



THE VERY GROUP

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COP REPORT 2019/2020

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# CEO commitment



As the UK's largest integrated pureplay digital retailer and financial services provider, we frame our purpose as "making good things easily accessible to more people". With our multi-category range of leading brands and unique financial services products, which offer customers flexible ways to pay, we are well placed to deliver on that promise.

In our hundred years of history, we've gone from a catalogue retailer with high street stores to becoming a fully digital retailer. Over the past 12 months, we have continued that transformation with our official rebrand to The Very Group in January 2020. The rebrand brings the Group's name and identity in line with our flagship consumer brand, Very.co.uk.

Less than three months after the rebrand, the COVID pandemic resulted in a set of unprecedented challenges, which impacted our people, our supply chains and our customers. I am incredibly proud of the way our business has responded

## Sustainability at The Very Group

to the pandemic: continuing to operate and serving our customers and adapting to new ways of working. We also deployed initiatives to support the NHS and our local communities. Unfortunately, the impacts of COVID are likely to be here for some time and we will continue to support our colleagues, our customers, and our wider communities.

Despite the significant challenges of COVID, our full year results reported a strong financial performance: a testament to the hard work of our colleagues. We also launched our new fulfilment centre, Skygate, located in the East Midlands. With 850,000sq ft of automated warehousing space, Skygate allows us to better serve our customers with later cut-offs for next day delivery, faster processing and reimbursement for returns and the potential for same day deliveries. It also gives us the opportunity for a significant increase in scale, with best-in-class automated technology.

Over the last 12 months, we have refocused our sustainability agenda. In June 2019, we centralised our CSR activities and agreed on a business wide sustainability strategy. The strategy is based on three key pillars; our people, our planet and our communities. And despite the challenges we have faced, we are already making fantastic progress. We have joined both Stonewall's Diversity Champions programme and signed up to the UN Women's Empowerment Principles. We are also providing health and wellbeing training to over ten thousand factory workers and their families.

The foundations that we have laid in the last 12 months will provide the catalyst for us to deliver on our ambitious strategy and work towards achieving our 2025 goals.

To further support our sustainability programme, we remain active participants of the UN Global Compact and it's working groups. This year we are pleased to join the global target gender equality group, we believe this will further support our work on gender, both within the business and across our supply chains. Alongside this, we are also active members of the newly formed group on child labour and continue our participation in the SDG and modern slavery groups.

“

I continue to be proud of our work on sustainability and the progress we are making and I am confident that we will make even greater strides over the next 12 months.

Our report on progress for the 2019/20 calendar year provides an overview of key activities undertaken across our business during this period.

We hope you find it useful.

Henry Birch

**Henry Birch**  
Group CEO

# The Very Group at a glance

The Very Group is the UK's largest integrated online retailer and integrated financial services provider and has a history that stretches back over 100 years. Three customer facing brands sit under the umbrella of The Very Group which are [Very.co.uk](http://Very.co.uk), [Littlewoods.com](http://Littlewoods.com) and [Littlewoodsireland.ie](http://Littlewoodsireland.ie). Headquartered in Liverpool, we also have an office in London and warehouses both in the East Midlands and North West.

The benefits of being an integrated retailer and financial services provider mean we can provide our customer with flexible payment options to buy the things they need, thereby fulfilling our purpose to make good things easily accessible to more people.

4m

active  
customers

£2bn

annual  
revenue

4,700

engaged  
colleagues

1,900

famous  
brands

1.5m

daily  
website  
visits

79%

of online  
sales from  
mobile

# UN Ten Principles

## Human rights

### Principle 1

Businesses should support and respect the protection of internationally-proclaimed human rights; and

### Principle 2

Make sure that they are not complicit in human rights abuses.

## Labour

### Principle 3

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

### Principle 4

The elimination of all forms of forced and compulsory labour;

### Principle 5

The effective abolition of child labour; and

### Principle 6

The elimination of discrimination in respect of employment and occupation.

## Environment

### Principle 7

Businesses should support a precautionary approach to environmental challenges;

### Principle 8

Undertake initiatives to promote greater environmental responsibility; and

### Principle 9

Encourage the development and diffusion of environmentally-friendly technologies.

## Anti-corruption

### Principle 10

Businesses should work against all forms of corruption, including extortion and bribery.



Network UK  
WE SUPPORT

The United Nations Global Compact (UNGC) is the world's largest voluntary corporate citizenship initiative. The UNGC issues Ten Principles on Human Rights, Labour Standards, the Environment and Corruption. Membership of the UNGC requires companies to issue a 'Communication on Progress' report annually.

This report is our tenth COP and outlines The Very Group's activities in support of these ten principles.

# Labour, Human Rights and Due Diligence

## APPROACH

It is a priority at The Very Group that we are protecting and respecting human rights throughout our organisation and in our supply chain. We are committed to tackling labour and human rights risks and our fundamental approach is to ensure we are upholding the principles in the Universal Declaration of Human Rights and the International Labour Organisation's Declaration on Fundamental Principles and Rights at Work.

## POLICIES

At The Very Group, we have clear policies and processes in place to support our commitment to conducting business responsibly. These policies are reviewed and updated regularly as we learn from our experiences, supply chain risk assessments and industry best practice. They are designed to ensure that people are treated with dignity and respect in all areas of business and supply chain and are based on the principles laid out in the International Labour Organisation's Declaration on Fundamental Principles and Rights at Work.

The Very Group policies include:

- Very Group Code of Conduct
- Modern Slavery and Human Rights Policy
- Homeworker Guidelines
- Child Labour Remediation and Young Workers Policy
- Migrant and Contract Worker Policy
- Syrian Refugee Remediation Policy
- Access to Remedy Policy

The Very Group are signatories to the Supply Chain Transparency Pledge, and we continue to give visibility of our manufacturing site by [publishing a full list of our first-tier factories](#) on our corporate website. This list is updated every six months and is also included in our Modern Slavery Statement. Over the past twelve months, we continued to work on gaining visibility of our tier 2 sites which we aim to complete by June 2021. By publishing our supply chain, we encourage accountability both for us and our supply chain partners as well as driving collaboration to achieve maximum impact with other organisations sharing facilities in our supply chain.

## SUPPLY CHAIN MONITORING

At The Very Group, we have a broad and varied supply chain. We source both own brand fashion, home and living products from 520 tier 1 factories in 30 countries worldwide, including China, India, Bangladesh, Malaysia, Poland and Turkey, where we have in-country sourcing offices. Our in-country sourcing teams work in collaboration with head office Buying and CSR teams to identify, on-board and develop suppliers which align to our labour and human rights approach. All manufacturers of Very product are required to commit to work under the terms of our [code of conduct](#) and [business policies](#) [see section 'POLICIES']

In order to conduct due diligence against our policies within our own brand supply chain all tier one factories are required to undertake

an annual ethical audit whether this be SMETA, Fast Forward, or BSCI. These audits are carried out by our three global audit partners and are conducted on an unannounced/semi announced basis, enabling us to gain an insight into working conditions. Our local team offer ongoing support to our suppliers to remedy issues which are found during audit and follow up audits are requested to close high risk issues needing independent verification.

