

DRAFT SCRIPT FOR SOCIETY BREAKOUT

INTRO / OVERVIEW – Market Square Room 7.14

NEIL

SLIDE – Title: Our Society – SLIDE 1

Hello everyone and welcome to the Society Breakout. And when I say Society – of course I mean People.

People who work for us here at Severn Trent, people that we serve as our customers and people that we support in our communities.

As you have heard from Liv we are aiming to be a business that does the right thing, every day and in every way.

A company that looks after the environment it operates in, and is at the heart of a thriving society – as well as making sure that we hold ourselves to account on all of our aspirations and plans.

PAUSE

In this area the real test of success is the difference we make to people. Whether they positively feel our impact. So in this section you are going to hear about some of the things we're doing that are making a real, meaningful, difference to people's lives.

The S bit of ESG is still the emerging area for most businesses but we are pretty well advanced in a lot of our work. And if you look across the indices we do well for example the recent Tortoise Responsibility Index ranked us 10th out of the FTSE for ESG and the highest Utility in the FTSE and similarly when you look at a lot of the other indices like Hampton Alexander, Social Mobility Index etc, we are Upper Quartile across the board.

SLIDE 3,4,5 of current indices and award wins – Hampton Alexander, Social Mobility Index etc and how we rank (UQ)

But we're actually less worried with what the indices say - they are obviously a nice positive reinforcement that we are doing the right things – but we're more interested in what our colleagues and customers actually feel. And part of the reason we asked you to join us in Coventry today vs taking a hotel or Rothschild's in London, is so that you can see and feel our culture for yourselves.

And we're delighted that our people feel the same about us as the external data seems to suggest.

Our most recent employee survey rated us a massive 8.1 / 10 which places us in the top 5% of utility companies across the world. The most heart-warming stats were the ones around inclusivity.

SLIDE 6/7/8 - WITH SOME OF THE MAIN QUEST SCORES ON INCLUSIVITY, PROUD TO WORK AT ST, DO MY BEST FOR THE COMPANY ETC. ONLY NEED ONE SLIDE HERE

The Severn Trent patch contains around 1/3 of the UK's social mobility cold spots. 95% of our employees are from these areas so these communities are our friends, our families and our neighbours – and obviously 100% of our customers. And so right across our organisation you'll see a real determination and passionate to make a difference which is why you see astonishing figures like 40% of our employees taking up their volunteering opportunities.

So we do a lot well beyond our core services and responsibilities to try and help these communities out of deprivation.

We do it because it is the right thing to do but it also makes good business sense.

It helps our employee engagement scores because they feel proud working for a business that is a force for social good, it helps our bad debt position as less customers find themselves in water poverty, it helps our reputation and we have found that some of the initiatives are the most powerful when it comes to building trust and C-MeX scores with customers. And let's not forget that C-MeX is the regulators new measure of customer experience and partly measures the general perception of us in our local communities with rewards on offer for top performers.

But it also helps us attract diverse talent and skills that we perhaps wouldn't have normally been able to reach.

So in this session you are going to hear from real colleagues from across our business, and they will talk to you about the things we are doing that positively impact lives across our region in three areas:

- **For our customers** – how we are helping to eradicate water poverty and making our service accessible to all.
- **For our colleagues** – how we are creating a fair, equal and safe place to work where everyone can be themselves and thrive at work.
- **And for our communities** - how we are playing a wider role in helping to reduce deprivation through our charitable giving and our social mobility and skills work.

SLIDE 9 – Breakouts

So now we are going to split into three groups – one group will stay here in our Market Square to talk about Customers. The other two groups will leave and split to a work environment to talk about Colleagues and to a Village Hall to talk Communities.

Then we'll all swap around so we see all three sections.

Enjoy the sessions...

Team move groups

CUSTOMERS – Market Square Room 7.14

Speaker – Hilary Bennett & Bill Wilson

SLIDE – Social Mobility heat map (third of UKs poorest etc.)

When we talk to customers about what social purpose means to them personally there are two main themes which emerge, affordability and accessibility.

There are a number of social mobility cold spots across our region and based on our research for PR19, around 11% of customers have problems with bill affordability. To address this we currently have a range of schemes to support those customers who can't pay their bills including social tariffs, support from the Severn Trent Trust Fund, cash matching and payment plan concessions. Together we have supported 69,000 customers in AMP6. In AMP7 we aim to increase the number of customers we support to 195,000.

