionnaires based on Sustainable Procurement Policy. • Formalise employee engagement. • Review social/charitable work to ensure programme of sustainable support. • Formalise PR strategy reflecting positive social outcomes.
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<ul style="list-style-type: none"> • Set out social (employment, employee engagement, diversity, Health & Safety, community) data collection mechanism for selected KPIs. • Establish mechanism to review suppliers' compliance with ESG requirements. • Develop Diversity & Inclusion Policy further, including review of internal processes as needed.

Environment

<ul style="list-style-type: none"> ✓ Consider expanding Environmental Management System to cover entire Group. ✓ Review Environmental objectives to ensure robustness and applicability to all the Group. ✓ Improve data collection for carbon emissions, including potential synergies for the Group.

<ul style="list-style-type: none"> • Consider consolidated ISO14001 accreditation for the Group. • Create carbon emissions reduction action plan with actions resulting from carbon report. ✓ Consider wider climate risk review. ✓ Establish mechanisms to monitor environmental performance, in the context of the carbon plan and Environmental objectives.
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<ul style="list-style-type: none"> • Review carbon emissions reduction action plan and set appropriate targets (potentially including roadmap to carbon neutrality). • Set targets for other environmental metrics.



‘We safeguard our environment by recognising and minimising the impact of our operations and supply chain.’

We aspire to achieving Carbon Net Zero. To date, our focus has been centred on:

- Fleet emissions
- National air quality
- Renewable energy
- Supply chain impacts

Our plans for Carbon Net Zero.

Although as a service provider BSG has a comparatively limited environmental footprint, our focus is on limiting and reducing the carbon emissions we produce in the context of providing our services.

At the moment we offset a certain amount of our carbon emissions, bringing us closer to being carbon neutral. We aspire to achieving Carbon Net Zero, so we’re continuing to identify ways to reduce our energy consumption, and to source the energy we cannot do without from truly Net Zero sources.

From 2023, we are reporting in line with Phase 3 of the Energy Savings Opportunity Scheme which includes a requirement to identify the ways we can save energy usage across our business. We will use the findings from this report to continually inform and evolve our environmental goals and roadmap to Carbon Net Zero.

What is Carbon Footprint?

A carbon footprint is a globally recognised measure of the impact that a person or organisation has on the environment, based on the amount of carbon dioxide that is emitted due to their actions.

Emissions are split into three scopes, depending on the level of control that the organisation has over their creation:

Scope 1 is emissions directly generated by the company (for example, by driving a company car or burning natural gas for heat)

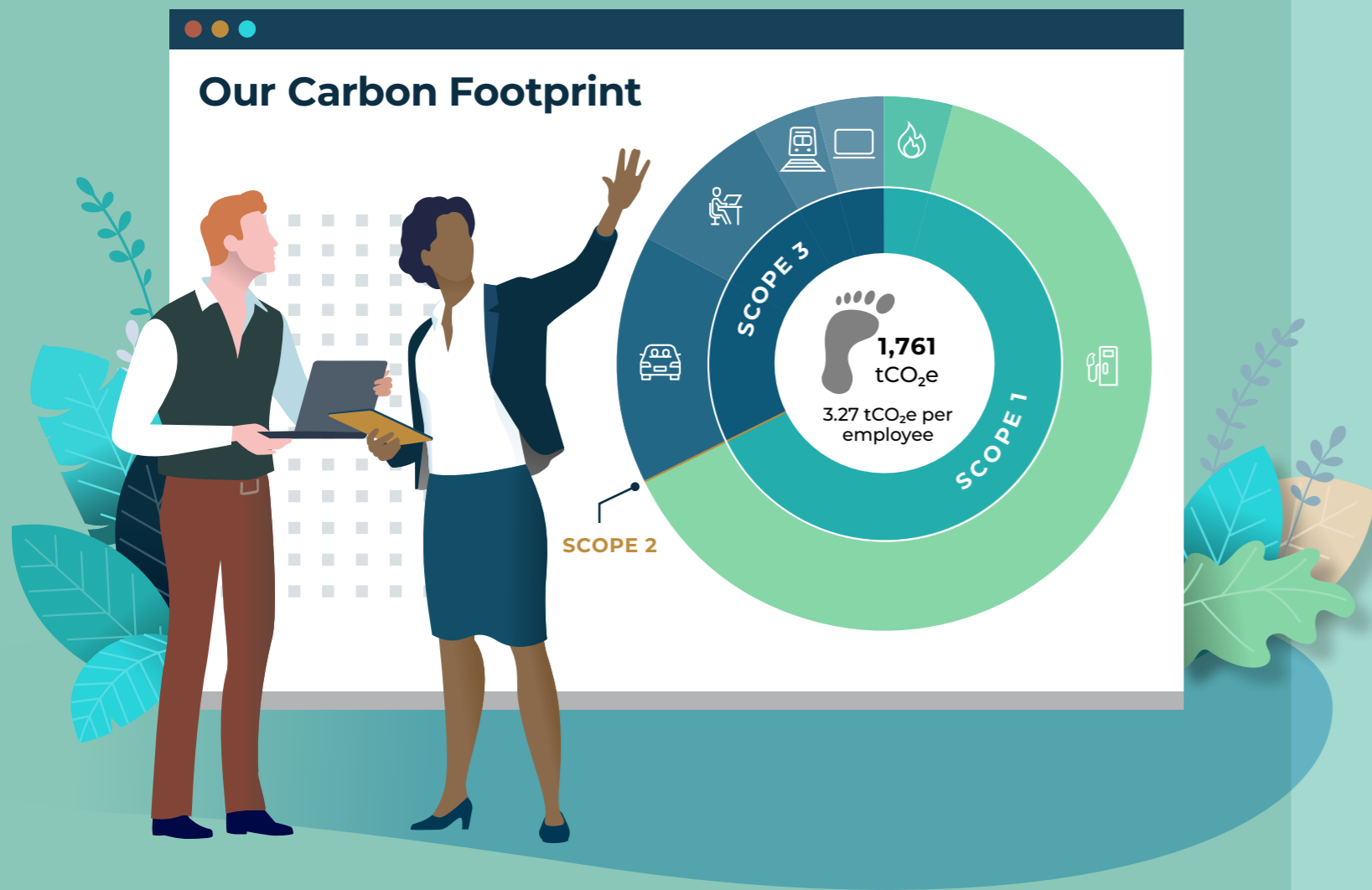
Scope 2 is emissions generated by the production of energy used directly by the company (for example, by purchasing electricity)