**Alongside our audit programme, our strategy focusses on better supporting our factories and their workers through training and project work, looking at tackling key risk areas within our supply chain and building regional infrastructure and capability to ensure sustained improvements for workers.**



# Labour, Human Rights and Due Diligence

## OUR PROJECTS

### India

The mills we source from in Southern India are one of the few sources of employment for young women in the region and provide them and their families a much-needed income source. Given the high numbers of women employed in this industry we saw it as an opportunity to further our work on gender equality, creating a better working environment but also equipping workers with skills that would support their development and future choices. In order to create scalable change, we partnered with retailers Next and Varner, along with a local NGO called SAVE and developed a programme aimed at increasing awareness of employment rights and building the mechanisms to bring about positive change amongst 3 key stakeholders: the community, the labour agents and the mills themselves.

### Community

At the Community level the main aim was to increase awareness for those who were seeking employment, highlighting what is and isn't acceptable in the recruitment process. Confidence building measures with family and broader society were integral to the programme in order to create an environment where potential recruits could speak out about the experiences they had suffered.

Ensuring human rights are respected during both the recruitment journey and whilst at work was central to the entire process, in order to offer workers and their families a mechanism to raise concerns Village Vigilance Committees

were set up as a method of grievance redressal where necessary.

### Labour Agents

At the Labour Agent level, we looked at ensuring fair recruitment practices are adopted throughout the process across five villages. Setting up agent coordination committees enabled us to create an ongoing dialogue between agents, mills and the wider community. Having a preferred pool of ethical recruiting agents would also mean raising the level of expectations for what is required from them if they are to successfully recruit into the mills in this area.

### Mills

We worked to ensure better relationships between the workers and leadership teams in mills. This meant ensuring that workers know what is expected of them by the leadership teams, as well as ensuring that the leadership teams know what is expected of them from the workers and wider community. We wanted to make sure that training programmes were embedded into the project with respect to required workplace training as well as enhancing behavioural & life skills.

This was not exclusively aimed at the workers, as it was important to ensure the management teams understood the behavioural requirements expected from them as well. Finally, as per the community aspect, it was also necessary to ensure that effective grievance redressal mechanisms were implemented.

Since the project was launched, we have reached over 8500 people throughout the communities as a

result of the training programmes and wider awareness building initiatives. 15 local agents have agreed to adhere to best practice recruitment guidelines. We have also managed to conduct grievance redressal and life skills training with over 1000 workers. The impact of these achievements means that we have been able to ensure that workers and their families have better knowledge of labour rights, that agents understand the need for responsible recruitment and that mills have improved relationships with both the agents and workers. The project enabled us to meaningfully engage with all relevant stakeholders in order to create the most impact for the workers, the factory and the wider community. The key to the success of this project was the collaboration with other retailers and a local NGO, as we recognise that - only by working in partnership, can we achieve real long-term change.

### Bangladesh

At The Very Group, we aim to partner with suppliers who understand the importance of their workforce. Collaborating with suppliers like this enables us to raise the level of expectation of how workers are treated, by implementing training courses that take a holistic approach to worker wellbeing and productivity. In Bangladesh, we identified two of the 16 factories we source from to implement a programme that focused on productivity, worker-employer relationships and general wellbeing.

The human resources module was designed to increase dialogue between workers and management to improve ways of working. The training looked at how processes within the factories

# Labour, Human Rights and Due Diligence

could be simplified allowing workers to take leave more easily and enabling factories to better plan production. Alongside this buddy schemes were also set up, ensuring that new workers had someone to support them through their first few months in the factory. As a direct result of this, migration and absenteeism rates at both factories dropped significantly. Absenteeism saw at least a 55% drop whilst migration rates reduced by at least 86%.

In order to have full engagement from all key stakeholders we had to ensure that there were clear benefits to all parties. The productivity element achieved this for the factory owners as it resulted in a reduced defect rate, improved cut to ship ratios and also led to the factories implementing kaizen practices that helped the leadership team better understand their existing processes and where improvements could be made.

Worker recognition schemes have also had a positive impact on performance as well as staff morale, with motivational tools such as the "Hall of Fame" being introduced to highlight good performance.

The general wellbeing element of the programme was entitled UP! and was split into 3 subsections; Communication, Health & Hygiene and Finance.

Many of the workers in the garment industry in Bangladesh are women, who often have low levels of confidence and feel disempowered when it comes to making decisions. Through the training we wanted to address these challenges giving

workers, but especially women workers, the tools to build confidence, find a voice and make more informed choices both at work and at home. We achieved this by providing training on confidence and communication, as well as health and wellbeing, particularly focussing on the important of eating the right foods and drinking plenty of water. The improved communication skills, coupled with the benefits of the productivity module, have led to more than 60% of workers now receiving an attendance bonus which is a significant improvement on prior to the module's inception.

The final part of this module focused on financial literacy. It encouraged the workforce to open their own bank accounts, understand necessary and discretionary spending, how to create their own budgets and understand the benefits of saving part of their income. This training gave the workers a clearer understanding of their income versus expenditure and in doing so improved their ability to manage their finances.

Over 2200 workers have now completed this training across the two factories and the worker feedback speaks for itself:

**“**  
The course has increased my confidence so much. Before starting this programme, I never thought I would be able to stand up and present in front of groups of people, but doing this now allows me to share my knowledge with my colleagues.  
**”**

**“**  
Managing finances every month was a struggle, but thanks to the support given, I now have a better view of my household's monthly budget and can work with my husband to manage our spend better. We have even setup a savings account for our child.  
**”**

## Malaysia

The Malaysian manufacturing sector is heavily biased towards migrant workers, with recent estimates suggesting that there are up to five million migrant workers in Malaysia (around 15% of the population). Migrant workers are a vulnerable group, often exposed to poor living and working conditions, facing discrimination and social exclusion, and lacking the power to negotiate. In The Very Group's Malaysian supply chain, migrant workers account for nearly 70% of the workforce.

Migrant workers in Malaysia regularly pay fees to unregistered and misleading recruitment agencies prior to gaining employment, leaving workers trapped in debt bondage. Alongside this, migrant workers are often not made aware of their rights or terms of employment.

Through our third-party audit programme, we identified these risks in our own supply chain and so conducted visits to supplier sites in Malaysia where we uncovered several key risks, specifically related to the

# Labour, Human Rights and Due Diligence

recruitment and employment of migrant workers.

Since uncovering these issues, we have worked with suppliers on improving daily conditions for the workers, including ensuring improved health and safety and dormitory conditions, as well as translating contracts and pay slips into the workers' local language.

Last year, we hosted a responsible partnerships conference with all suppliers where we stressed the importance of the 'Employer Pays' principle – a commitment that ensures no worker pays for a job and all costs are borne by the employer.

There have been many political changes in Malaysia over the last 12 months, which have led to the main recruitment corridors from Nepal and Bangladesh being closed whilst new migration agreements are put in place. This has slowed our work in this area but has led us to move our focus to ensuring workers who migrate to Malaysia have the best possible information prior to making the decisions.

We have been working on the development of a pre and post departure worker training app, Kordus, which will allow workers to fully understand their recruitment journey. Kordus provides employees with a user-friendly, mobile interface with all the information workers need to go through the recruitment journey and for life on the job. It allows document storage, provides information to workers' families, offers points of help and invites real-time feedback at every

stage. Kordus enables companies, suppliers, employees, labour providers and recruiters to collaboratively drive greater transparency and efficiency and will enable users to make informed choices throughout the recruitment process and their employment. The app will also allow us and our suppliers to monitor the recruitment journey and provide us with measurable data on the effectiveness and impact of our implementation of the Employer Pays Principle.

