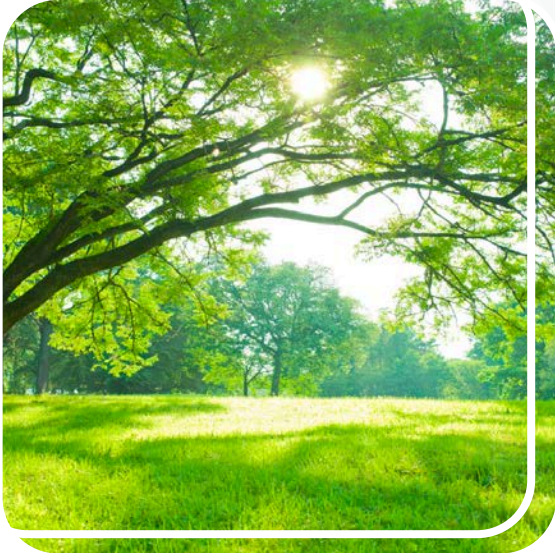


SUSTAIN IMPACT REPORT

MAY 2024



Reporting Period:
June 2023- May 2024

 www.sustainib.co.uk  01672 592068



The Prince's
Responsible
Business Network

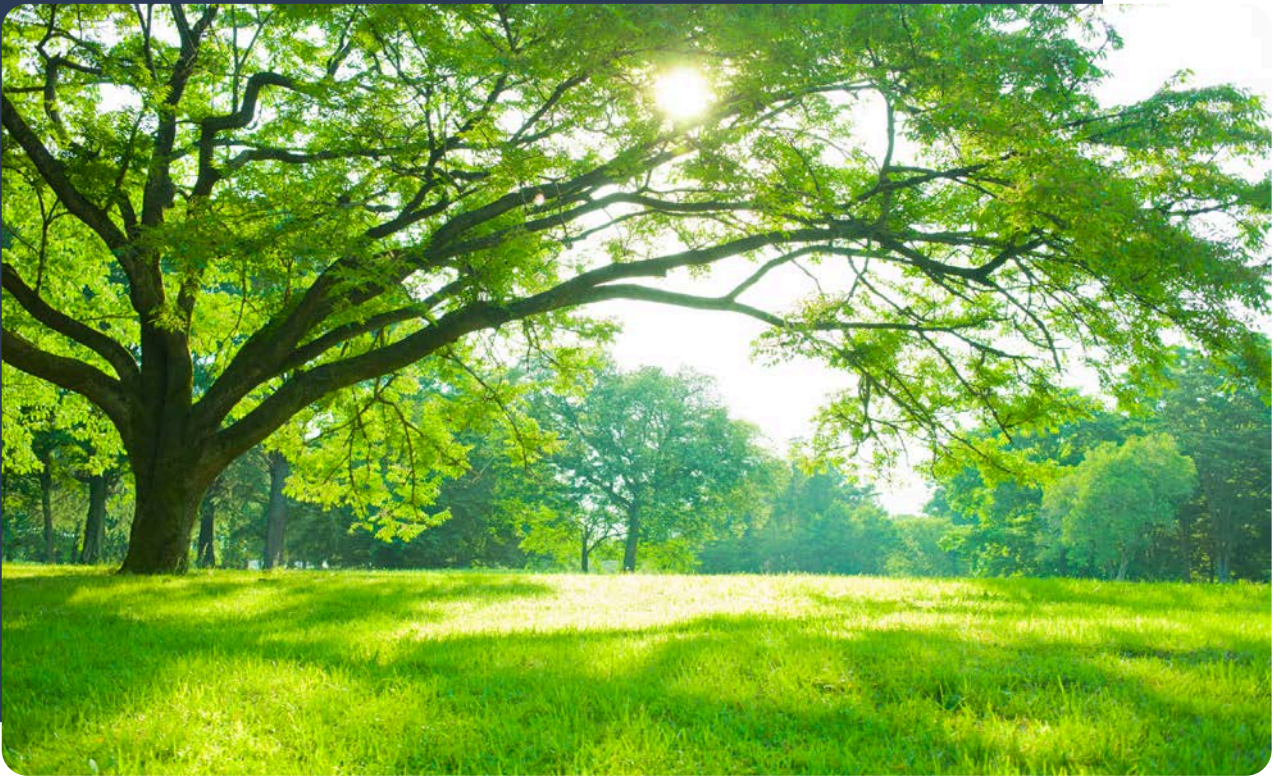


British
Insurance
Brokers'
Association
Member



Certified
B
Corporation
PENDING





Welcome to Sustain's 2024 Corporate Impact Report, where we highlight our achievements and initiatives aimed at **promoting sustainability, fostering community collaboration and driving positive change.**

As we reflect on the past year and look ahead to the future, we are proud to share the meaningful strides we've made within the insurance industry and our broader community.



