

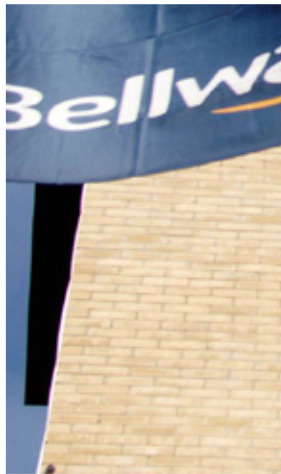
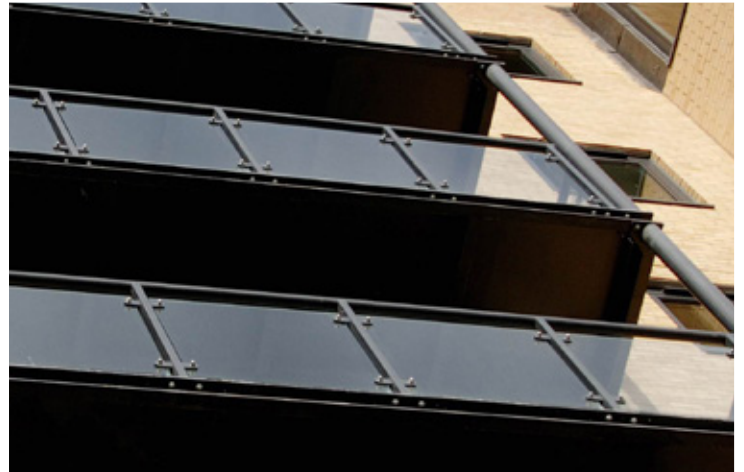
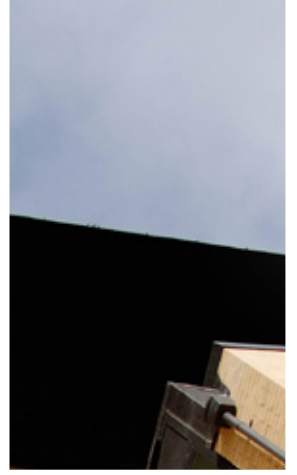
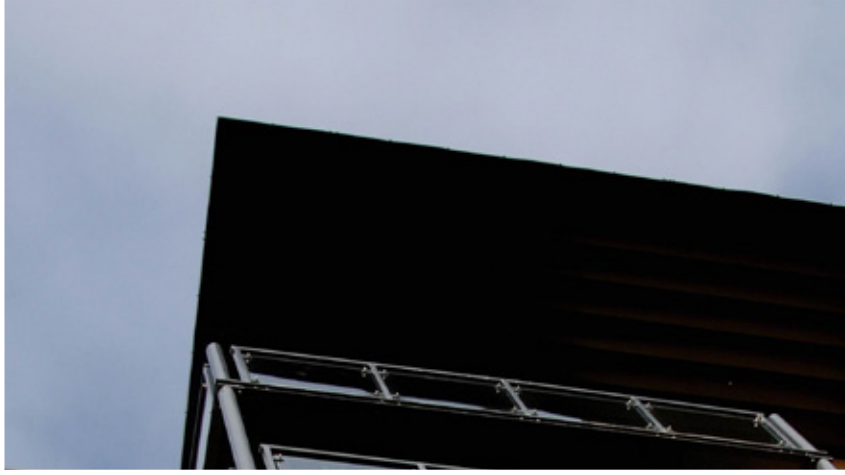
Corporate
Responsibility
2014/2015



Bellway

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1 Vision

Introduction



This document sets out our approach to Corporate Responsibility. As one of the UK's largest house builders, we have a role play in addressing the growing national housing shortage whilst delivering the benefits expected by our shareholders, customers and employees. At Bellway we believe that it is possible to meet these aims whilst at the same time managing our business in a way which protects and enhances the environment, the economy and society as a whole.

Vision

As one of the UK's largest house builders, our aim is to provide high quality new homes in desirable surroundings which have been constructed in a socially responsible manner. A sustainable approach to construction isn't just beneficial for the environment; it makes commercial sense and brings benefits to our shareholders, customers, employees and the local community.

Our long term approach to Corporate Responsibility (CR), branded as Bellway4Good, considers the interests of our diverse stakeholder groups to ensure we make positive social, environmental and economic contributions across our business.

Bellway4Good focuses on three principal areas:

- 1. Environment: carbon emissions, waste, water usage and improvements in biodiversity and ecology.**
- 2. Construction: construction research and development, waste management, planning, procurement and site management.**
- 3. Society and economy: employee development, health and safety, economic development, stakeholder engagement and customer care.**

Bellway4Good is our commitment to ensure that we operate our business in a responsible manner.