Unfortunately, due to the restrictions put in place by the Malaysian government on migrant workers entering the country we have not yet been able to utilise this app to monitor people's recruitment journey. This delay has though enabled us to have the app ready in both Nepali and Hindi and allowed for us to test the information and suitability of the app with workers already in factories. The feedback we have had so far has been overwhelmingly positive with many workers saying that they wished this information had been available to them during their recruitment, so we are confident that when recruitment routes open up again we have an app that will support workers make more informed decisions.

Outside of these key projects we continue to work to ensure that the support for human rights and the expectations of worker conditions are raised throughout all our sourcing countries. We react to the most pressing social needs in each country such as working in partnership with Mudem and United Work in Turkey

to give Syrian refugees access to legal employment and providing them with support whilst in work. In China, our team regularly visit factories across the country to ensure a collaborative approach to solving workers' rights issues. We will continue this support over the coming year.

## PARTNERSHIPS

Partnerships are key to ensuring effective protection of workers and so we play an active role with each of our partners to respond to the risk and needs of our supply chain. We continue to build and maintain strong relationships with varied stakeholders including NGOs, trade unions and government departments to ensure integrity in our work and provide the best solutions to workers in our supply chain.

### **In the past year we have continued to work with several partner organisations including:**

**United Nations Global Compact**  
A movement of sustainable companies and stakeholders working together with shared responsibility for achieving a better world. This year we took the decision to support their global workstream Target Gender Equality, which will further support and embed the work we currently do on gender both in our business and throughout our supply chains. Alongside this we joined the child labour working group, this group brings together a number of stakeholders with a view to test and measure innovative approaches to understanding and tackling child

# Labour, Human Rights and Due Diligence

labour in supply chains. Participation in UN Global Compact working groups further strengthens our approach to human rights due diligence and enables us to learn and share best practice across a range of industries.

## Ethical Trade Initiative

A multi stakeholder initiative attended by companies, NGOs and Trade Unions working together to tackle the complex challenges in global supply chains and achieve positive impact to workers lives.

This year we have submitted our annual report to the ETI achieving improver status, making a 4% improvement from last year. We have also contributed to the direction of the China Working Group investigating and responding the Uyghur Human Rights Crisis in Xinjiang.

## British Retail Consortium (BRC)

The BRC works with members to drive positive change and use their expertise and influence to create an economic and policy environment that enables retail businesses to thrive and consumers to benefit. Over the last twelve months we have increased our engagement with the BRC working with them on a range of topics, including UK manufacturing, the governments consultation on transparency in supply chains and gender equality.

## Fast Forward

A UK centric audit programme working to ensure manufacturing and processing units in the UK are compliant to UK legal requirements and on a journey to leading industry standards.

2020 has seen the risks of UK

garment sourcing highlighted through campaigning groups and the media. We are actively working with other Fast Forward members to develop a response to the issues highlighted and ensuring the tool continues to support the protection of workers in our garment supply chain in the UK.

## Apparel and General Merchandise Public Private Protocol

A revolutionary agreement with UK enforcement bodies including the Gangmasters and Labour Abuse Authority (GLAA), Department for Work and Pensions (DWP), Health and Safety Executive (HSE), and HMRC to help eradicate modern slavery in the UK textiles industry. Signatories to work together to eradicate slavery and exploitation in textile supply chains. As a partner, we have pledged to raise awareness to prevent worker exploitation, protect vulnerable and exploited workers and disrupt exploitative practices within the industry. In the past year and in response to the issues raised regarding UK sourcing we have continued to engage with this forum to ensure a united response in the changing landscape of risk to workers.

## Bangladesh Accord on Fire and Building Safety

The Accord is an independent, legally binding agreement between brands and trade unions to work towards a safe and healthy garment and textile industry in Bangladesh. Over the last twelve months we have continued to support our factories with remediation against Accord inspections and now have an average completed remediation rate of 95% with 5 of our factories being recognised as 100% complete.

## ILO Global Garment Industry Call to Action

In response to the Coronavirus pandemic in 2020 we [announced our support](#) for the call to action which aims to bring together actors from across the sector to help manufacturers survive the economic disruption caused by Covid-19. We have pledged the support of our team in India to the work and will continue to play an active role.

## Social Awareness and Voluntary Education (SAVE)

SAVE are our implementation partner for the work we do in Tamil Nadu. SAVE are a not for profit organisation who work for the elimination of child labour, empowerment of women and youth, promotion of fair labour standards, and comprehensive development of both rural and urban poor community. Alongside SAVE we continue to support mill workers and their families through training and access to information in both the mills and wider communities.

## Mudem

A non-profit association, supporting refugees to access their basic rights and social rights by providing free legal advice in Turkey. Alongside this, MUDEM works to distribute aid for the urgent needs of refugees and asylum seekers and to strengthen communication between community organisations and public institutions on the issue of refugees.

## United Work

United Work functions as a non-profit organisation supporting refugees in Turkey. They offer complimentary search and selection services based

# Labour, Human Rights and Due Diligence

on job descriptions that companies provide, organising interviews along with pre-job trainings focusing on enhancing soft skills, improving cultural learning and on social and work life adaptation and work permit consultancy.

## HUMAN RIGHTS DUE DILIGENCE

Our dedicated CSR team, both in the UK and key sourcing countries, continues to work hard to understand risks specific to our supply chain and the countries we source from.

**To enable us to do this we employ a due diligence approach which encompasses several stages:**

### Desk-based country assessments and supplier self-assessments

– carried out via the use of internal expertise and databases, Ethical Trading Initiatives (ETI) updates, trade union risk maps and NGO country reports. All suppliers are required to complete a self-assessment questionnaire related to their policies and processes around human rights.

### Third party factory audits

– we understand that audits only provide us with a snapshot in time at our manufacturing sites, however they remain a crucial part of our due diligence programme. Our audits are carried out by three third party audit companies against local law, our code of conduct and the ETI base code. These audits allow us to identify risks and enable our in-country teams to work with factories on improvement actions.

### In-country team visits

– our in-country experts carry out regular visits to our factories to offer advice and support on improving issues and implementing best practice.

### Training and capacity building

– where we recognise salient human rights risks or identify problems relating to specific issues within our supply chain, we work with partners to develop and deliver training to both factories and workers to mitigate and remediate these risks.

**From this work we recognise that there is an increased risk of potential human rights abuses where there are:**

- A prevalence of migrant labour
- Contract and agency workers
- High presence of refugees
- Young workers and risk of child labour
- Vulnerable workers
- Unauthorised subcontracting

Certain countries within our operations may have one or more of these risks and this leads us to more closely monitor these areas. We do this through regular visits by our in-country teams, who offer additional support and guidance to our suppliers to ensure that they are managing these situations responsibly.

## MODERN SLAVERY

As a business we recognise the risks of potential modern slavery within our supply chains and also understand the need to take a holistic approach and work with our suppliers, factories and peers to tackle the root causes in order to achieve lasting change.