In 2024, Sustain remained committed to its core values of transparency, innovation and collaboration.

ESG Centric Culture

We bring the right people together to use insurance as a tool for good in the battle against environmental, social and governance challenges.



Giving Back

- Support our society by always donating a portion of the business profits to good causes.



Meritocracy

- Every colleague has a voice and all ideas for change will be considered.



Transparency

- Work entirely transparently and seek to clearly demonstrate the value that we have added to our stakeholders.



Shared Value

- Only ever work on behalf of clients who understand and share our values.



Industry Specialisms



Our Industry Statement

At Sustain Insurance Brokers, we pride ourselves on our deep understanding and expertise across a range of industries that align with our commitment to sustainability and ESG principles. Our top industry specialisms include:

1.

Third Sector, Community & Care

We provide tailored insurance solutions to support the unique needs of charities, community organisations and care providers, helping them manage risks while advancing their social missions.

2.

Impact Organisations

We offer specialised coverage for companies that hold sustainability accreditations such as Bcorp, ISO and Planet Mark as well as those focused on delivering environmental impact through new technologies such as carbon capture.

3.

Professional Consultancy

We deliver bespoke solutions to professional firms working in all types of marketing, environmental, construction and investment management sectors. We create structured programs which protect the most complicated exposures.

4.

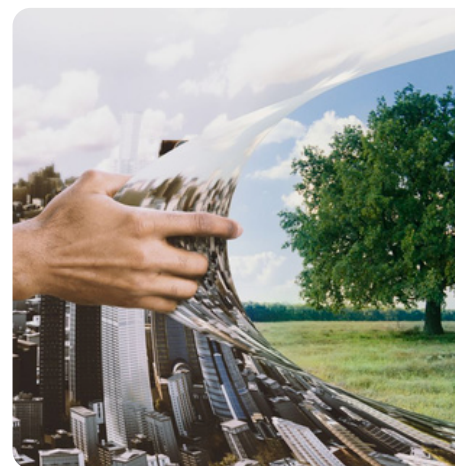
Construction and Engineering

We support all elements of the sustainable construction chain including contractors, developers and engineers with a broad range of bespoke insurance solutions.

5.

Clean Energy

With knowledge and expertise in helping to deliver clean energy solutions, we can deliver comprehensive insurance solutions to protect clients at the design, construction and operational stages.



Industry Specialisms

2024

At Sustain, our commitment to industry specialisation is driven by our desire to provide exceptional service and tailored insurance solutions. We understand the unique challenges and opportunities each industry presents and we leverage our expertise to help our clients navigate these complexities effectively.

By focusing on these specialisms, we ensure that our clients receive not only the best coverage but also the insights and support needed to advance their ESG goals.



ESG Centric Client Evaluation Process

1

INITIAL PRE-SCREENING

Before acquiring any data on potential clients, we conduct a preliminary assessment to ensure that we prioritise industries that do not have a negative environmental or social impact.

2

MANUAL RESEARCH

Once a potential partnership is identified, our team seeks to obtain as many details as possible about the business. This includes a discovery call with each prospect to ensure we have an accurate picture of their operations, values and alignment with our ESG criteria.

3

WEEKLY PROSPECT REVIEW MEETINGS

We hold weekly meetings where our team reviews each prospect in detail. During these meetings, we discuss and evaluate the alignment of the potential client's values and operations with our ESG criteria. This collaborative review ensures that multiple perspectives are considered and the decision-making process is rigorous and comprehensive.



Sustain Carbon Calculator

by Normative

1 Apr 2023 - 31 Mar 2024

Estimated total emissions

Key metrics

Metric tonnes of CO₂ equivalence, the standard unit for measuring greenhouse gas emissions' global warming impact.