1.1 Chief Executive's Statement



We have enjoyed yet another successful year in 2014/15, increasing the number of new homes sold to 7,752 and opening a new South West division, located in Bristol, in February 2015. We employed an average of 2,164 people throughout the year and I would like to extend my thanks to all those who have worked for and with Bellway for their skill, hard work and dedication.

As one of the UK's largest house builders, our aim is to provide high quality new homes to match the aspirations of our customers. Our highly skilled workforce ensures that every home is built with care and attention to detail, and is delivered to our customers with high levels of customer service. We believe that it is our approach and the diligence of our teams that has helped to maintain our high standards of customer care, with 9 out of 10 purchasers willing to recommend us to a friend.

We can also be relied upon by our stakeholders to operate in a responsible and ethical manner. This includes respecting the environment in which we operate. Wherever we are building new homes, our aim is to consult and work closely with those in the local area to create new living environments that integrate with the wider community.

We measure our performance across the various aspects of CR through our Bellway4Good Steering Committee, focussing our efforts on the core areas that most concern both the Group and our stakeholders. During the past year, we have made significant progress against a range of measurable commitments, including:

- Increasing the amount of waste we divert from landfill to 92.9% this year (2014 – 89.3%).
- Installing energy efficient lighting in all our new homes.
- Donating a total of £146,010 to numerous charities, community groups and good causes, including our two nominated national charities, British Heart Foundation and Construction Youth Trust (2014 – £97,637).

We remain committed to improving our environmental credentials, listening to and meeting the needs of various stakeholder groups and improving the sustainability of our homes. If you have any comments about our approach to CR we would welcome your feedback.

Ted Ayres

Chief Executive

[Bellway4Good@bellway.co.uk](mailto:bellway4good@bellway.co.uk)

1.2 Bellway4Good Objectives



At Bellway, corporate responsibility is part of how we conduct business. We define it as our approach to achieving business goals in an ethical manner, benefiting the people we work with, the environments we work in, the communities we develop and the stakeholders we serve.

So that we continually improve standards, our Bellway4Good Steering Committee aims to ensure that:

- Our developments create sustainable new communities
- Environments in which we operate are enhanced
- We develop our employees through education and training
- Social, economic and environmental risks are identified and mitigated
- Sustainable practices are developed and promoted

In **2014/15** we set ourselves a range of CR Commitments aligned to these aims and our performance over the past 12 months is set out in this report.

For **2015/16** we have developed our plans and set a range of targets for the coming year. These are also set out in this report.

1.2.1 Performance against 2014/15 CR Commitments



2014/15 COMMITMENTS

Environment		
Biodiversity and Ecology	<p>We commit to positively engage with local authorities to promote biodiversity and ecological enhancement initiatives connected with our proposed developments.</p> <ul style="list-style-type: none"> New sites have undergone ecology surveys and, where necessary, detailed environmental impact assessments and habitat surveys to ensure we build with due regard to the local environment. 	
Energy	<p>We will help our customers reduce their energy consumption by providing more than 90% energy efficient lighting in our new homes.</p> <ul style="list-style-type: none"> All lighting installed in new homes was energy efficient in 2014/15. 	
Energy	<p>We will seek to design new sites to achieve an average energy efficiency of at least 5% better than the applicable building regulations standard.</p> <ul style="list-style-type: none"> We have achieved an average efficiency rate of 9.01% better than the applicable building regulations standard. 	
Water	<p>We will investigate ways in which we can more accurately measure our water consumption with the aim of understanding our areas of significant usage and, in the future, setting longer term targets for water use reductions.</p> <ul style="list-style-type: none"> Water data has been collected for the 2014/15 year and will help shape reduction strategies going forward. 	
Transport and Connectivity	<p>We will provide customers with information on sustainable transport links in and around their chosen development, improving connectivity options for them as they settle into their new communities and surrounding areas.</p> <ul style="list-style-type: none"> Information is now provided in the 'my space' folders held at each development sales office. 	