The Very Group code of conduct, which is signed by all suppliers, states the following:

- There must be no form of forced labour, whether it be involuntary prison labour, indentured labour, bonded labour or otherwise.
- No employee should be obliged to work through force, financial pressure, intimidation or any other means.
- Workers are not required to lodge deposits or their identity papers with their employer and are free to leave their employment after reasonable notice.
- There must not be any form of social pressure, unpaid loans or other restrictions imposed by the employer that would restrict workers' freedom

A copy of the code of conduct can be found [here](#)

In line with the legislative requirement, we updated our [Modern Slavery Statement](#) in December 2019 and will further update this in December 2020

In our continued efforts to support the fight to eradicate modern slavery over the past year we have built a strong relationship with the International Slavery Museum (ISM) in order to look at opportunities for collaboration.

The ISM is based near to our head office in Liverpool, so we have begun the process of developing training for our colleagues as well as looking to develop an initiative that would increase community engagement and demonstrate to the general public that slavery is an ongoing problem that we all need to work together on to eradicate.

# Labour, Human Rights and Due Diligence

## COVID-19

As Covid 19 struck across the world, we were acutely aware of the impact it would have on the workers across our supply chain. As production slowed down across the world, our in-country teams quickly mobilised to support those most vulnerable by providing food and hygiene parcels, through trusted NGO's on the ground. In Bangladesh we recognised that access to running water can sometimes be limited in worker communities, so to combat this we worked with our in-country partners to install hand washing stations in key communities for workers and their families.

As factories began to increase production again after the initial outbreak, we quickly moved to mitigate risk where we felt we could make the most impact. All factories in India and Bangladesh were sent best practice guidance and training materials to enable them to reopen safely and ensure that measures were in place to protect workers and staff. We also continued to support our factories with orders during this time and ensured that all orders made and in production were taken and paid for.

In order to address issues as complex as those presented as a result of the pandemic, we understood the need to collaborate with partners, industry peers and international organisations to play our part in a concerted effort to support those who have been affected by it.

In May of 2020, The Very Group endorsed the ILO global garment industry call to action, which aims to bring together actors from across the sector to help manufacturers survive the economic disruption caused by the Covid-19 pandemic and protect garment workers' income, health and employment. We will continue to collaborate as the lasting effects of the pandemic continue to evolve.



## PLANS FOR 2020/21

In FY 20/21 we intend to:  
Fully map our tier 2 supply chain.

Partner with Unseen, gaining access to their Modern Slavery helpline further supporting our efforts in the UK.

Roll out the use of Everyone's business, a web platform enabling everyone in the business to carry out.

CCR CSR partner to support in remediation of suspected or confirmed child labour cases  
Reach 10000 people through our community centres in south India  
Launch a community initiative in Bangladesh offering workers access to skills training and welfare support.

Roll out the use of the Kordus app for recruitment of migrant workers into Malaysia.

Continue to work with the ETI and AGM PPP to develop an industry response to the issues in the garment supply chain in Leicester and commit to a sector wide solution.

Explore our non-stock supply chain and understand risk.

# People & Colleague Culture

## APPROACH

The Very Group is compliant with all UK employment law and we proactively look to integrate updates and improvements. For example, we have recently updated our policies in line with the Senior Manager Certification Regime.

## POLICIES

We want to create the best possible company to work for. A great environment for our people will help us thrive together as a business. According to Retail Week research based on Glassdoor data published in August 2020, we are the third best retailer to work for in the UK – so we know we are on the way to achieving our ambition.

We believe that we will create the best possible company to work for by accelerating our digital transformation and investing in people. Our plan focuses on creating a high-performing culture, attracting more amazing, diverse talent and re-writing how we work together and collaborate.

Coronavirus has accelerated our plans and helped us make huge progress in a short time, whilst remaining true to our values and our purpose.

## PARTNERSHIPS

We continue to seek full and open dialogue with our colleagues and their representatives through channels such as people forums, joint working parties, briefing groups and our collective bargaining approach with the USDAW and SATA trade unions. We keep colleagues updated on corporate and individual business unit objectives,

trading performance, economic conditions and other relevant matters. They are also represented on our pension trustee boards. During the COVID-19 pandemic, we relied more on digital communications to engage our colleagues than ever before, including a recent two-day digital conference to bring all of our colleagues together remotely.

## SUMMARY OF PROGRESS

### COVID-19 response

During COVID-19, we supported our people in working remotely, including setting up our contact centre colleagues to work from home for the first time. This included embedding new policies and technology, whilst introducing new procedures to support colleagues working from home. In addition, we developed a new, permanent working model, which will see our colleague spend on average half their time working remotely and half their time in the office. We will work to embed this new model in the coming year as soon as it is safe to do so.

### Performance

To support our colleagues who found themselves working remotely as a result of the pandemic, we revised our approach to performance. We provided greater rhythm and routine, clarity of expectation and better connection to others via online tools, while continuing to support development and wellbeing remotely. We also introduced The Very Mindset, a tool that defines how we work together to live our values and create our target culture. Both our revised approach to performance and The Very Mindset give better clarity of

the business' expectations, and help colleagues focus their efforts on what matters most.

### Development

Our focus remains on building a collaborative, customer-centric business. In view of new ways of working and in line with The Very Mindset, we revised our core learning offer to include behavioural and digital skills. We also revised our approach to delivery to create a high impact learning culture, providing a more blended learning approach. To support colleague wellbeing, we ramped up our coaching offer, providing every colleague with the opportunity to 'call a coach' to help them focus their thinking and plans in any aspect of their work or life. We also rolled out mental health awareness training to all colleagues, helping them to explore mental health and raise awareness, and share tips to help people support their own and others' mental health.

### Leaders

The Very Mindset redefines what we expect of our leaders and we provided a self-assessment tool for all leaders to help review themselves. This is giving us the insight on which areas of leadership need further development.

### Early talent

We continue with our strategic partnership with schools and universities to fuel our talent pipeline and provide specific development for our existing apprentices, interns and graduates. We're also exploring new initiatives to encourage young talent to our business.

# People & Colleague Culture

## Fulfilment

We continued to support colleagues and communities impacted by the closure of our Greater Manchester fulfilment centres, right up to the closures of Little Hulton and Shaw in July and August 2020 respectively. We worked with a taskforce including our trade union Usdaw, as well as a wealth of local councils, Government bodies and inward investment organisations, to deliver a coordinated package of tailored support for each colleague to help prepare them for the future. This included apprenticeships, forklift truck accreditations, functional skills training, and career and employment training. The collaborative model for colleague and community support has since been recognised as a benchmark model by other companies and stakeholders in similar circumstances. We continue to support colleagues who have now left the business and track their progress.

At our new fulfilment centre in the East Midlands, which is now operational, we have so far hired 800 committed and talented colleagues. Our ability to secure multi-skilled talent is underpinned by a colleague proposition that we believe sets us apart from other organisations locally, and includes flexible working patterns and on-site wellbeing facilities like a gym and multi-use games pitch.

## Colleague reward

During the pandemic, we made some early decisions to protect the financial stability of our business. Like every retailer, at the outset of COVID-19 we did not know how our business would perform. We stress tested against a scenario in which Group revenue declined by 25% in Q4.

