

Sustainability Policy

Bikmo wants to protect and enhance the environments where we live to play.

This policy sets out our commitments, aims and ambitions towards our environmental, social, community, and performance goals, which are reflected in [Our mission](#).

We're perfecting our craft to dominate the bike market before widening horizons, becoming the leading financial services brand in the global adventure sports market and using Bikmo to protect and conserve the environments where we live to play.

Our team and customers live to spend their free time with family, friends and alone being active outdoors. However, we recognise the impact humans have on our planet which is why we aim to run a business with minimal impact, which creates positive benefits for society, our environment, climate, communities and economies.

So we can enjoy the wild places and landscapes our planet has to offer.

We do this by evaluating our social and environmental impact, setting and meeting targets to reduce our emissions and resources, supporting our local communities through our business partnerships and contributing towards the UN's global [Sustainable Development Goals \(SDG\)](#).

SDG 8: PROMOTE SUSTAINED, INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH, FULL AND PRODUCTIVE EMPLOYMENT AND DECENT WORK FOR ALL

8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all

Through our "[Open Project](#)" we aim to encourage and expand access to insurance and financial services for all.

SDG 11: MAKE CITIES AND HUMAN SETTLEMENTS INCLUSIVE, SAFE, RESILIENT AND SUSTAINABLE

We want people to bike more in all communities and cities across the world because it is a safe, affordable, reliable, and sustainable transport option accessible to all. Our support for World Bicycle Relief contributes to education, healthcare and economic development in the countries which need it most.

SDG 13: TAKE URGENT ACTION TO COMBAT CLIMATE CHANGE AND ITS IMPACTS

We aim to source all the electricity that the company consumes at its facilities from renewable energy sources. We commit to understanding our climate risk and building resilience into the company's assets and supply chain.

IN OUR EVERYDAY OPERATIONS WE AIM TO:

- exceed every environmental and social benchmark/moral obligation/legal requirement set by the countries in which we work;
- continually review our operations at board level as a global business to set targets in improving social and environmental performance and reducing our impact on the world;
- provide information regarding Bikmo's environmental management system performance to staff, board members, customers and all other interested parties;
- use technology and best practices to reduce unnecessary travel, enabling and supporting remote working and using virtual meeting software to remove the requirement to travel for meetings;
- use our insurance products to get our customers back on their bikes - more people riding = fewer people in cars;

- use local and independent retailers for repairs and replacements to give a great experience to customers, support local businesses and help prevent fraud;
- incentivise our teams to choose bikes and public transport over private cars;
- understand our energy use as an international cloud-based company and set targets to reduce our usage and switch to renewable energy;
- use our knowledge and experience as cyclists to support our local communities to be more active in the outdoors;
- ensure that our Sustainability Policy is reviewed annually, documented, implemented, communicated and available publicly.

David George | CEO | 19th March 2019