Throughout AMP6 we have improved ease of accessibility for our customers, with the expansion of our digital offering. This not only offers more choice and provides greater inclusivity to our customers it also makes good business sense as it reduces cost to serve and supports affordability. We are forecasting to end the AMP with over 55% of our service contacts through digital channels and are industry leading in terms of digital contact ratio.

So let me share with you how we have developed our support in these areas. Firstly in terms of affordability, Ofwat ranks Severn Trent amongst the most cost efficient in the water industry which is helping to keep our bills low, in fact over the last ten years we have had the lowest combined bills in [England and Wales] and we remain one of the lowest bills into AMP7. Despite this, even £1 a day can be a real struggle for some customers – or a short term struggle during difficult times in people’s lives. As I mentioned in the introduction we have a range of options to support customers in difficult financial situations and our reach will increase in AMP7.

Just over 50,000 of our customers benefit from our Social Tariff, the Big Difference Scheme which offers customers a reduction to their water bill. Having developed this scheme from a standing start we have improved the ease of access for our customers by introducing an auto-renewal scheme, meaning there is no need for new applications if things have not significantly changed.

Our Severn Trent Trust Fund has supported our most vulnerable people with access to Water Debt Grants to support them with past debts and also provide practical support to get back on their feet by providing household basics such as white goods. During the next 5 years we are excited about how we get more support to those really struggling and work to achieve our ambition of eradicating water poverty.

On our water direct scheme we’ve improved our application process with the Department for Work and Pensions, helping digitise this. Our customers have benefited from a previous application which took up to 16 weeks to be approved, to now finding out in less than two weeks. This means customers can get setup quicker than ever before to pay their water bill from their benefits.

By March 2025 we will quadruple support for customers who need our help and be supporting 195,000 customers on our vulnerable schemes. They will access this support through a channel of their choice that supports our ambition of a service for everyone at a price we can support.

Across our schemes we hear some really powerful stories about how our support has helped customers turn a corner. Meet Sharon. Sharon brings to life how our Severn Trent Trust Fund reaches in and supports our customers. The power of the support is greater than just a water bill, and Sharon describes this brilliantly.

SHARON VIDEO

So in summary we are making a massive step change in the support we provide to our customers who are struggling financially which is great for them and makes business sense for us not to chase uncollectable debt.

Moving on to accessibility in 2017 we talked about how we would make it easier for customers to contact us through Digital Channels to make it efficient, provide choice and a self-serve route that some prefer to pay bills, enter meter reads or set up a payment plan.

We have introduced new customer channels (eg Live Person Chat/Text messaging) meeting the growing consumer expectations, and these have been particularly important during times of operational incidents. We were the first Water company to offer 24/7 Social Media. Use of our

website is accelerating with c1,000 customers a day signing up for self-serve options and total payments collected doubling from £33m in 2012 to £65m in 2018. Our busiest day in main billing saw us take just under a million pounds on our web self-serve channel last year and this year we expect that to increase to 1.2 million. We have achieved our channel shift ambition and today we receive circa 25k web chats per month often covering difficult and sensitive subjects such as gender identification or long term disability.

We are proud of the journey we have made both for us and our customers. In December we were recognised at the European Contact Centre Awards - First for the best digital customer experience and second for most effective social media team. This cemented our ambition of proving that Digital excellence is possible in utilities.

Outside of these benefits for customers and our business, digital channels allow us to connect with customers on a different level, for us in social this is all about the tone of voice as we can create emotional and personal contacts often reaching customers who are less comfortable with a telephone exchange, examples of this include people suffering from bereavement, those with social anxieties and hearing impairment. Naturally those digital channels are so accessible through mobile and as such this makes it extremely easy for our customers to access us, which for us via our use of leading technology delivers more efficiency. Let's bring that social experience to life with one of our customers. This case study demonstrates the critical outcomes of our Social Strategy, delivering CMex, helping vulnerable customers and giving visibility to our social purpose. Michelle initially contacted us due to an issue near her home with water supply. During the conversation Michelle suddenly started talking about her personal battle she was having with Breast Cancer, the team recognised this as a transient vulnerability and so put measures in place to protect Michelle going forward, but the thing that stood out the most about this customer issue was the way in which we embraced and encouraged the conversation, giving the customer the absolute right mix of customer service, but wrapped up in a warm empathetic tone, that helps the customer in their moment of need

Michelle animated video.

Our social listening tool helps us to understand what's trending for our customers and to pick up where and how they need our support. We can get involved in their conversations and understand how our colleagues in utilities are interacting with customers. We can reach customers we have not previously been able to interact with on their channel of choice. An efficient easy to access and cheap to serve channel that supports a targeted customer experience not a vanilla one.