In response, we reduced our leaders' and senior managers' salaries by 20% in April and May 2020. Following a strong commercial performance throughout the pandemic, this money will be repaid to all affected colleagues in December 2020. In addition, we continue to operate a market-based salary approach. This fairer and more transparent approach to our annual pay review process was well received by colleagues, and will continue for a further two years before it is reviewed. The next annual pay review process will take place in [April] 2021. This will provide additional time for cross-market wages to normalise following the early impact of the pandemic.

As a business, we go beyond the minimum when it comes to colleague benefits. Our minimum pension offer is 4% of qualifying earnings split equally, rather than the government split of 5% employee and 3% employer.

We continually review our benefits offering so colleagues can reshape their benefits package to suit them each year. Linked to our focus on wellbeing, we have partnered with Nudge, an organisation which provides colleagues with personalised financial education to help make money matters simpler.

## Diversity and inclusion

In addition to annually publishing the work we are doing to reduce the Gender Pay Gap within our business we have taken proactive steps to become a more diverse and inclusive organisation. In March 2020 we partnered with Stonewall in order for them to become a critical friend to our business and highlight areas where we could improve. As a result of our initial discussions, we became members of their Diversity Champion programme.



# People & Colleague Culture

We will continue to work with Stonewall over the next 12 months, working towards their Workplace Equality Index. We also built on the work of last year by continuing to support Pride in Liverpool.

**Following the tragic death of George Floyd and the increased spotlight on the Black Lives Matter movement, we made a commitment to listen, learn and understand more, take action to continue to make things better in our workplace, and invest in our brands to ensure they are even more supportive and representative of all of the communities we serve. This began last year with a colleague census to help us better understand the different people who make up The Very Group. We will use these findings to take action. And while we were unable to hold our annual diversity and inclusion conference, Inclusion Live, we heard from a number of external speakers on the subject at our digital conference during lockdown.**

## WOMEN'S EMPOWERMENT

Across all our operations at The Very Group, we strive for gender equality whether that is in our head office or logistics operations in the UK, or in our key sourcing countries across the world.

**We have successfully developed and delivered training programmes in India and Bangladesh which put gender equality at their heart, aiming to ensure the fair treatment of workers in our factories.**

Gender inequality reveals itself in different ways across the world, so we recognise that this is a global issue and different approaches may be needed depending on the country to properly address it. On a trip to India in October 2019, our sustainability team visited the United Nations offices in New Delhi to meet with representatives from UN Women. During the meeting, we discussed the Women's Empowerment Principles (WEPs). It quickly became apparent that the

themes and purpose of the principles met with our own values and that to further our work on gender equality we should adopt these principles.

The importance of the WEPs were clear to our Group CEO Henry Birch, and with his support we proudly announced our commitment to this initiative and advancing gender equality. As of January 2020, we became The Very Group, so to sign these principles and publicly commit to upholding them in our first month under our new name is a decision that we are very proud of.

To further support our work on Gender Equality we are also part of the UN Global Compacts Target Gender Equality workstream. The objective of this global working group is to generate behaviour change across over 1000 organisations, supporting women's participation and leadership in business. As a first step in this process, in April 2020, we started undertaking a gap analysis using the WEPs tool to gain an understanding of how the company is performing in comparison with our peers and what we can do to improve. This process will continue into the new financial year as we continue to participate in this multi-sector working group.

## PLANS FOR 2020/21

We will continue to embed performance and The Very Mindset, and focus significant time in supporting our leaders to lead effectively in a post pandemic and virtual working environment.

We will also work with experts to develop a new Race at Work development programme for our leaders. Our ambition is leaders – and later, all colleagues – to better understand racism at

a historic, systemic and unconscious bias level, enabling them to recognise what they can do differently to drive change.

# Charity

## POLICIES

We continue to play a positive role in our communities through our charity programme. Our colleagues vote for a digitally focused project that will deliver maximum impact in the locations in which we operate. We support our chosen charity through colleague fundraising, as well as our digital expertise.

The following policies underpin our approach:

- We match-fund colleague fundraising up to £200 per activity
- We raise funds for our charity partner through a biennial themed ball
- We offer payroll giving to allow colleagues to donate directly to their chosen charities

## PARTNERSHIPS

### The Booth Centre and The Whitechapel Centre

Over a two-year partnership that ended in December 2019, we raised £710,000 for The Booth Centre, Manchester and The Whitechapel Centre, Liverpool, smashing the £600,000 target we set in 2017.

During the partnership, colleagues organised a huge range of fundraising initiatives, including a charity ball featuring pop stars Jason Donovan, Blue and S Club, which raised £210,000. 40 colleagues took the plunge with sponsored sky dives from 15,000 feet, while others completed an overnight 'sleep out' in our HQ carpark.

With support from our colleagues, the charities have begun investing the funds in digital inclusion initiatives, including an online advice service for young homeless people, a youth awareness programme to reduce homelessness for future generations, improving Wi-Fi at their centres and creating IT suites used by people of all ages.

By the end of the partnership, the new digital infrastructure had already allowed the charities to host 430 employment and skills training sessions, helped 406 people into employment and 315 people to gain qualifications, with much more activity to come.

### Coram Beanstalk

In February 2020, we announced that our colleagues had selected national

reading charity Coram Beanstalk as our new partner. We will raise £600,000 over two years, as well as providing industry-leading tech knowledge, to help Coram Beanstalk support 40,000 children with one-to-one reading support.

The partnership will enable the charity to expand its network of reading helpers in the North West and London, and to launch a network in the East Midlands, **where our new fulfilment centre is located.**

Coram Beanstalk will also use the funds raised to develop a new digital platform and training materials to support its reading helpers nationally. The technology will connect helpers with each other and allow the charity to recruit new volunteers even more effectively.

Activities so far have included charity visits to all company sites to drive colleague engagement, regular group-wide communications and a calendar of group-wide fundraising activities, including dressing up for World Book Day, a 'digi-pets' colleague voting competition and sponsored sunflower growing.

The amount represented the largest donation ever received by the organisations, which provide support for people affected by homelessness, social exclusion and housing poverty in the North West.

## PLANS FOR 2020/21

We will continue to support and engage our colleagues to reach our target of £600,000 for Coram Beanstalk, including offering up innovative new ways for our colleagues to raise funds remotely as we continue to encourage home working during the coronavirus pandemic.

This will be supported by our commitment to a shared innovation board to share knowledge and expertise to drive the project, as well as working more closely with our retail teams to spot commercial opportunities that align to best-foot-forward brand campaigns.

# Environment and Travel

## ENERGY

The Covid 19 pandemic has resulted in a reduction of energy usage across our office facilities with colleagues working from home in line with government guidance. As a pure digital retailer the pandemic has forced us to review our ways of working; resulting in home working becoming part of a new normal, with this in mind we expect that going forward we will continue to see this reduction in energy consumption at our offices.

The Very Group continue to work with Inspired Energy to ensure our energy consumption is monitored, assessed and reduced to be as efficient as possible.

**In March 2020 our new £250million fulfilment centre opened in Castle Donnington, which has resulted in further consolidation of sites across the group as we migrate to just one warehouse for all distribution.**

The warehouse uses state of the art technology to operate as efficiently as possible. As an A-rated energy certified building it is designed with the highest levels of energy efficiency in mind. The building incorporates water harvesting technology, LED lighting, onsite generation offsetting as well as potential for a solar panel installation to generate our own renewable energy. The Warehouse is located by a rail freight terminal which means our imported goods arrive to the warehouse by train. This has significantly reduced the amount

of road miles and carbon emissions versus our previous inbound logistics processes.