1.2.1 Performance against 2014/15 CR Commitments

2014/15 COMMITMENTS		
Construction		
Planning	<p>We are committed to investing in the local infrastructure of the community where we develop and we will report annually on all our Section 106 and Community Infrastructure Levy contributions.</p> <ul style="list-style-type: none"> A total of £79.0 m has been invested via Section 106 and Community Infrastructure Levy payments. 	
Planning	<p>We will consult with local communities and local authorities before we submit a planning application. Feedback received as a result of the consultation process will be, where appropriate, incorporated into the development proposals.</p> <ul style="list-style-type: none"> Consultations have taken place at new development sites. 	
Sustainable Construction and R and D	<p>We will investigate at least 3 new commercially available sustainable building products to assess their design and build performance.</p> <ul style="list-style-type: none"> 'Room in the roof' technology has been assessed and trials will start in January 2016. 	
Procurement and Supply Chain Management	<p>We will ensure that 100% of the timber used in the construction process continues to be sourced from sustainable woodland.</p> <ul style="list-style-type: none"> 100% of timber sourced in 2014/15 was from sustainable woodland. 	
Construction Waste	<p>We will increase recycling rates on construction sites from the existing 89% level through improved planning, purchasing and management.</p> <ul style="list-style-type: none"> A diversion rate of 92.9% was achieved across the Group. 	
Construction Waste	<p>We will aim to introduce a maximum of 3 waste management contractors across all divisions to improve waste management data and investigate further diversion rate improvements.</p> <ul style="list-style-type: none"> Partially completed - work will continue 2015/16. 	
Construction Site Management	<p>We will continue to develop a best practice approach to dust suppression on site, monitoring continual improvement to minimise the health risks and rolling out best practice guides to 100% of sites.</p> <ul style="list-style-type: none"> Latest HBF guidance on dust suppression has been rolled out nationally. 	

1.2.1 Performance against 2014/15 CR Commitments

2014/15 COMMITMENTS		
Society and Economy		
Our Employees	<p>We are committed to ensuring that our employees are able to prepare themselves financially for retirement by reviewing current employee and employer contribution rates with a view to increasing them.</p> <ul style="list-style-type: none"> • Minimum employer and employee pension contribution rates were increased from 2% to 3% for both weekly and monthly paid staff. 	
Our Employees	<p>We will seek to increase the number of Site Managers with an NVQ Level 6 Construction qualification by at least 10%.</p> <ul style="list-style-type: none"> • 141 site managers now hold an NVQ level 6 qualification, a 33% increase on last year. 	
Charitable Giving	<p>We will aim to select up to 2 national charities which we will support in 2014/15, both financially and through company involvement / engagement with our employees.</p> <ul style="list-style-type: none"> • The British Heart Foundation and Construction Youth Trust were selected as national charity partners and almost £100,000 was donated to them in 2014/15 through employee fundraising and corporate donations. 	
Charitable Giving	<p>We will commit to top up funds raised by our employees for both their chosen registered charities and Bellway's nominated charities.</p> <ul style="list-style-type: none"> • The group donated £18,360.04 in matched funding to complement employee fundraising. 	
Health and Safety	<p>We will aim to reduce RIDDOR Reportable Accidents and Incidents per 100,000 employees compared to 2013/14.</p> <ul style="list-style-type: none"> • RIDDOR incident rate fell to 430.75 accidents per 100,000 employees, an improvement of 3.7% on last year (2014: 447.09). 	
Considerate Construction	<p>We will aim to improve our average Considerate Construction Scheme score to at least 34.</p> <ul style="list-style-type: none"> • An average CCS score of 34.8 was achieved. 	
Economic Development	<p>We are committed to the Prompt Payment Code and target to pay all creditors within terms agreed with each supplier.</p> <ul style="list-style-type: none"> • All suppliers were paid to agreed terms in 2014/15. 	
Customer Engagement	<p>We are committed to maintain our status as a 5 Star Builder, reflective of our commitment to providing high levels of customer satisfaction.</p> <ul style="list-style-type: none"> • Although we narrowly missed retaining our 5 star housebuilder status this year, nine out of ten of our customers would recommend Bellway to a friend. 	

1.2.2 2015/16 CR Targets



Environment	
Energy	We will aim to ensure that 100% of new and hired-in construction compounds will include at least 2 energy saving devices, bringing the percentage of all compounds with energy saving devices fitted to at least 60%.
Energy	We will, at the planning stage, aim to design our homes to have a site Dwelling Emission Rate and a site Dwelling Fabric Energy Efficiency Rate that are 5% better than required by the relevant building regulations.
Sustainable Transport	We will aim to include sustainable travel information in customers' home handover folders, allowing them to make informed decisions regarding their transport choices.
Domestic Waste	We will aim to provide information on local recycling centres in customers' home handover folders, helping them to divert an increasing proportion of their household waste from landfill.
Energy	We will aim to undertake energy audits at a minimum of 2 divisional offices to identify energy saving opportunities that can be implemented across our office estate.
Construction	
Construction Waste Management	We will aim to introduce a maximum of 3 waste management contractors across all divisions to improve waste management data and diversion rates.
Construction Waste	We will aim to increase the proportion of waste diverted from landfill on construction sites from the existing 92.9% level.
Construction Site Management	We will aim to review 20% of development sites to influence standard compound configuration and design with a view to reducing material wastage rates.
Planning	We will aim to improve the community engagement process for new development applications (of 50 or more units) by publishing details of the development proposals on-line, including the ability for interested parties to leave comments / feedback for due consideration.
Considerate Construction	We will aim to improve our average Considerate Construction Scheme score to at least 35.

