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# Sustainable business

Supporting UK businesses to grow sustainably and transition to a low carbon economy.

## **Financing a sustainable future**

We're helping businesses reduce their overall costs and energy usage with new Clean Growth Financing opportunities as we move towards a carbon neutral economy. By transitioning to low-carbon sustainable business models we can make a real difference to tackling climate change.

So, wherever you are on your transition to Net Zero, we're here to support your business in making a difference to the environment and reducing costs at the same time.

## **Where are you in your sustainability journey?**

# 1

## Getting Started

We have gathered essential information to help businesses like yours get started on their journey to Net Zero.

Find out more >



# 2

## Your sustainable transition

Measure your carbon footprint, mobilise your sustainability plan, and monitor results as you navigate the road ahead.

Find out more >



# 3

## Heroes of Net Zero

Read about industry leaders committed to their sustainability transition and find out how you can become a Hero of Net Zero.

[Find out more >](#)





## Products and services

We offer a range of tools and products & services to help your business achieve its green and Net Zero ambitions.

[Find out more >](#)

**Take a look at some of the good things that are happening at McMenon Engineering and the Port of Blyth to become more sustainable:**



**Good things are happening at McMenon Engineering**

Find out how they've used an export guarantee to support their global growth ambitions as well as bolstering their core values of sustainability, diversity and inclusion.

What's happening at McMenon Engineering



## **Good things are happening at the Port of Blyth**

Find out how they're investing in renewable energy initiatives on their journey to Net Zero, positioning themselves as a leading off-shore energy base.

What's happening at the Port of Blyth

### **Sustainable products and services**

*Finance for use on specific green purposes\**

- Discounted Term Loans (£50K min.) and Asset Finance (£25k min.) when used specifically to reduce your business' environmental impact.
- Examples include - electric vehicles, wind turbines and solar panels, plant and machinery as covered by the Enhanced Capital Allowance Scheme.
- Contact your Relationship Manager for more information.

Clean Growth Financing Initiative

*Reduced interest rates if your business achieves environmental milestones\* (£100m+ turnover clients)*



- Receive a set of environmental and social key performance indicators (KPIs) which your business must meet to secure margin discount on financing.
- Be rewarded for taking positive steps towards reducing your business' social and environmental impact.

Contact your Relationship Manager for more information.

### Green Buildings Tool

Our Green Buildings Tool enables you to identify, evaluate and understand your property to make it more sustainable and energy efficient.

- Analyse energy saving initiatives that affect the energy performance certificate (EPC) rating which would reduce CO2 emissions
- Reveals initiatives/properties that offer the best return on investment with regards to CO2 reduction

### Green Buildings Tool

## Your journey to Net Zero



### Climate Call to Action: Research Report

Following an in-depth survey of over 1,000 UK businesses, 96% of which were SMEs, we launched a new report in partnership with the British Chambers of Commerce. It reveals the challenges facing SMEs on their journey to Net Zero



and outlines recommendations for key stakeholders that have a role to play in supporting SMEs.

[Read the report \(PDF, 3.27MB\)](#)



## **From Now to Net Zero: a Practical Guide for SMEs**

To deepen our understanding of how we can best support you on your journey to Net Zero, in 2021, we surveyed more than 1,000 businesses and experts from across the UK, alongside our ongoing conversations with clients.

[From Now to Net Zero: a Practical Guide for SMEs](#)



## ***SME Net Zero Monitor***

In 2022, we did a further survey of 1,000 SMEs to monitor where they are on their sustainability journey today, identify the benefits of reaching the Net Zero target and understand how to overcome the barriers.

[Find out where you are on your Net Zero journey today](#)



## **Support tailored to industry sectors and corporates**

We understand that sustainability goals can vary across the size and sector of a business. We combine tailored products and services together with specialist insight to support you in your journey.