The group decided to incorporate a closed loop system with regard to procuring cardboard. Our partner Smurfit Kappa provide all of our cardboard required for deliveries. Smurfit Kappa also collect our decanted inbound logistics cardboard which is baled, along with customer returned cardboard packaging, which is then collected and recycled.

Our refuse partner Veolia have collected all other waste produced by the group during the financial year 19/20, out of which 44.56% of waste was successfully recycled.

We continue our LED replacement project across our head office operations and now 60% of lights utilise energy efficient LED fittings.

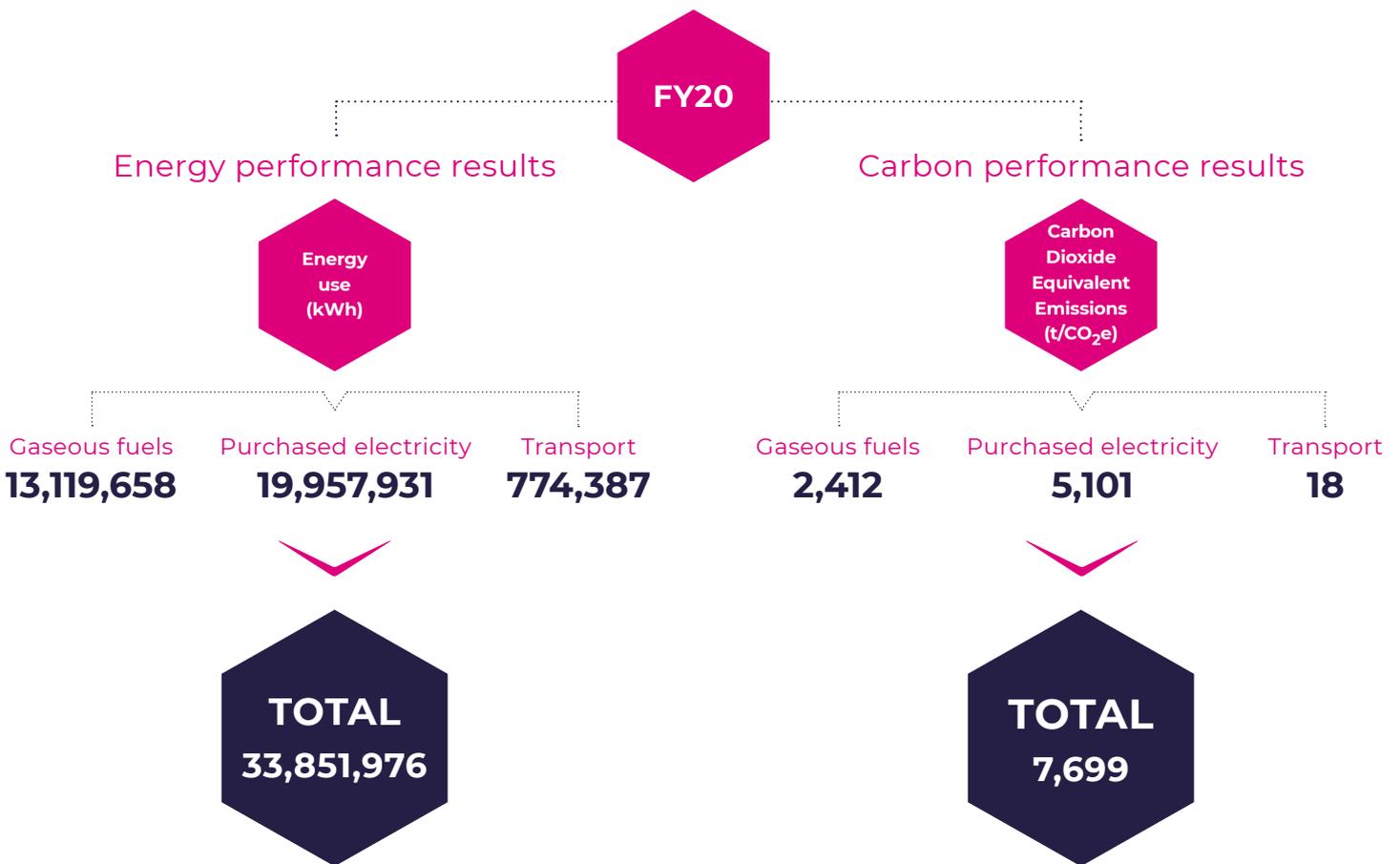
The pandemic has seen our business travel rapidly reduce from March

2020 with air, train and road mileage for work activities seeing a significant reduction. Given planned travel and accommodation that had to be cancelled, in addition to what we would have otherwise seen booked at this time of year, our carbon emissions were 25% less than we would have anticipated. As a key business during the pandemic our operations have continued to serve our customers to ensure people are still able to buy what they need online when retail stores were forced to close. This has resulted in increased deliveries via our outbound logistics partners, and we will be working hard to reduce our negative carbon impact from the increase in deliveries, in the coming financial year.

At the end of the financial year we engaged Mitie to conduct an energy tender for our business operations, through this process we will be able to explore renewable energy options with a view to switching to these where possible.



## Energy and Carbon Report



### ENERGY AND CARBON PERFORMANCE COMMENTARY

The Very Group is a member of the Carbon Trust and works in collaboration with them to pursue ways of minimising our carbon footprint. In the 4 years since The Very Group began working with

the Carbon Trust, a 16.6% absolute reduction in its carbon footprint has been achieved and the group continues to work on a 3% reduction each year.



## SUSTAINABLE COTTON

With our move to BCI cotton and our intention to utilise more sustainable fabrics within our clothing ranges going forward we sought to identify a way of formalising our commitment to this, to help us better engage colleagues and customers. This led us to the Textile Exchanges Sustainable Cotton Challenge, supported by the Prince of Wales, where brands commit to purchase 100% of their cotton from sustainable sources by 2025.

We have worked to embed this initiative and developed our own commitment to exceed the targets of the Sustainable Cotton Challenge of 100% sustainable cotton by 2025, we drafted a 4 year plan to ensure that all cotton used in the business, across all Fashion and Home categories, will be BCI cotton by 2022.

In 2019, we successfully started the plan on Fashion to hit a total BCI cotton percentage of 16.6%. For FY20, the goal will be to have 50% of all cotton used in the business to be BCI cotton. This will mean an increase in the amount of BCI cotton used in Fashion by three times as much as the previous year, as well as introducing BCI cotton across our Home categories. This will step up again in FY21 to a 90% share before reaching our target in FY22 of 100% BCI cotton, as part of our commitment to more sustainable sourcing.

For FY20,  
the goal will be  
to have 50%  
of all cotton used  
in the business  
to be BCI cotton.



## Targets 2020/21

- During the next financial year, we aim to have moved our electricity from fossil fuel to renewable energy
- To complete a solar power energy tender and installation at our new Skygate fulfilment centre
- To sign up to the British Retail Consortium (BRC) roadmap to net zero for retail
- To sign up to RE100
- Complete the LED retrofit at our head office

# Anti-corruption

## POLICIES

We have maintained our zero-tolerance approach to corruption, which is underpinned by a number of key policies and processes, including:

Any gifts, hospitality and entertaining must be formally approved in advance and must be appropriate, proportionate and not have the ability to unduly influence decisions.