59.9

tonnes of eCO₂

SCOPE 1 - DIRECT EMISSIONS

0

SCOPE 2 - INDIRECT EMISSIONS

42.5

SCOPE 3 - SUPPLY CHAIN EMISSIONS

1.84

Check out the [Business Carbon Calculator methodology](#) to better understand how we estimate our emissions.



SME Climate Hub Action Guides



The Business Carbon Calculator is powered by Normative and offered for free through the SME Climate Hub.

SCOPE 1



Direct emissions from the combustion of fuel in assets that a company operates, such as fuel emissions from company-owned cars, diesel generators, gas boilers and air-conditioning leaks.

SCOPE 2



Indirect emissions from the generation of energy purchased from a utility provider, such as heating, cooling, steam and electricity.

SCOPE 3



All indirect greenhouse gas emissions that do not fall under scope 2 - upstream and downstream. This calculator includes upstream emissions from purchased goods and services, capital goods, upstream transport and distribution and business travel, calculated from our expenses.

1

The Climate Crisis Is Getting Worse

To limit the worst effects of climate change, we need to halve emissions by 2030 and achieve net zero by 2050.

2

Every Action Helps

Though the individual footprint of an SME might be small, together SMEs contribute a sizable amount to the global carbon footprint.

3

Helping You On Your Journey

Many SMEs want to act but may not know where to start. SME Climate Hub offers free guidance to measure your emissions and create a high-impact action plan.

Pursuing Carbon Neutrality

We are committed to reducing our environmental impact and mitigating our carbon footprint.

Our annual estimated carbon footprint for the 2023/2024 fiscal year is 59.9 tonnes of CO₂ emissions. To address this, we are actively exploring options to purchase carbon offsets, allowing us to set off our carbon footprint and achieve carbon neutrality.

Carbon offsets enable us to invest in projects that reduce or remove greenhouse gas emissions equivalent to those produced by our operations. These projects may include reforestation efforts, renewable energy initiatives, or sustainable agricultural practices, all of which contribute to combating climate change and promoting environmental sustainability.



By purchasing carbon offsets, we not only take responsibility for our emissions but also support projects that have a positive impact on the environment and local communities.

Our commitment to becoming carbon neutral reflects our dedication to sustainability and our role in building a more resilient and sustainable future for generations to come.



Certifications and Accreditations

In 2024, Sustain achieved significant milestones in its commitment to responsible business practices:



ESG Mark Certification:

Sustain obtained the prestigious ESGmark® certification, reaffirming our commitment to integrating environmental, social and governance (ESG) considerations into our operations and investment strategies.

About ESGmark®

ESGmark® is the community for people and organisations who care about the planet and society. The ESGmark® is also a symbol of trust and distinction which allows consumers to identify organisations who believe in and act to deliver a fairer, more sustainable future. Environmental, Social and Governance (ESG) objectives help organisations contribute to the UN's 2030 Agenda for Sustainable Development, by working to improve the lives of global citizens and safeguarding our planet. ESGmark® helps simplify these complex and important issues and supports businesses along their ESG journey. Belonging to the ESGmark® community shows that a company cares about making a positive change to the planet and society.

Sustain Insurance Brokers both conducts and supports business that is environmentally and socially responsible, and we have been impressed with their dedication to creating positive impact for their clients, employees, communities and the planet.

Sustain takes a purpose-led approach to sustainability, employment and governance practices, and we are excited to welcome them to the ESGmark® community!"

KAYLA ELLIS, COMMUNITY DEVELOPMENT ASSOCIATE, ESGMARK®



We are a
**Living
Wage**
Employer

Living Wage Employer Certification

Sustain became a certified Living Wage Employer, demonstrating our dedication to fair wages and social responsibility.

Katherine Chapman, Director, Living Wage Foundation said: *"We're delighted that Sustain has joined the movement of over 14,000 responsible employers across the UK who voluntarily commit to go further than the government minimum to make sure all their staff earn enough to live on.*

They join thousands of small businesses, as well as household names such as Burberry, Barclays, Everton Football Club and many more. These businesses recognise that paying the real Living Wage is the mark of a responsible employer and they, like Sustain, believe that a hard day's work deserves a fair day's pay."