1.2.2 2015/16 CR Targets



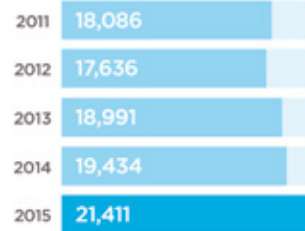
Society and Economy

Our Employees	We offer all employees the opportunity to participate in a contributory pension scheme and will increase the company matched contribution from a minimum of 3% to 4%.
Customer Engagement	We will aim to regain our status as a 5 Star Builder, reflective of our commitment to provide high levels of customer satisfaction.
Customer Engagement	We will aim to achieve an overall customer satisfaction score of at least 83.8%.
Economic Development	We will aim to deliver at least 5% growth in the number of homes sold, helping address the UK housing shortage.
Health and Safety	We will aim to continue to reduce RIDDOR Reportable Accidents and Incidents per 100,000 employees compared to 2014/15.
Health and Safety	We will aim to achieve a Group National House Building Council Health and Safety score of 0.986 or better.
Charitable Giving	We will continue to improve employee engagement on charitable activity, aiming to donate over £100,000 to our national charity partners through donations, employee fundraising and matched funding, while increasing our annual charitable budget in line with earnings, year on year.

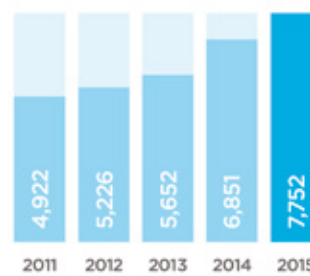
1.3 CR Performance at a Glance

Strategy and Governance

NUMBER OF OWNED AND CONTROLLED PLOTS WITH IMPLEMENTABLE DPP (DETAILED PLANNING PERMISSION)