Any potential conflicts of interest must be declared, and registered, and potential mitigating action considered by the appropriate director.

A confidential whistleblowing line is in operation and is operated by a third party. The whistleblowing line is available to anyone, who has reasonable grounds to believe that they have information relating to:

- The commission of a criminal offence
- The failure to comply with a legal obligation
- A miscarriage of justice
- Danger to health and safety
- Damage to the environment
- Criminal acts committed against the Company such as theft, deception, fraud, bribery and corruption
- Blackmail
- Falsification of accounts
- Bullying, harassment, victimisation, discrimination, racial or ethnic intolerance towards or by workers or those described in the scope
- Breach of health and safety or environmental law in relation to Company workers or those persons described in the scope

- Negligence or breaches of contract including the performance of or omissions in relation to administration or any or those described in the scope
- Inappropriate behaviour or relationship with or towards suppliers or any other third parties with who the Company has a relationship
- The deliberate concealment of any of the above

Calls to the whistleblowing line are entirely confidential and where a call is received, an anonymous report is provided to nominated persons within TVG for independent review, and where appropriate further investigation. The outcomes of all calls and any resultant investigations are reported to our quarterly Audit Committee.

- All new suppliers receive The Very Group's code of conduct and a statement of our zero-tolerance approach to bribery and corruption, with existing suppliers also receiving periodic reinforcement communications
- Bribery and corruption risks are reviewed on an annual basis and are factored into the audit planning process
- All employees are trained annually on the above key policies, including a knowledge check

## PARTNERSHIPS

We manage our own policies through internal teams. Our confidential whistleblowing line is operated by our external service provider, In Touch.

## SUMMARY OF PROGRESS AND MEASUREMENT OF OUTCOMES

Specific areas of focus and development over the period included:

- Conducting annual refresher training on key policies, with the training module driving 97% participation and engagement
- All internal policies were regularly reviewed as part of our ongoing assurance activity
- Our gifts and hospitality policy has been re-communicated to all relevant colleagues
- Bribery and corruption risks were considered within all relevant internal
- Falsification of accounts

## MEASUREMENT OF OUTCOMES

We report on adherence to bribery and corruption policies in our quarterly audit committee including the outcome of any whistleblowing cases. There were no instances of non-adherence to policy identified during the period and all whistleblowing incidents were independently investigated to a satisfactory outcome.

## PLANS FOR 2020/21

We are currently reviewing key policies to ensure consistency and drive awareness at the Very Group. In parallel with this, we will review and update all key processes as appropriate and online training will be updated and refreshed for all colleagues in November 2020.

# Data, security and privacy

## POLICIES

At The Very Group security underpins all our activities. We are committed to building stronger defences to thwart cyber-attacks, preserving the confidentiality, integrity and availability of all customer information.

With our new Head of Information Security in place we have reviewed and updated all the policies and Standards related to Information and cyber security.

**Our policies and procedures outline our guidelines and provisions for preserving the security of our data and technology infrastructure:**

- Group Information security policy: ensuring that the business implements a secure environment to protect the confidentiality, integrity, and availability of all information, in all its forms held by or on behalf of Shop Direct
- Acceptable use policy: ensuring that our colleagues are aware of their responsibilities in regard to protecting company and customer data
- Secure configuration: establishing and actively maintaining the secure configuration of information and communications technology (ICT) by having policies and processes in place to develop secure baseline builds
- Data security risk management policy demonstrates our upmost commitment to comply with those relevant laws and legalisation related to data privacy
- Data protection policy: ensuring the business applies the principles of the data protection regulations

## PARTNERSHIPS

We work with leading security organisations to help us deliver a cyber resilient service for our customers.

**These partnerships include:**

- NCSC - the UK's National Cyber Security Centre, which advises organisations on how to protect their information and information systems against today's threats
- ICO – the UK's Information Commissioner's Office, which upholds information rights in the public interest and data privacy for individuals
- ISF – the Information Security Forum, which is the world's leading authority on cyber, information security and risk management
- IBM – IBM provide enterprise-wide security intelligence and expertise

## SUMMARY OF PROGRESS

**As part of our security transformation across this period, we:**

- Had a full audit of our Security KPI evaluations. Ensuring that we have the correct methodology in place to rate and improve our cyber security controls
- Improved our defences against Credential Stuffing and other cyber related attacks on our website
- Continued with our strategic education and awareness programmes across The Very Group. Including regular phishing tests of our colleagues
- Commenced the roll out of multi-factor authorization for our colleagues using Microsoft Office 365



Office 365



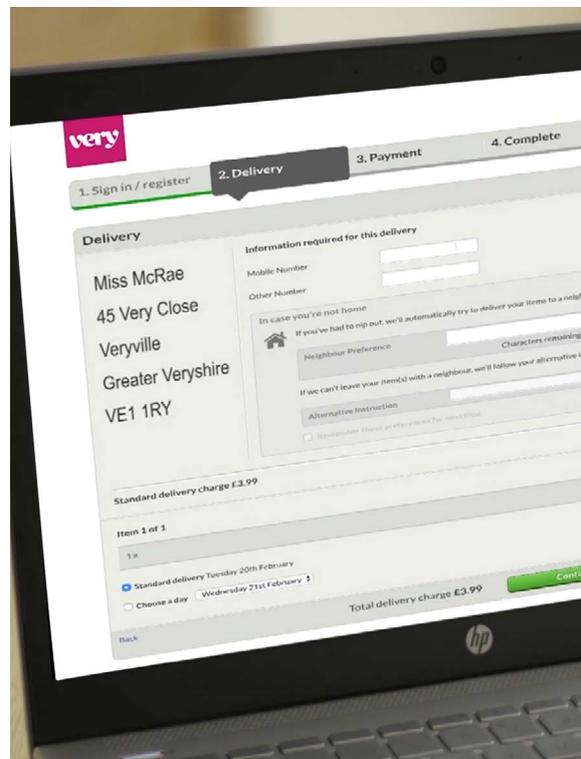
# Data, security and privacy

## MEASUREMENTS OF OUTCOMES

Using information security KPIs, we regularly assess and measure our resilience to cyber threats by objectively evaluating our environments against global information security standards like the NIST Cybersecurity Framework, ISO/IEC 27001 and compliance requirements like PCI DSS, the Data Protection Act and the GDPR.

This allows us to measure and report upon the effectiveness and value of our security programme and security investments.

We also work towards independent certifications for our security measures to protect customers' financial and personal information.



## PLANS FOR 2020/21

**The biggest security improvements this year will be the set-up of our Technology Operations Centre or TOC.**

This will be a 24/7 team monitoring both operational and security alerts, we are bringing all security operations in house with our own SIEM tool providing a single pane of glass for the TOC to monitor security alerts.

We will continue to build on our security KPIs tool, which will empower our board to understand the current cyber threats and associated defences so that they can make informed decisions

regarding the organisation's information security activity, costs and prioritisation. Additionally, this will facilitate the work of our Head of Information Security, as it provides continuous and up-to-date security measurements necessary to support management decisions.