Sustain is based in the South East, a region where over 10.1% of all jobs pay less than the real Living Wage - around 409,000 jobs. Despite this, Sustain has committed to pay the real Living Wage and deliver a fair day's pay for a hard day's work.

The real Living Wage is the only rate calculated according to the costs of living. It provides a voluntary benchmark for employers that wish to ensure their staff earn a wage they can live on, not just the government minimum. Since 2011 the Living Wage movement has delivered a pay rise to over 460,000 people and put £3 billion extra into the pockets of low paid workers

B-Corp Annual Assessment

We submitted our annual B-Corporation Assessment to the B-Lab team, underscoring our commitment to meeting the highest standards of social and environmental performance, transparency and accountability.



Excellent



★ Trustpilot

Sustain Insurance Brokers... Brilliant
Sustain Insurance Brokers have been brilliant. They have a professional service that took full control of our new insurance needs. As a B Corp company, we found their insurance grading system a brilliant benefit. Highly recommended.

Date of experience: July 27, 2023

Business in the Community

"We're thrilled that our member AXA UK has sponsored a year's Business in the Community membership for one of their supply chain, Sustain Insurance Brokers. This will enable Sustain to work with us to make a bigger impact and build a fairer and greener world."

BITC Representative



The Prince's
Responsible
Business Network

We are delighted that, with the support of AXA, we can continue our sustainability journey with our sponsored membership of Business in the Community. We look forward to gaining valuable insights, fostering meaningful collaborations and contributing to sustainable business practices. This strategic alliance amplifies our dedication to tailoring insurance solutions for organisations committed to ESG principles and with AXA as our sponsor, we anticipate a dynamic partnership that not only enriches our technical expertise but also reinforces our mission to provide industry-leading coverage

Community Collaboration Initiatives

Sustain continued to forge dynamic partnerships and collaborations within our community, contributing to the overall well-being and empowerment of future leaders:



Sponsorship of Rising Hampshire Cricket Star

Sustain proudly sponsored Sam Ashman, a promising cricket talent training with the Hampshire Cricket Academy. This collaboration underscores our commitment to fostering young athletes' aspirations and supporting their journey to success.

"It's a privilege to stand behind Sam as he pursues his dreams in cricket. His talent and dedication are inspirational and we are proud to support him on his cricketing journey."

Jonathan Evans, founder of Sustain Insurance Brokers



Eco Podcast



Kindly sponsored by:
Sheepdrove Organic Farm
& Green Events Venue

Sponsorship of Local Podcast

"Penny Post is extremely grateful for Sustain's sponsorship of our fortnightly Eco Podcast. This financial support allows us to cover more local green initiatives, showcasing the brilliant work that so many people are doing on the ground, in their own words. This in turn inspires listeners to do similar in their own area, creating a culture of optimism and constructive action."

Penny Locke, Publisher

"Listening to the Penny Post eco-podcasts is a wonderful insight into the number of local people who have a passion for helping the environment in such a variety of ways. Hearing them explain new projects such as creating a Wildlife Corridor in Newbury is inspirational for our group, especially as Penny always gives contact details for more information."

Penelope Brewer, member of Lambourn Environmental Group.

Penny Post

Celebrating local life in & around:
Newbury • Thatcham • Hungerford • Lambourn
Downlands • Burghfield • Marlborough • Wantage

pennypost.org.uk

Community Collaboration Initiatives

Partnership with Wilcot Cricket Club

Sustain formed a partnership with Wilcot Cricket Club for the 2024 season. As the main sponsor, we highlighted our partnership through prominent branding on the clubhouse premises and the player shirts.

Richard Lanyon Chairman of Wilcot Cricket Club said :

"Wilcot Cricket Club is very excited and grateful that Sustain Insurance Brokers has decided to enter in to a strategic partnership with us for the forthcoming season.

The development of our junior section , both boys and girls , has gone from strength to strength over the last few seasons. This generous sponsorship from Sustain will enable us to continue to improve both our training programmes and facilities."



Partnership with Bath Road Wanderers

Sustain collaborated with Bath Road Wanderers, a new football team, to keep young people engaged, active and empowered. Through this partnership, we fostered an environment where young individuals could build lasting friendships and cultivate a healthy lifestyle.