Scope 3 is emissions generated by other people or businesses in the completion of tasks for the business (for example in the production of goods used by the business, or by our colleagues travelling for work or working from home)

What is the difference between Carbon Neutral and Carbon Net Zero?

Carbon Neutral means that a company compensates for the emissions it produces, normally via offsetting. Carbon Net Zero means that a company reduces its absolute carbon emissions across its whole supply chain.

Our plans for Carbon Net Zero. (CONTINUED)



SCOPE 1 1,175 tCO₂e

- 63% Fuel usage in company owned vehicles
- 4% Natural Gas
- <1% Fugitive Emissions

SCOPE 2 1 tCO₂e

- <1% Electricity Purchased

SCOPE 3 586 tCO₂e

- 15% Employee commuting
- 9% Homeworking
- 4% Business travel
- 4% IT equipment
- <1% Water usage (supply and treatment)
- <1% Paper Use
- <1% Catering
- <1% Transmission and distribution
- <1% Waste



Fleet emissions

Balancing service with responsibility.

We've measured our carbon footprint annually since 2021 and confirmed that our fleet is the greatest source of carbon emissions across the Group. Our fleet is vital to providing an effective service to our clients and customers. So, maintaining these services while reducing fleet emissions is a clear priority area for us.

Mission critical

Developing our data capabilities to help us Connect Better and Collect Better.

We have a continued focus on maximising successful outcomes at compliance stage to help reduce field visits. Where field visits are needed, we've improved our trace procedures to ensure we're able to reduce the number of visits and excess mileage that ultimately result in no customer contact. Equally, by investing in state-of-the-art route planning software, we can map the most efficient route for our field agents – again minimising mileage while also being mindful of colleague health and well-being.

Investment in our fleet

Raising the standard to reduce carbon emissions.

Our aim is that 50% of our fleet comprises low or no-emission vehicles within two years. So far, we have taken steps to upgrade our vans, ensuring they meet Clean Air Zone emissions standards and we've also increased the number of hybrid vehicles in the fleet – resulting in improved miles per gallon and a reduction in the amount of fuel used.

We will continue to seek more opportunities for low and zero emission vehicles as we move forward. Currently, electric vehicle ranges and charging times (particularly for electric vans) makes their use impractical for most of our activity, however as technology develops we will seek more opportunities to move towards low and zero emission vehicles.

Our Plans for Carbon Net Zero. (CONTINUED)



National air quality

Supporting the importance of Clean Air and Low Emissions Zones.