Our approach to supporting our customers through a range of schemes and via digital adoption has delivered a successful AMP 6, reducing costs from AMP5 by 19 million on a nominal basis which has seen us improve our cost to serve by 22%.

In summary, being socially purposeful by supporting customers with affordability and increasing accessibility is great for customers and for our business.

COLLEAGUES – Room 7.03 and 7.04

Speaker – Lisa

Welcome to the Trent Town depot where over the new few minutes we are going to bring to life how our colleagues really feel about working here – so Neil mentioned at the beginning of this section we do well when we look at how we score externally however we also know that a happy, engaged workforce with an open and inclusive culture outperforms other organisations by 10% on customer ratings, 22% in profitability, and 21% in productivity (*Gallup*) (SLIDE 9)

SHOW SLIDE 10 OF GLASSDOOR & QUEST

We've seen our Glassdoor ratings go from a low scoring 2.2 out of 5 a couple of years ago to a 4.2 out of 5 currently – we recognised that although our long standing colleagues were very happy it could be a confusing place for our new joiners so we have done a lot of work in this area to give people the best possible start with their career at Severn Trent. Through Glassdoor we also know that 85% of our employees saying they would recommend us to their family and friends. Our internal engagement score is amongst the top 5% of energy and utility companies globally and something what's really rewarding is that we score 9 out 10 when asked if people from different backgrounds are treated fairly in Severn Trent.

We are proud of our work to continue to build a fantastic culture where we provide great opportunities for all and ensure there are no barriers to us recruiting and developing brilliant people. We are proud of the progress we have made but also recognise there is always more work to be done.

We would love to introduce you to every colleague that we work with but obviously that's not practical so we are going to hear from a couple of colleagues about their experiences. Firstly we are going to talk to Natasha Haywood one of our champions of the LGBTQ+ network and the successes we have made in a relatively short space of time since setting up the network. Then we are going to hear from Mike Williamson, Ciaran Hamill and Andy Farrell – Mike is going to share his personal story of leaving the Army, finding a job at Severn Trent and how he then set up our Employability scheme. Ciaran & Andy are joining Mike to add some colour to how the scheme actually works.

SLIDE OF PRIDE / LGBTQ+ NETWORK EVENTS

So firstly I'd like to introduce Natasha - Natasha we talk about having an inclusive culture but I was wondering over the next couple of minutes you could tell us your personal experience of this and what it's like being a gay woman in the workplace?

I grew up in an environment where being gay was not something people talked about and instead people joked about it, my friends were all straight and my family were very traditional and so many times I wished to be someone else or feel "normal".

After years of not being able to be who I really was, worried about what people would think about me, I decided to tell my friends and family that I am gay. Whilst I was worried about disappointing the ones closest to me, I knew I had to do what was right for me to be truly happy. In reality everything I feared and the anxiety I felt throughout my life was exactly that, "just a fear", no one treated me differently and the response from my friends and family was "why couldn't you tell us sooner to support you"?

Accepting my own identity at work has been a struggle for many reasons, previously I would have distanced myself from anything related to LGBT. Prior to working at Severn Trent I had confided in a

colleague who broke my trust and “outed” me to lots of colleagues which as a result left me feeling vulnerable, experiencing inappropriate behaviour and worrying about the impact this would have on my career.

So how has it been different at Severn Trent?

Joining Severn Trent I was initially nervous about how I would be received— I realised very quickly people cared and were not bothered by my sexuality. I can honestly say I have never been this open about who I am at work and I have found that my colleagues have been receptive. I have felt that it isn't scary to be yourself and I can really make a difference so other didn't feel the way that I did at work with no one where to go and no one to speak to.

In 2019 I decided to release my own “coming out” story, the support I have received from my colleagues, senior Managers and our customers has been somewhat incredible and I am truly proud to say that I work for Severn Trent. They really do care about having a diverse and inclusive place to work.

In 2018 I joined the LGBTQ+ network to help to develop a LGBTQ+ strategy to support our LGBTQ+ colleagues. Over the last 12 months we have ran several allies' campaigns which have been a huge success and have nearly 200 allies on the programme. The team worked closely with our Inclusion manager to support driving a diverse and inclusive culture across all of our business areas regardless of gender, race or sexuality everyone should be treated equally.

How do we as an organisation ensure we are doing the right things by our LGBTQ+ colleagues?