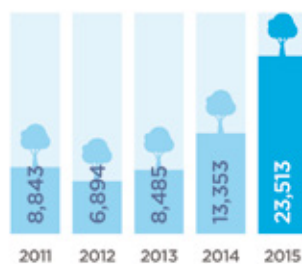


NUMBER OF HOMES SOLD

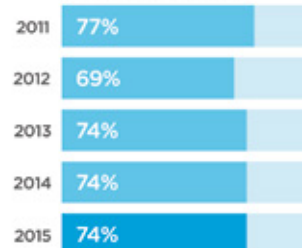


Environmental

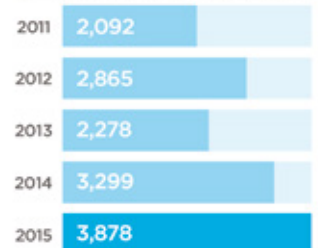
NUMBER OF TREES PLANTED



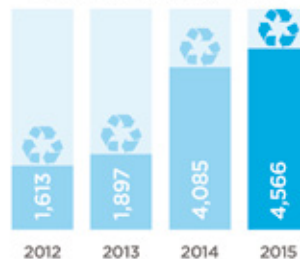
PERCENTAGE HOMES DEVELOPED ON BROWNFIELD SITES



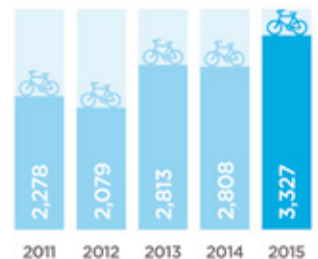
NUMBER OF HOMES WITH ENERGY SAVING / RENEWABLE TECHNOLOGY



NUMBER OF HOMES WITH WASTE RECYCLING FACILITIES

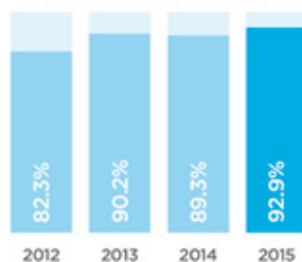


NUMBER OF HOMES WITH CYCLE STORES

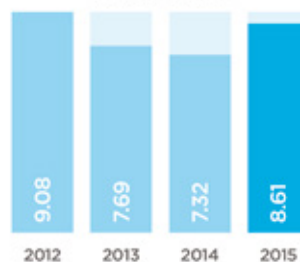


Construction

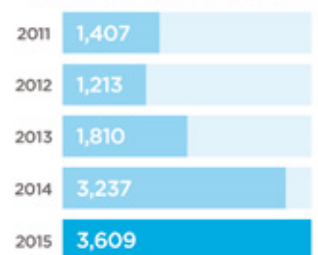
PERCENTAGE OF WASTE DIVERTED FROM LANDFILL



TONNES OF CONSTRUCTION WASTE PER HOME SOLD

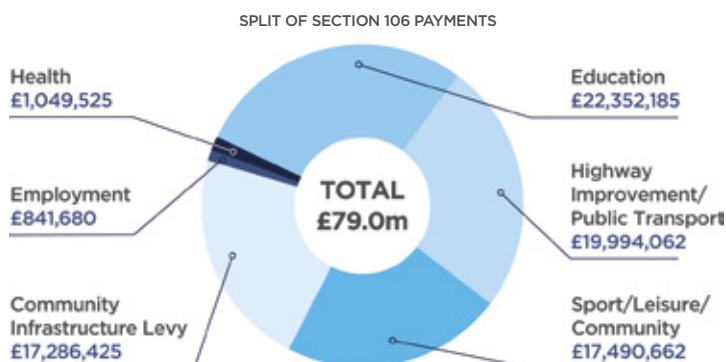
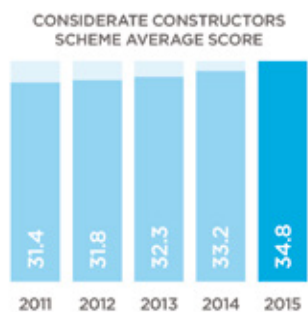
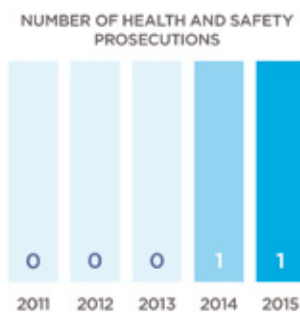
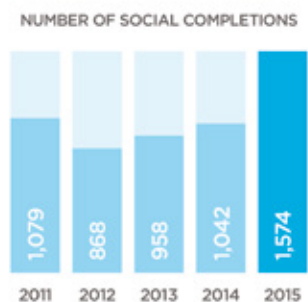
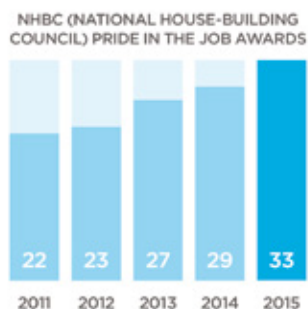
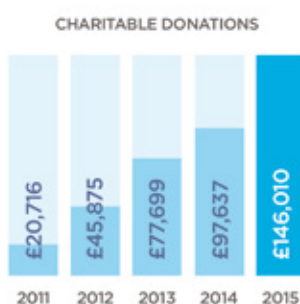
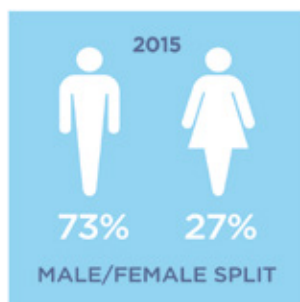


NUMBER OF HOMES ACHIEVING CF5H (CODE FOR SUSTAINABLE HOMES)



1.3 CR Performance at a Glance

Society and Economy





2 Strategy and Governance

Strategy and Governance



The overall responsibility for maintaining our corporate responsibility approach lies with the Group Chief Executive. However we manage CR at a strategic level through the Bellway4Good Steering Committee which draws on the breadth of experience and knowledge across the business.

2.1 CR Strategy

Bellway has been building homes for the past 70 years and has grown from a small family business, based in Newcastle upon Tyne, to one of the largest house builders in the UK. During this period we have developed an in-depth understanding of both the localised risks and the business opportunities that the diverse and ever-changing construction industry creates. A detailed knowledge of the legislative environment allows us to quickly adapt as required, and ensures that we remain compliant with existing standards, and where possible exceed them.

The fluid nature of house building in the UK requires a diversity of skills to deal with problems created by issues such as scarcity of raw materials, an aging workforce, pressure on land availability, energy costs and climate change. Our ethos of seeing opportunities ensures that in these and other risk areas we strive to deliver continual improvements for the business and our stakeholders.

Our CR Commitments

The Bellway4Good Steering Committee established a number of commitments to be achieved in the 2014/15 financial year and our performance against these can be viewed in this report.

For the coming 2015/16 financial year we have again set a range of CR targets, broken down into our three key areas:

- Environment
- Construction
- Society and Economy

We continue to develop internal policies and procedures to support our Bellway4Good CR activities and are continuing to identify CR opportunities and risks to help shape our approach.

2.1 CR Strategy



CR Steering Committee

Our Bellway4Good Steering Committee meet quarterly to assess performance, to allocate resources and to provide feedback to stakeholders where required. The long term ambitions of the Steering Committee remain:

- To mitigate the potential negative impact our business has on the wider environment;
- To encourage a positive internal culture of engagement, innovation and pride in our workforce through increased interaction with employees;
- To encourage the alignment of business needs with responsible and ethical practices;
- To encourage engagement with a wide group of stakeholders;
- To realise commercial benefits from CR initiatives.