Clean Air Zones have local and national impacts, forming a key component of local government strategies to improve air quality and decrease carbon emissions. For Clean Air Zones to work effectively, it's vital that consequences for non-compliance are managed.

'The services Bristow & Sutor Group provide directly contribute to improving the living standards of the people of London, and are delivered in a way which maximises communication, supporting customers to resolve their debt effectively.'



Working on behalf of our clients, we manage cases and successfully resolve debts for over half of the country's Clean Air Zones. As number one supplier for Transport for London we help to provide an effective deterrent and penalty for non-compliance with Congestion Charge, Low Emissions Zone and Ultra Low Emissions Zone charges. The money received from this is then invested back into the local area, commonly to support public transport infrastructure improvements.



Renewable energy

Supporting our carbon neutral aspirations.

We're proud to have recently agreed contracts for the energy used by all our offices to come from carbon neutral sources. This means our electricity, which represents 77% of our usage by spend, comes from 100% renewable UK sources. The remaining 23% of our usage is natural gas, 10% of which is biomethane, and the remainder is offset by a landfill gas extraction project.



Supply chain impacts

Working closely with our suppliers to reduce waste in our supply chain.

Paper and printing

We have reduced our paper usage and printing costs by identifying more opportunities to communicate with our clients and customers via digital means including email, text message, and WhatsApp. Where we do communicate by post, we ensure that all paper used in the outsourced printing is certified to Forestry Stewardship Council standards, which means it comes from well-managed forests and recycled sources.

Waste management

An audit of our suppliers has confirmed that the majority of our waste is sorted and processed to avoid contributing to landfill. This includes:

- Specialist recycling for confidential shredding, toner cartridges, and electronics
- Manual sifting services to identify recoverable materials and redirect non-recyclable materials to energy production facilities.



‘We make a positive social impact in the community with a genuine focus on our clients, customers and colleagues.’



Our partnership with The Money Charity

‘Bristow & Sutor Group’s funding commitment plays a significant role in helping us to continue offering high-quality, independent and impartial Financial Education and Financial Wellbeing training to all sorts of people, particularly those who might not otherwise be able to access this sort of opportunity.’

Michelle Highman, CEO, The Money Charity



Helen Addis
Group Social Responsibility and Customer Welfare Manager

Changing the face of debt resolution.

It is important to recognise the value that debt resolution services bring to society, in terms of maintaining our social fabric and supporting the proper functioning of the economy.

We recognise the role we take as an intermediary between our clients and their customers to resolve challenging debt situations, as well as a broader responsibility to ensure that our approach is sensitive to customers and colleagues and in the best interest of clients. This is in line with our purpose of ‘Changing the face of debt resolution’.



Changing the face of debt resolution. (CONTINUED)



Our purpose in action

Leading the conversation on sustainable solutions to financial challenges.

Both financial education and access to suitable support frameworks can play a significant role in helping the community and our customers avoid the debt cycle. We've made great progress so far in this respect.



Our partnership with The Money Charity

Helping to deliver financial literacy education and improve financial well being in the community.

We're proud to have formed a corporate partnership with The Money Charity, a national charity delivering financial wellbeing and literacy education to young people and adults across the UK. Our donations help fund workshops in communities where we provide enforcement and debt recovery services.



A valued partnership

with The Money Charity since 2021



1,250+ participants

Reached in schools and adult communities



Funded workshops

67 funded workshops delivered as at end December 2023

'One of the most useful things that I have ever come across, thank you so much. It's put a lot of worries to rest now that I understand money better!'

Youth Workshop Participant

'The facilitator was very knowledgeable, friendly and adapted to the questions with grace, thank you.'

Adult Workshop Participant



Money Helper

Access to support frameworks

Working closely with third parties to provide suitable support and advice.

Our partnership with the Money Adviser Network allows us to directly refer customers for immediate call back from a debt adviser. This direct referral link gives customers the opportunity to access debt advice regardless of local services capacity, providing timely advice and the support needed to find a sustainable resolution to their situation.

As national members of the Money Advice Liaison Group, we also attend events throughout the year. This provides us with fresh insight into pressures our customers may face as well as giving us a voice in the sector, advocating for effective and progressive debt resolution services.



Highest standards of support – always

Supporting our customers by training colleagues to deliver our services in an ethical, respectful and compassionate way.

Cost of living crisis

As early as October 2022, we delivered cost of living training to all office-based customer-facing colleagues, providing information about the crisis and advice on how to assist those worst impacted.

Supporting vulnerable customers

Given the breadth of our customer base, we regularly come into contact with individuals who are in vulnerable circumstances. All our customer-facing colleagues are trained to identify and support vulnerable customers, ensuring they receive the support they need to understand and improve their financial circumstances.