We work with an organisation called Stonewall who are a charity organisation for LGBTQ+ communities. They ensure that organisations offer inclusive and equal environments for all colleagues. We are proud to say that this year we have moved from being placed 414th out of over 500 organisations to 175th which is a fantastic gain given it's only our second submission.

We've also proud to have two colleagues winning two amazing awards:

Carl Edwards, has been named Stonewalls 2020 Gay Role Model which is a great achievement and similarly Alison Smith, has been named as Stonewalls Senior Champion of the Year Award in the West Midlands region – for us again the awards are fantastic but just having visible role models in our business can really make that difference.

Great thanks Natasha for telling us your story – now we are going to meet Mike, Ciaran and Andy who are going to tell us about Employability in Severn Trent; over to you Mike.....

SLIDE WITH PHOTOS OF EMPLOYABILITY GRADUATES/CURRENT INCUMBENTS

Mike Williamson

Thanks Lisa. Yes, I'm Mike Williamson and I joined Severn Trent five years ago after serving in the Army for 17 years. I recognised that I was moving from a vocation into the commercial world and as part of that transition I committed to myself that wherever I moved to, I would do more than the job. I just wasn't sure what the 'more' was. I chose Severn Trent because the culture and their values appealed to me, oh and they offered me a very exciting job! As soon as I joined I started to look for opportunities and I found the Employability model. Employability provides students with a special needs education a better chance of getting jobs. It is simple, and I like simple.

To make the scheme work in Severn Trent I needed high-level sponsorship and I got that immediately from Liv, Neil and the Exec team. I needed colleagues to help me and I found that there were lots of

Severn Trent colleagues who were willing to help, support and get involved with this type of project. I needed a partner school and I found that in Hereward College in Coventry and I needed a bunch of great students – and I found them in abundance at the College. With a bit of energy, drive and enthusiasm we've had four successful years of the scheme and it is now part of our culture. I'd now like to hand you over to two of my amazing colleagues who have helped support Employability and made it the success it is today.

Ciaran Hamill

In our society, the unemployment rate for people with learning difficulties is 8.8%, compared to just 3.4% for people without disabilities. Despite their appetite for work, only 6% of young people with learning difficulties are in employment, even though early involvement in work environments is proven to significantly increase their lifetime career prospects.

For me personally, my mum's vocation opened my eyes to supporting people with disabilities, so when I heard about our employability scheme it was something I just needed to be involved with.

At Severn Trent we serve our local communities, we are also a FTSE100 company, so have the resources and should be providing opportunities to those who need them most. For the past four years, Severn Trent has partnered with Hereward College to offer internships which provide real work experience (4 days a week for 9 months) to young people with disabilities and additional educational needs, vital for a demographic that are 3 times more likely to be unemployed than people without disabilities.

Andy Farrell

Well, it's self-evidently a good thing to do, but the best thing about Employability is that it just makes sense.

It makes sense for the interns, who learn not only the skills related to their job, but also much more of the social side of work, of office life, life skills, and often things like independent travel for the first time. Then there's the fact that 56% of our interns have entered paid employment after their internships at Severn Trent, many of whom still work with us today.

It makes sense for our business: as well as providing a boost to productivity, it helps to embed our social purpose and normalise disability in the workplace. Studies have shown that people with learning disabilities typically take fewer sick days than their counterparts, spend longer in their roles, and raise morale of the teams they work in.

Speaking of which, you find that it's a great source of job satisfaction for people who have been involved in this scheme. One of our colleagues said that seeing an intern of ours graduate into permanent employment here was one of the highlights of their 17 year career with us. And personally, I think it's a pleasure to be able to spend time on projects like this as part of my job.

Finally, Employability makes sense for our communities. Severn Trent operates at the heart of our local community, Hereward College are right on our patch, and this is one way that we can really make a tangible difference to lives in our communities.

Lisa

We think Severn Trent is truly a special place to work and I hope that stories from Tash, Mike, Ciaran and Andy have helped bring that to life. Because great cultures and great employees make for great business. Thank you

COMMUNITIES – Chairman’s office area

Speaker – Kat

As Neil mentioned at the beginning, around 1/3 of the UK’s most deprived areas are in the Severn Trent region. So in this session you’re going to hear about some of the discretionary activities we do over and above our day job to help some of these communities out of deprivation.

Today we’ve only got time to cover two topics, but you’ll see lots more examples of the work we’re doing on the walk ways between the parts of our village and in your handout.

Firstly, I’m going to hand you over to Daisy. Daisy came into Severn Trent via our Graduate programme a couple of years ago and now runs our new Community Fund that donates 1% of our profits – or over £10m over the next five years - to good causes in our communities.