2.2 Stakeholder Engagement

The nature of our business brings Bellway close to a range of different stakeholder groups which we have defined below. In managing our activities we aim to be responsive to the diverse views and requirements expressed by these groups and we recognise that effective engagement with our stakeholders is an important element of our CR programme. Using established communication channels such as public consultation exercises and our web site, we are able to work closely with local communities to better balance their needs with the demands of our business.

Customers

Our highly trained and dedicated team of sales advisors engage and communicate with customers from the first meeting, through the home reservation stage and on to the final legal completion. They are always available to help ensure that the whole home buying process runs as smoothly as possible. Following completion our Customer Charter sets out the process of engagement with our customers to ensure that the after-sales experience continues to be a positive one.

Employees

We ensure that our colleagues are well informed and have the knowledge they need to operate successfully in the best interests of Bellway, our customers and stakeholders. Our employees receive regular communications from our HR teams regarding changes to policies, procedures, services and advice.

Investors

Our senior management meets with shareholders at least bi-annually to discuss interim and full year financial results, answer questions and discuss future actions. We also offer shareholders a discount on the purchase of a new Bellway home.

2.2 Stakeholder Engagement

Suppliers/Contractors

We regularly hold meetings and communicate with our suppliers and contractors, passing on the relevant information to each division as appropriate. Where there is new product information, this is communicated in a timely manner to each division.

Landowners and Local Community

Prior to detailed planning permission being granted, we undertake rigorous consultation with the local community, including meetings, assessments of needs, ecological and biodiversity assessments and archaeological investigations. This process allows us to ensure the views of the local community and neighbouring landowners are taken into account as far as is reasonable and practicable.

Affordable Housing Providers

Effective partnership with a range of public bodies and agencies is central to the success of Bellway's business. We value the opportunities which partnerships bring and the benefits these relationships deliver to the communities we build in.

We have long established relationships with Housing Association (HA) partners across the country ranging from large national and regional landlords to small rural providers. Together we work to build communities and improve the affordability of housing for local people.

Our engagement with HAs ranges from joint ventures and strategic partnerships to the on-going delivery of affordable housing on most of our developments. These relationships are maintained across the Group through regular meetings at national, regional and local levels.

Government and Regulators

We maintain national and regional representation with the Homes and Community Agency (HCA), working closely on their public land and housing investment agendas. Bellway is a significant partner in the government's Help to Buy Programme and, through our presence on national forums, contributes to the efficient delivery of this major policy initiative.

The importance of public land disposal to housing delivery is well recognised and Bellway is closely involved as an active participant in the HCA's Delivery Partner Panel (DPP2). We have national coverage through representation in all four regional frameworks and the London Development Panel.

Regional and local government policy has a significant influence on the operation of our businesses and Bellway seeks to work collaboratively with local authorities and key statutory bodies, ensuring that developments are brought forward efficiently and with regard to local needs. In London we work closely with the Greater London Authority and London Boroughs and engage at a senior level with both the Welsh Assembly and the Scottish Parliament, working most closely on their respective 'Help to Buy' programmes.

Bellway also engages at a strategic level with senior officials within the Department of Communities and Local Government (DCLG), the treasury and the cabinet office to address the pressing issues of accelerating housing delivery, widening home ownership opportunity and the regeneration of communities.