Changing the face of debt resolution. (CONTINUED)

Dedicated welfare and safeguarding teams

Some customers may require more specialised or intensive assistance. With specific training and experience, our welfare team focuses on cases of financial hardship or vulnerability, where we may need to liaise with an external organisation or spend more time with the customer to accompany and help them through the debt resolution process.

Our safeguarding team provides an additional layer of support for customers who are at immediate risk of harm. This year our safeguarding team received specialist training in ‘Managing Suicidal Conversations’, from The Samaritans, ensuring they are equipped to support those customers facing the most challenging situations.



Importance of culture in building a sustainable business

Developing a supportive and inclusive culture to drive engagement and create positive colleague experiences.

Supporting

Both the physical and mental wellbeing of our colleagues is of the utmost importance, and we’ve established a strong framework to support this. In addition to our First Aid team, we’re proud to also have a team trained as Mental Health First Aiders. All colleagues have access to our Employee Assistance Programme and there are ‘chill out’ zones set up in each office for colleagues who may need to just take some time out.

Collaborating

We recognise the importance of employee voice in driving engagement, so we’ve developed a collaboration framework which facilitates two way, horizontal communications at colleague, team and function level, including:

- Daily huddles
- Cheerful check-ins
- Collaboration days
- Town hall events
- Skip level meetings

This ensures that all colleagues can express views and that the business has a feedback mechanism that supports continuous improvement. These meetings have also helped to bring to life information about our individual and Group targets, business growth and contract wins, and for the first time this year, our Group strategy.

Celebrating

We enjoy celebrating together, recognising key achievements and contribution at both a personal and team level. We also embrace every opportunity to build a community spirit with colleagues, and we’ve held numerous charity and social events including the Big Breakfast in aid of the Prince’s Trust and afternoon tea for the Coronation of King Charles III. These events are well supported by colleagues, their children and their families!



Innovation in Enforcement AWARD 2022



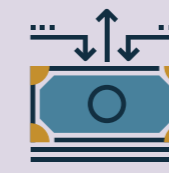
Innovation in action to support our strategy

Using technology to drive continual improvements and enhance service.

We recognise the importance of investing in and using technology to the benefit of both our clients and customers. This has played a pivotal role in delivering service improvements and driving efficiency.



Extensively enhanced system capabilities



c 1.2m transactions automated



20% increase in online transactions

Our innovative use of technology has also resulted in award success. In 2022 we won the CIVEA award for ‘Innovation in Enforcement’, for our use of WhatsApp to increase inbound contact options for our customers. And, in 2023 we were finalists in the Credit & Collections Technology Awards, for integrating Apple Pay into our payment journey. We also recently added Google Pay, allowing greater accessibility, flexibility and choice for our customers.

Changing the face of debt resolution. (CONTINUED)



Innovative communication techniques used to achieve our mission

Applying behavioural science to 'Connect Better and Collect Better'.

We work with partners and experts in behavioural science to identify the best ways to communicate with our customers and to make those connections count. This work was shortlisted for the 'Innovation Leaders Award' at the 2022 Credit and Collections Technology Awards.



Training and
Development
AWARD 2022



Award-winning training and development

Learning from experience and sharing best practice with our clients.

In 2022 we were proud to win the CIVEA award for 'Training and Development' in recognition of our innovative approach to using body camera live footage to learn from and to enhance our internal training programme.

We're also pleased to support our clients by sharing our experience via online and face to face training. Clients can book training via our website, covering topics such as 'Powerful Collections', 'Challenging Conversations' and 'Identifying and Supporting Vulnerable Customers'. We've also delivered numerous in-person training events for clients who specifically requested our support at their team development days. Our training is overwhelmingly well-received, with 100% of attendees agreeing that sessions are informative and that presenters are engaging.



Fully committed to continuous improvement

Raising standards and learning from feedback to deliver an enhanced service to customers and clients.

Supporting

The FCA Consumer Duty applies to regulated businesses* and is a step-change in approach to customer service to achieve good outcomes for all customers. Although only a small portion of our Group's business is regulated, we are nevertheless using the implementation of the Duty to raise standards by applying relevant practices across the entire Group.

Learning from feedback

Customer feedback is vital to ensure the continual improvement of our services, and an accessible and robust complaints process is an integral part of our customer service strategy. With a continued emphasis on raising standards, we have updated our complaints policy and process, bringing all three companies in line with best practice. The data from our complaints reporting process is used to drive direct improvements in our working practices, quickly and effectively. Equally, regular client surveys ensure valuable feedback is captured and used to shape our service proposition.