PURPOSE DRIVEN WORK ENVIRONMENT

At **Sustain**, we contribute to sustainability initiatives within and outside of the workplace, aligning ones personal values with their professional endeavours.



CONTINUOUS LEARNING AND DEVELOPMENT

We invest in continuous learning and development programs to ensure our team stays at the forefront of industry trends, regulations and innovations.



ACKNOWLEDGMENT OF EFFORTS

At **Sustain**, we recognise and appreciate excellence. The contributions to our shared success are acknowledged and celebrated.



INCLUSIVE AND COLLABORATIVE CULTURE

We celebrate diversity and believe in the power of different perspectives.



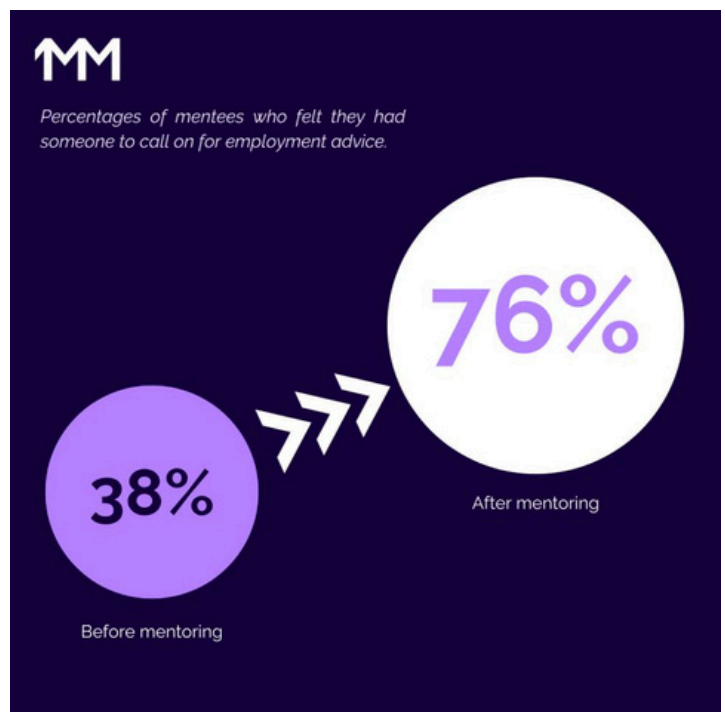
Supporting Our Team and Community Through Mentorship

We are proud to announce that our team member, Cristina Secara, has successfully completed the One Million Mentors Training Programme. This certification equips her with essential skills and knowledge to make a meaningful impact through mentorship.

By allowing Cristina to attend all future mentoring sessions during her working hours, Sustain Insurance Brokers is not only supporting her professional development but also exemplifies Sustain's commitment to fostering a culture of growth and social responsibility.



Cristina Secara
Marketing and
Operations Manager



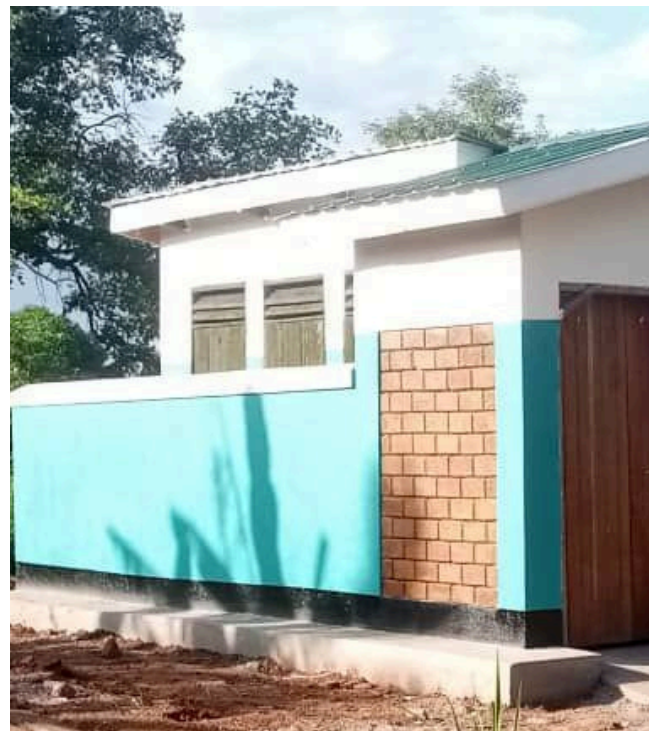
One Million Mentors said: "As our wonderful community of mentors continues to grow across the UK, each additional mentor who joins us is as important as the very first. Thanks to you, one more young person will soon have a better chance than they had before, and we are hugely appreciative of your support that has moved us beyond a milestone of 5,000 young lives being positively impacted. All our research shows that mentoring really makes a difference; our mentees report increased self-confidence, self-esteem, and clarity about the next steps they want to take in their lives."