2.3 CR Governance

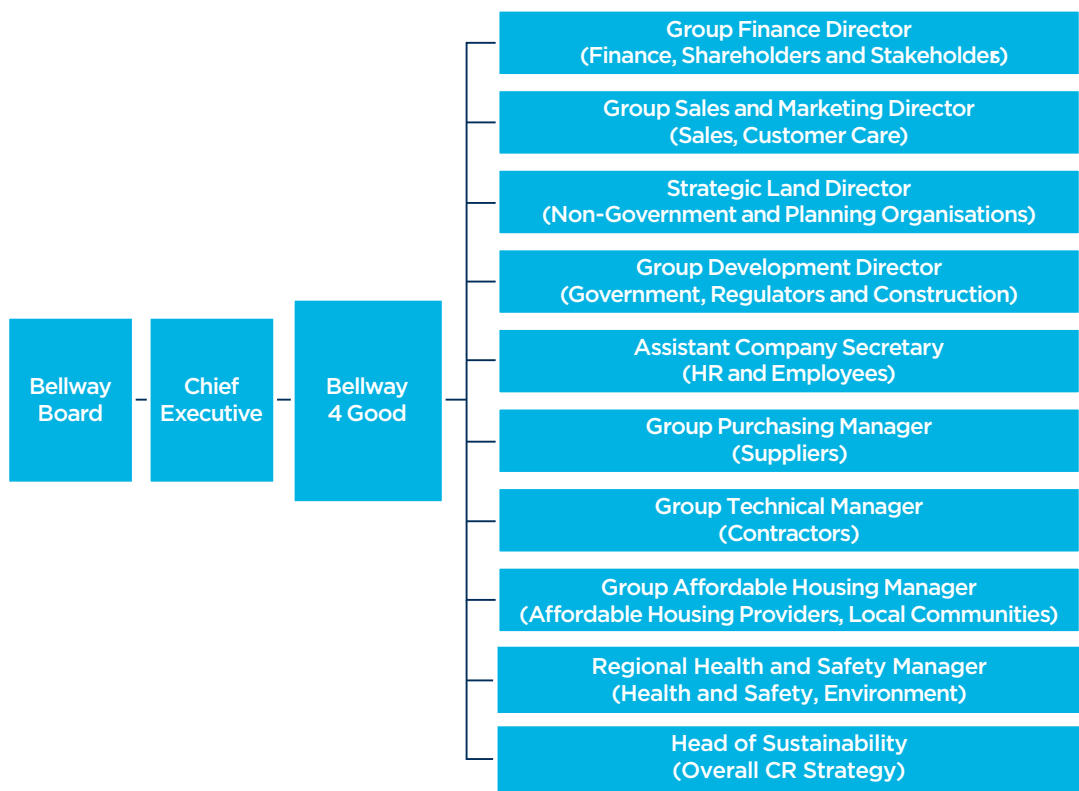


Whilst overall responsibility for CR lies with the Group Chief Executive, the Bellway4Good Steering Committee is responsible for strategic management of our CR approach. Chaired by the Head of Sustainability, the Steering Committee comprises a cross-section of individuals drawn from various functions within the business.

This allows the Steering Committee to draw on a breadth of experience and knowledge from specialists at both managerial and directorial level, and having various areas of the business represented ensures that we are well placed to consider and balance the effect of CR on our extensive range of stakeholder groups.

Steering Committee members are now responsible for the delivery of specific CR targets and goals, reporting progress on a quarterly basis as well as identifying improvement opportunities in their areas of responsibility and in the wider business.

2.3.1 Bellway4Good Steering Committee Structure



2.4 CR Risk Management



Risk is a natural part of any business and its management is a key issue for the Group. We have an established system for identifying, monitoring and managing risk and once a year the main Board reviews the risk register in full to ensure that the system of assessment and management is operating effectively. The principal corporate risks faced by the business can be viewed in our latest Annual Report.

While CR risks are integrated into the overall corporate register, the principal CR risks faced by the business are highlighted below. These will be reviewed on an annual basis by the Bellway4Good Steering Committee, as well as via the existing risk management system.

2.4 CR Risks

Area and description of CR risk and how it has changed during the year	Impact and relevance of risk to CR strategy	Mitigation of CR risk
Environment Legislation		
Increase in legislative and regulatory environmental requirements. This risk has broadly remained the same.	Increased need for research and development to meet new legislation / regulations. Increased build costs as a result of new legislation.	Research into evolving building regulations and their potential impact on the future energy efficiency requirements of homes.
Energy and Carbon		
Energy, fuel and carbon inefficiency. This risk has broadly remained the same.	Missed opportunities to mitigate the company's carbon impact. Increased exposure to inflating energy and fuel costs. Direct contribution to climate change. Reputational impacts potentially affecting sales.	Energy audits on in-house consumption as part of ESOS. Improvement in measurement via Mandatory Carbon Reporting. Continual review of CO2 limits for the company car fleet. Larger and fewer deliveries to sites. Car pools, car sharing, use of conference calls / video conferencing.
Waste		
Increased waste produced during the build process. This risk has increased in line with the increase in units built this year.	Direct impact on the environment through increased use of scarce resources. Increased waste disposal and landfill tax costs. Reputational impact.	Waste management plans at sites. Engagement with suppliers / contractors to minimise waste. Re-use of waste on sites where feasible.
Water		
Flood and pollution risks. These risks have broadly remained the same.	Flood related delays impacting on sites delivery timescales. Cost and reputation damage due to flood run-off from sites.	Flood mitigation works phased throughout the life of the development site. SUDS installed as part of the development process.
Construction		
Key materials becoming unsustainable or scarce. This risk has increased during the year as the lead time for the provision of some materials has increased.	Insufficient material availability at competitive prices can delay developments and affect the Group's ability to deliver to customer expectations.	Ensuring Group purchasing arrangements are in place to secure appropriate materials at competitive prices. Improving forward planning of the purchasing function to ensure increased lead times do not affect availability of materials.