According to a recent report, we will be 9th in the FTSE for charitable giving when we have added the community fund to these year’s figures and Daisy will explain how that money is making a difference.

DAISY/PAUL

Community Fund

SLIDE - Severn Trent Community Fund

So as Kat said, In AMP7 we’ve committed to giving away 1% of our profits, roughly £2m a year, to community groups, local charities and organisations in the Severn Trent region, via our new Community Fund.

So why are we giving money away? And why did we decide to do this through a Community Fund?

Well, fundamentally it’s because we’re a socially responsible business and we think that supporting the communities we live, work and relax in, is absolutely the right thing to do.

Notice Board – Daily News

There were a number of ways we could have approached this. We could have directed more money towards charitable giving or direct sponsorship programmes. We could have focussed on a few key organisations to help them with their existing community projects.

But our research showed that community funding at the local, grassroots level, has been declining massively in recent years. Traditional sources of funding has reduced, and in some areas, no longer exists at all. And this means those communities and organisations that are most in need of support have nowhere to turn.

And that’s why we developed our Community Fund – to be able to make a real difference in all areas and all communities in our region. It means we can offer support and vital funding to those most in need – and you’ll see shortly just what a difference we can make.

But as well as being the right thing to do, we also recognise that our Fund just makes great business sense too. This isn’t wholly altruistic – we know it needs to deliver business benefits as well.

So we will use it as an opportunity to enhance our reputation with our customers – and the positive media coverage and feedback received so far demonstrates this is working. We are the only water

company currently doing this on this kind of scale, and so we'll of course utilise the Fund to help us to deliver our AMP7 CMex ambitions.

So let me tell you a bit more about the Fund. It focuses on three elements of community wellbeing - people place and environment - with favourability shown to projects that ideally lie within a 'sweet spot' that incorporate all three.

SLIDE - People, Place, Environment

Since we're a water company we will also of course encourage projects that have a connection to water in some way.

The Fund launched in January, so let's take a quick look at some of the project ideas and applications we've received so far to give you a flavour of just what a difference we'll be able to make:

"We want to transform a disused area of land for the community to use; a project which will be led by unemployed and single parents giving them opportunity to improve their employability skills, as well as having a positive impact on the environment, reducing anti-social behaviour and improving wellbeing."

"We are a young person's coding club which aims to inspire the next generation of scientists, computer programmers and engineers. We're wanting our young coders to design, program and develop a system to monitor environmental conditions and use rainwater collected from water butts to automatically water plants. Our project aims to show how children can use coding, technology and innovation to save water."

"We want to create a care farm for people with dementia as a safe space to come and experience the outside environment without having to worry what other people think. The idea came from experience having a Mum living with dementia."

"We work with families of disabled children and families from disadvantaged backgrounds and want to deliver creative and environmental education workshops for these families in areas of multiple deprivation."

Because the beneficiaries of our Community Fund are our customers, we wanted them to play a key role in the decision-making process. For this reason, our Fund will be overseen by an independent Panel made up of our customers, who will review applications on a quarterly basis and make the final decisions on where our money should go.

Non-profit community groups, charities and local organisations can now apply for a grant of up to £250,000 from us. Only 6% of Funders in our region offer grants over £100,000, which makes our Fund pretty unique – and as you'll hear, very, very popular!

SLIDE – Fund promotion

It's fair to say we have been astounded by how much interest the launch has generated. We've had over 100 applications totalling over £4 million, and a further 500 plus applications have been started. We've had lots of positive media coverage too, including BBC East Midlands and Utility Week.

A key objective of the Fund is to ensure we support and are representative of all areas across our region. As you can see from our heatmap, we're doing a pretty good job so far.

Notice Board – Map of applications

Going forward, our focus is to ensure we reach out to those communities most in need of support. A third of the UK's most deprived areas are in our patch and so it's important that we make sure our money goes to those who need it most.

Notice Board – Deprivation areas map

As you can see, the spread of projects that have been submitted or started sit nicely within those hotspots, and we will continue to monitor this and provide support to these areas throughout the AMP.

As a company we're genuinely excited to be providing financial support to worthy projects and making a genuine difference in our communities. The first successful applications will be going to our Customer Panel this month and our very first donations will be landing in our communities in April – so exciting times ahead!

Thank you for listening and I'll now pass you back to Kat.