FOSTERING IMPACTFUL PARTNERSHIPS

Supporting African Revival



At Sustain Insurance Brokers, we are deeply committed to supporting charitable initiatives that make a meaningful difference in communities around the world. One of the main charities we proudly support is African Revival.



African Revival is a UK-based charity that works tirelessly to transform education and improve the lives of children in rural communities across Uganda, Zambia and South Sudan. The charity focuses on building and renovating schools, providing teacher training and support and implementing sustainable projects to address the root causes of poverty and inequality.

Through our partnership with African Revival, we have contributed to initiatives that empower children to access quality education, regardless of their background or circumstances. By investing in education, we believe we can break the cycle of poverty and create brighter futures for generations to come.

We are inspired by African Revival's dedication to making a lasting impact and we are proud to support their mission. Together, we are helping to build stronger, more resilient communities and create opportunities for children to thrive.

To learn more about African Revival and how you can support their work, please visit their website at africanrevival.org. Join us in making a difference and transforming lives in Africa.

Supporting Future Projects

KENNET VALLEY WETLAND RESERVE

For the benefit of people, nature and the planet.

At Sustain, we are always looking to support projects that align with our commitment to environmental, social and governance (ESG) principles. One such project is the Kennet Valley Wetland Reserve. We are excited to announce our interest in this initiative, which aims to create a vibrant wetland reserve in the Kennet Valley.



Accessible for all



An Education & Information Centre

The Kennet Valley Wetland Reserve project is an ambitious effort to restore and enhance natural habitats, promoting biodiversity and environmental sustainability. The project will involve creating wetland areas that provide essential habitats for wildlife, support water purification processes, and contribute to the overall health of the ecosystem. This initiative aligns perfectly with our mission to foster sustainable practices and protect our natural environment.

Currently, they are awaiting planning approval from the West Berkshire Council. Once approval is obtained, they will launch a fundraising campaign through which we will support the project. We believe that the Kennet Valley Wetland Reserve will not only benefit the environment but also serve as an educational and recreational resource for the local community.

For more details about the **Kennet Valley Wetland Reserve** project, please visit the [Town and Manor of Hungerford website](#).



Founder's Message and 2024 Plans

“As we look ahead to the remainder of 2024, Sustain remains dedicated to its foundational values and vision for the future:

A Foundation of Values: *Sustain was founded on the belief that insurance, when aligned with ESG principles, can drive positive change. Our journey has been marked by a relentless pursuit of tailored solutions, technical expertise and ESG insights to provide exceptional value to our clients.*

Navigating the Future: *We are focused on navigating the future with a visionary perspective, disrupting how the commercial insurance market considers ESG. Our commitment to sustainability remains unwavering, serving as a cornerstone for mitigating risks and fostering resilience.*

Embracing Innovation: *Innovation is at the heart of Sustain's approach. In 2024, we will continue to embrace innovation, offering cutting-edge insurance solutions that align seamlessly with our clients' unique needs by utilising both conventional and non-conventional risk transfer mechanisms.*

Driving Growth Together: *The growth of our clients is intertwined with our own success. In 2024, we are committed to fostering collaborative partnerships that go beyond traditional insurance transactions, serving as strategic allies in achieving long-term objectives.*

Sustainability Redefined: *In 2024, we aim to redefine what sustainability means in the insurance landscape. We believe that a focus on ESG principles is not just an ethical choice but a strategic one, advocating for sustainability as a marker for lower insurance risk exposures.”*



Jonathan Evans
Founder



As we reflect on our accomplishments and look forward to the future, we extend our gratitude to our clients, partners and stakeholders for their continued support and collaboration.

Get In Touch

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