**We will also:**

- Continue to mature information security
- Increase our technical capability
- Meet our regulatory and CSR requirements
- Use information security to enable and enhance the business

We are building an approach that will ultimately lead to alignment with the NIST Cybersecurity Framework and ISO/IEC 27001, which are standards, guidelines, and best practices to manage cyber security-related risks. Our capabilities to identify, protect, detect, respond and recover will be greatly enhanced by these efforts. This will also help to address compliance requirements, such as the GDPR and PCI DSS, all of which will support the security and privacy of customer data.

# Financial services

## POLICIES

As a responsible lender authorised by the FCA, we will not lend to customers where we believe the lending is unaffordable or unsustainable.

We monitor customers' financial wellbeing every month, both in terms of account performance with Shop Direct and external performance using credit bureaux data. This information is considered in every credit lending decision we make using highly predictive scoring systems, which ensures that our decisions are consistent and robust.

## PARTNERSHIPS

Shop Direct Financial Services is the sole provider of credit facilities to support our retail offering. This enables customers to finance their purchases using clear, easy to understand credit products.

In addition, we partner with other lenders to offer credit card and unsecured personal loan facilities to customers. Before working with other lenders, we conduct due diligence to ensure that firms are acting responsibly and in line with regulatory requirements.

## SUMMARY OF PROGRESS

We are proud of the range of financial services products we offer and the important role we play in our customers' lives.

We take our responsibilities as a credit provider seriously and as such ensure that we have a suite of policies in place to ensure we do things in the right way.

Search Very  Account Saved <sup>45</sup> Basket

Signer inds Women Men Child & Baby Toys Sports & Leisure Home & Garden Electricals Gaming & DVD Gifts & Jewellery Beauty Offers Clearance Christmas

**Pay the way you want to with a Very account.**

You can pay by card straight away or spread the cost. Payments aren't due until 20 days after your statement! As long as you pay at least the minimum payment, the choice is yours.

**A choice of ways to pay**

**Representative 39.9% APR Variable**

We continue to enhance both our product offering and customer journey to ensure that our customers are provided with credit products that meet their needs and are clear to understand.

This includes our improved self-serve functionality which allows our customers to manage the amount of credit that they have with us at all times.

# Financial services

## MEASUREMENTS OF OUTCOMES

We continue to ensure that good customer outcomes are at the heart of everything we do - from ensuring a customer can afford the credit we provide to them, to supporting customers through periods of financial difficulty.

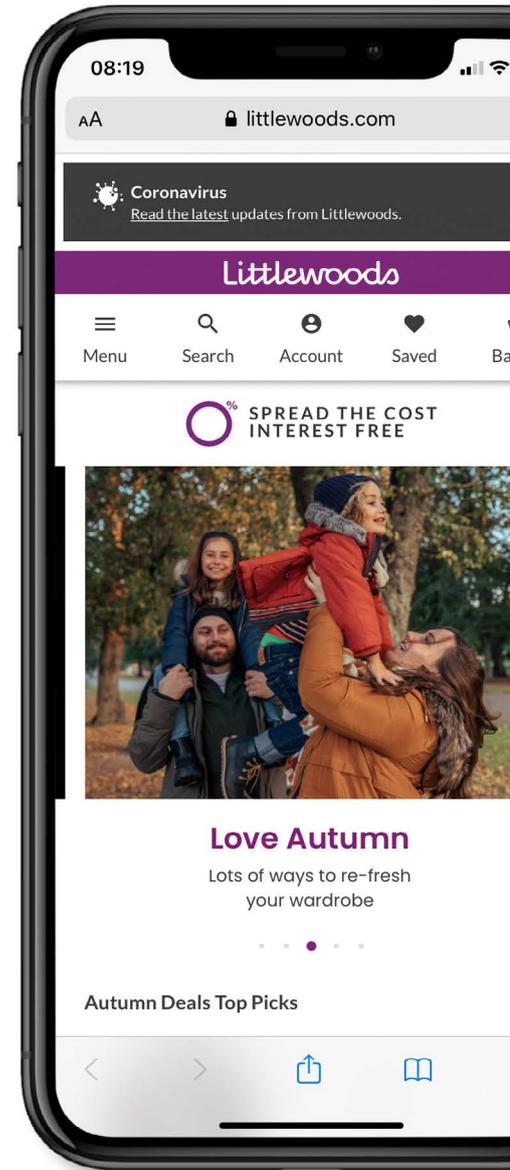
Our creditworthiness and affordability approach ensure that we continue to enhance our capability to provide an ongoing assessment of our customers' circumstances, making sure that we continue to make the best and most responsible possible credit decisions based on the most up-to-date information available.

**Our proactive approach to assessing the financial wellbeing of our customers can result in us refusing or restricting the credit afforded to some customers. Last year, this resulted in:**

- Shop Direct only accepting 31% of new applicants
- Shop Direct affording c.900,000 credit limit increases to existing customers
- Shop Direct reducing c.1,400,000 credit limits

We also recognise that there may be times when customers experience financial difficulties, for a variety of reasons. Whilst most customers are able to resolve these difficulties without assistance, we know that some customers require support from us. At such times, those colleagues who are trained in dealing with people in financial difficulty work with individual customers to find solutions to meet their needs. Solutions range from short to longer-term arrangements and, if we identify that the customer is in broader financial difficulty, we refer customers to independent debt advisory services and charities.

We continue to protect our customers by investing heavily in measures to prevent and detect criminal activity and lessen the effects this can have upon our customers and wider society. Our fraud prevention measures improve each year and we currently deploy machine learning solutions to identify likely potential fraud before referring these cases for human review and decision. This approach allows us to detect fraud trends and patterns whilst ensuring that we reduce the impact our fraud prevention strategies have on genuine customers.



## PLANS FOR 2020/21

We will continue to test and develop additional tools to help us understand and monitor our customers' use of credit. Using near-time data, we will continue to better personalise our approach for customers,

whether that be with regard to an individual lending decision or by identifying potential vulnerabilities and proactively reaching out to customers to offer support.

We will continue to enhance our customer journey and associated communications, providing customers with reminders and timely education pieces to ensure that they are aware of the risks associated with using credit.

# Action Plan

**In 2020/21, in addition to our ongoing strategy to implement the SDGs and embed the Ten Principles across our operations we will also work towards these key targets**

## People

10,000 workers trained across the supply chain we will seek to strengthen our relationships with more factories across our supply chain so projects like what we have seen in Bangladesh can be embedded further.

Open six community centres in Southern India to support mill workers and their families: providing health, wellbeing and legal support and training opportunities.

When recruiting we will ensure that our shortlists are no more than 75% filled with applicants from one demographic.

## Planet

Move our electricity supply from fossil fuels to a renewable source.

Achieve at least 80% recycled content in despatch bags and implement a closed loop system for packaging.

Launch a clothing takeback scheme with external partners for customers to enable them to act more sustainably.

## Communities

Build on partnership with the International Slavery Museum to create a community engagement programme educating people on the signs on modern slavery and what they can do to help combat it.

## Charity

As we move into the final year of our 2-year partnership, we will reach our goal of hitting £600,000 to donate to Coram Beanstalk.

## Data

We will create a public charter to demonstrate to our customers the importance that we place on their data protection.

## Financial Services

We will work with external partners to create a financial services education programme, to educate young people on responsible lending and access to credit.



THE  
VERY  
GROUP