KAT

Our second showcase is all about how we're boosting education and skills in our communities – especially in social mobility cold spots. We were recently placed second in the FTSE for our internal and external education initiatives, and we do heaps of work in this space including:

(SLIDE WITH PICS OF THREE TOPICS ON IT)

- Investing £10m in our very own skills academy just down the road from here that will provide training that not only means we have one of the most technically capable workforces in the sector, but will also create successful careers that last a lifetime for our colleagues
- We inspire 700k school children each AMP with our innovative Wonderful Water Tour. It teaches them about saving water for the future, avoiding sewer blockages and drinking tap water for hydration and a plastic free environment. You'll have hopefully seen our buses at our last Capital Markets Day. In AMP7 we have created a new ODI for this initiative that we expect to generate a reward, but we expect that it will also boost our customer experience ODI and also help major ODIs like blockage reduction and PCC so a triple benefit.
- And finally our approach to social inclusion. 43% of our current workforce live in a Social Mobility Cold Spots, 44% of new hires in the last twelve months are from Social Mobility Cold Spots and 41% of employees promoted in the last twelve months live in Social Mobility Cold Spots.

And to bring to life how our approach to social inclusion is attracting top talent and providing skills for a lifetime I would like to introduce you to Hossam.

HOSSAM

I was born in a small village called Lamu in Kenya and moved to the UK with my family when I was around 4 years old. My family and I moved to an area called Allenton in Derby which would be classed as a deprived area and these days they call a social mobility cold spot.

When I started secondary school, I had a rocky start and I found it really hard to settle and fit in. My school wasn't a particularly good school, it was always in the inadequate or needs improvement category from Ofsted reports so the career advice was limited. Fortunately, when I started sixth form Severn Trent visited my school and during an assembly I was surprised to find out about the opportunity for Solicitor Apprenticeships.

I was instantly excited at the prospect of being able to follow my passion for law without needing to go down the traditional University route and I felt Severn Trent was a great fit so I knew straightway this was an opportunity I had to seize!

I had to go through an assessment process which really gave me a great insight into what Severn Trent were about as a business. I went through group activities, challenging individual tasks and all the way up to an interview with one of the directors.

Since joining the Apprenticeship in 2018, I have worked alongside the in-house legal team to provide advice to colleagues, and I have overseen Cost Recovery from court cases. Whilst in that role, I managed to recover over £125,000 of costs so I really feel like I've contributed.

In my second year, I have now moved on to manage my own case matters and queries from colleagues and I have achieved an average of high 2:1 / Firsts throughout my studies. I have just completed my tort final assessments and I am hoping for great results.

I will always be grateful and thankful for Severn Trent, creating the solicitor apprentice scheme as this Apprenticeship has really allowed me to develop as a person and motivate to be the best person I can be.

I am excited to continue to grow in my career as a solicitor and look forward to qualifying in 3 years' time.

Since, being an apprentice solicitor at ST. It has had a personal impact in my wider community at home. My friends and friends of friends, ask me questions about ST apprenticeships and are known also aware of the opportunities we provide. I have have friends who are currently applying for the graduate programmes and it is truly inspiring.

Severn Trent changed my life for the better and I will always be thankful for the path it has taken me down!

Kat's close:

It's inspiring stuff isn't it and certainly makes me feel proud to work for a company that is investing in these types of activities. And let's not forget that as well as making your heart warm, these kind of things make good business sense too as Neil mentioned earlier.

It's already helping our employee engagement scores because like Hossam, we all feel proud working for a business that is a force for social good, it helps our bad debt position as less customers find themselves in poverty, it helps our reputation and we have found that some of the initiatives are the most powerful when it comes to building trust and C-MeX scores with customers.

But it also helps us attract diverse talent and skills that we perhaps wouldn't have normally been able to reach – like Hossam and Daisy who are definitely already superstars and ones to watch in the future!

PAUSE

OK

AFTER THE THREE SESSIONS THIS IS THE FINAL CLOSE FOR KAT, LISA & HILARY

So we hope that you have enjoyed your whistle stop tour of Trent Ford. We think it's a lovely place to live. It's a town with a highly engaged and diverse workforce from a wide range of backgrounds. A town where customers who are struggling with their bills or personal situations are supported throughout, and it's a town where the community thrives. And of course it's real to us – we have just taken a bit of artistic licence in bringing our story to life for you.

During the last 50 minutes, we have looked to bring to life the range of approaches we are taking to make sure as a responsible big but local business we are doing the right thing, every day and in every way. That we are looking after the environment we operate in, and that we are at the heart of a thriving society. **ENDS....**