In addition, we have the support of our Independent Advisory Panel, a group of industry peers and debt experts who provide us with valuable insight and feedback to ensure our services are inclusive and customer centric.



‘We ensure strong governance is at the heart of our business.’



Richard Martin
Chief Risk Officer

Governance matters.

A robust governance framework, from board activity down to individual policies and procedures, is central to the successful performance of our business.

Our board is fully committed to ensuring that ESG principles and practices are authentically and consistently embedded into our governance framework, ensuring we are in a strong position to grow and adapt to the ever-evolving landscape of building a sustainable business. As such, the Group has created a formal Governance, Risk and Compliance function with specific oversight for this.



Support at every level

Ensuring sustainability is driven from the top down and central to our company and culture.

We were fortunate to have the support and advice of our investors, Sovereign Capital Partners and sustainable business consultancy Ensphere, who were both instrumental in helping us develop our ESG strategy and an ambitious and impactful three-year plan. This is led at board level by our Chief Executive Officer, Anthony O’Keeffe and Chief Operating Officer, Susan Ring. The plan is managed by our Group Social Responsibility and Customer Welfare Manager, Helen Addis. This endorsement at senior level clearly demonstrates the importance we place on ESG, as central to our company and culture.



One business – together and changing for the better

Cultivating best practice for the benefit of our clients, customers and colleagues.

A key priority for us has been to bring our three businesses ever closer together as one. As part of this, we have been working to unify three sets of policies, procedures, and working practices. Excellent progress has been made so far and we’re proud of all our colleagues who have collaborated across three locations and three businesses to make this happen.

Governance matters. (CONTINUED)

The successful delivery of our Target Operating Model has also created centres of excellence for each of our key functions, establishing a robust platform to continually drive standards higher and achieve better outcomes.



The important role of external Governance

Benefitting from external insight and knowledge to improve service for all our stakeholders.

Across our businesses and debt types, we work under the oversight of regulators, professional bodies, and membership organisations, which helps shape our approach to ethical leadership and raise standards across the Group as a whole.

What external oversight do we have?

Civil Enforcement	CIVEA Enforcement Conduct Board
Consumer Credit	FCA
Parking Collections	BPA IPC
Legal and Litigation Services	SRA

In Civil Enforcement, the Enforcement Conduct Board (ECB) aims to provide oversight for the civil enforcement industry, bringing increased understanding and confidence for customers.



Bristow & Sutor is proud to be one of the first organisations to receive ECB accreditation, recognising our commitment to maintaining the highest standards of professionalism, accountability and transparency.

Alongside our certifications, we're often audited by external governance organisations. We're proud to have been the first civil enforcement business to achieve 100% in our CIVEA Code of Practice Audit.



Our certifications

Providing stakeholders with confidence that we operate in the right manner.

Across our three businesses we hold certifications that demonstrate our commitment to high standards and continual improvement. As well as providing reassurance to our stakeholders, our certifications also give us the opportunity to learn and improve from internal and external audit and assurance.



ISO9001 Quality Management

Our certification under ISO9001 demonstrates that the quality of our services is managed effectively, that we meet all our stakeholders' needs, and that we meet the regulatory requirements for our services.



ISO14001 Environmental Management

Certification under this standard shows that we have assessed the environmental risks and opportunities we have in our business, and that we've put systems in place to manage them.



ISO27001 Information Security

Our certification under ISO27001 lets all our stakeholders know that we manage their data carefully, that we have the right physical and digital security in place, and that we have processes for when things may go wrong.



ISO45001 Health & Safety

This certification assesses our approach to the health and safety of our stakeholders, ensuring we are taking proper care of the people our business comes into contact with, including colleagues, customers and third parties.



BS18477 Inclusive Service

Our Inclusive Service certification shows that we have done everything we can to make our services accessible to our customers, including those who are experiencing vulnerability. We are the first enforcement business to obtain this certification, demonstrating our commitment to ethical leadership.



‘We are excited to share this snapshot of the next stage of our journey.’

Benchmark

Agree and implement appropriate benchmarks



Measure

Create meaningful KPIs to measure impact



Collaborate

Strengthen collaboration with The Money Charity



Listen

Listen to improve

Client satisfaction survey, colleague engagement survey, refreshed Independent Advisory Panel, colleague forum.



Educate

Enhance colleague experience

Training and development, multi-skilling, cross group learning and collaboration.



Embed

Continue alignment of Policies & Procedures

to embed best practice across the Group.





BRISTOW & SUTOR GROUP