[View sector-specific sustainability support](#)

## **Products & services to support your sustainable transition**

From discounted lending for green purposes and investing in clean growth to improving the energy efficiency of buildings and vehicles; we offer a range of tools and products & services to help your business achieve its green and Net Zero ambitions.

[View all sustainability products and services](#)

## **Ready to take the next step on your sustainability journey?**

[Read about taking your first step on your transition to Net Zero.](#)

[Getting started](#)

## **Keep up to date on LinkedIn**

Why not subscribe to our Sustainable Business newsletter, supporting UK businesses to grow sustainably and transition to a low carbon economy. You'll receive a notification when we post, so you never miss an article.

[Subscribe now](#)

## • **What is sustainability?** expandable

### section

Sustainability refers to the ability of something to maintain or 'sustain' itself over time. For a business, limits to sustainability are determined by physical and natural resources, environmental degradation, and social resources. The concept of sustainability is composed of three pillars: economic, environmental, and social — also known informally as profits, planet, and people.

More recently this has developed into ESG:

- Environmental - the quality and functioning of the natural environment
- Social - the rights, wellbeing and interests of people and communities and;
- Governance - policies or practices by which a company is directed or controlled

## • **What is Net Zero?** expandable section

There's no global standard definition, though it is generally understood that Net Zero is a state in which an organisation or country's activities result in no net impact on the climate from greenhouse gas emissions.

This is achieved by reducing greenhouse gas emissions - typically the six gases listed in the Kyoto Protocol: carbon dioxide (CO<sub>2</sub>); methane (CH<sub>4</sub>); nitrous oxide (N<sub>2</sub>O); hydrofluorocarbons (HFCs); perfluorocarbons (PFCs); and sulphur hexafluoride (SF<sub>6</sub>); and by balancing the impact of any remaining 'hard to decarbonise' greenhouse emissions with an appropriate amount of carbon removals.

## • **What is Climate Change?** expandable

### section

Climate change refers to our planet getting warmer. Since before the industrial revolution (1850-1900) the earth's average temperature has risen by 1.1°C. The last five to ten years have seen the greatest increase since records began.<sup>1</sup>

Now, our attention has shifted to the impact this could have. Scientists believe that an increase in greenhouse gases are the primary cause for climate change. And if the temperature rises by another 1.5°C it would be devastating to life on earth.

<sup>1</sup>Source: World Meteorological Organization

## • **What is ESG vs CSR?** expandable section

A decade ago, Corporate Social Responsibility (CSR) was the most commonly used term to encapsulate an organisation's efforts to maximise the positive impact it has on society and the environment.

CSR typically refers to a collection of charitable and philanthropic works performed by profit-driven companies in order to 'give something back' to the community and environment from which they have benefitted. However, a limitation of CSR is that for many businesses it operated as an add-on to their main purpose. At worst, it has been seen as a marketing tool for firms to promote their positive activities without having to back up their claims or talk about problem areas.

ESG policies, in contrast, are criteria led and require that they be embedded in the core of a business' strategy, rather than side lined. The power of ESG and in particular the 'G' lies in its integration into a business.

The momentum behind ESG is being driven by investors, asset managers, consumers, and employees demanding transparent, purpose-led business practices that align with their own values.

## • **What is Sustainable**

### **Finance?** expandable section

There is currently no single, agreed definition of what constitutes sustainable finance in the market. The ICMA has recently defined sustainable finance as incorporating climate, green and social finance while also adding wider considerations concerning the longer-term economic sustainability of the organisations that are being funded, as well as the role and stability of the overall financial system in which they operate. This definition draws on the G20 and EU definitions of sustainable finance.

## **What is Green Finance?** expandable

### **section**

Green financing is a loan or investment that supports environmentally-friendly activity, such as purchasing environmentally-friendly goods and services or building environmentally-friendly infrastructure. We offer this at Lloyds Bank primarily through our Clean Growth Financing Initiative, but we also offer green bonds and other green products.

\*All lending is subject to status

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Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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