2.4 CR Risks

Area and description of CR risk and how it has changed during the year	Impact and relevance of risk to CR strategy	Mitigation of CR risk
Recruitment and Retention		
<p>Inability to attract and retain appropriate personnel, as well as shortages of skilled trades, including sub-contractors.</p> <p>This risk has increased during the year as the labour market has become more competitive.</p>	<p>Increased labour costs and lack of appropriately skilled personnel can delay developments and affect the Group's ability deliver to customer expectations.</p>	<p>Identifying training needs and allocating appropriate resources.</p> <p>Site workers (including sub-contractors) are fully accredited under Construction Skills Certification Scheme ('CSCS').</p> <p>Making sure competitive remuneration policies are in place.</p> <p>Succession planning is in place for key posts.</p> <p>Graduate and apprentice training programmes are in place across the Group.</p>
Diversity		
<p>Discriminatory / inequality practices in the workplace.</p> <p>This risk has broadly remained the same.</p>	<p>Potential legal action and loss of reputation arising from breaches in employment law.</p> <p>Increased employee turnover</p> <p>Reduced pool of potential employees.</p>	<p>Divisional HR activity guided by current legislation and central HR support.</p>
Employee Wellbeing		
<p>The overall health and wellbeing of the workforce.</p> <p>This risk has broadly remained the same.</p>	<p>Underlying health issues leading to increased absence and reduced productivity / motivation in the workforce.</p>	<p>Specific Health and Safety initiatives.</p> <p>Related HR policies and procedures across the Divisions and central HR support.</p>
Health and Safety		
<p>There are significant risks to health and safety inherent in the construction process.</p> <p>This risk has broadly remained the same.</p>	<p>As well as the moral and legal obligation towards health and safety, injuries to employees, sub-contractors, and visitors to all work areas could cause delays in construction, administrative failures and poor sales. It could also result in reputational damage, criminal prosecution and civil litigation.</p>	<p>The Board considers health and safety issues at each Board meeting.</p> <p>Regular visits to sites by senior management (independent of our divisions) and external consultants to monitor health and safety standards and performance against the Group's health and safety policies and procedures.</p>
Ethical Business		
<p>Failure to comply with current legislation and regulatory requirements.</p> <p>This risk has broadly remained the same.</p>	<p>Reputational damage, fines, criminal prosecution and possible imprisonment. Diminishing customer and investor confidence.</p>	<p>Maintenance of up to date policies and procedures – anti-bribery; whistleblowing.</p> <p>Promotion of a culture of openness, honesty and integrity.</p> <p>Effective monitoring of compliance.</p>
Customer Satisfaction		
<p>Failure to meet customer expectations through poor service and unsuitable range.</p> <p>This risk has broadly remained the same.</p>	<p>Damage to reputation through unacceptable levels of service.</p> <p>Reduced 'recommendations'.</p> <p>Negative impact on sales.</p>	<p>Ongoing customer care training and management.</p> <p>Market research and review.</p>
Communities		
<p>The risk that our developments impact negatively on the local communities.</p> <p>This risk has broadly remained the same.</p>	<p>Reduced likelihood of gaining planning permission within the same area, impacting on the Group's ability to grow.</p> <p>Reduced market value of homes if the area is not perceived as having a 'good community'.</p> <p>Reputations damage impacting on the Group's long term future.</p>	<p>Consultation with local communities at the planning stage.</p> <p>Promotion of improved Considerate Constructors Scheme performance.</p>

2.5 CR Policy



Through sustainable construction we aim to create new and sustainable communities, using our knowledge and skills to enhance the environment in which we work.

We believe that our reputation is critical to the creation of long-term value for shareholders and we recognise that financial success is reinforced by our behaviour beyond the balance sheet.

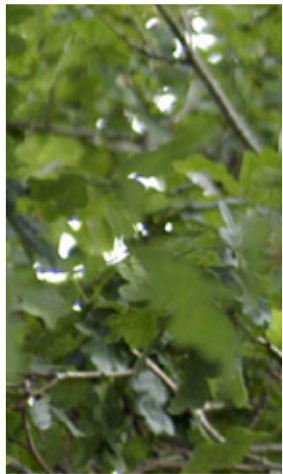
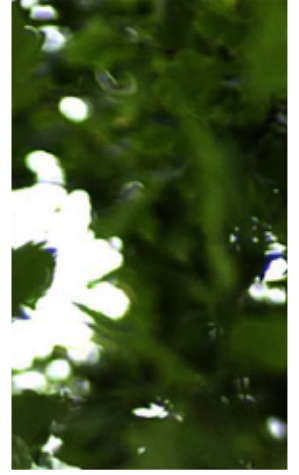
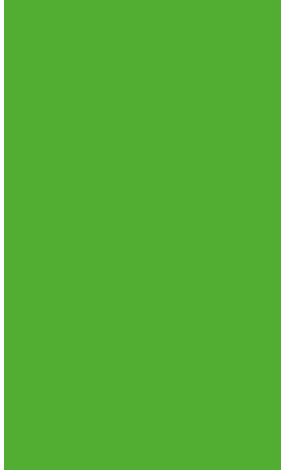
Through Bellway's commitment to corporate responsibility we:

- Engage with a wide range of stakeholders, including shareholders, employees, customers, government and communities that we affect, thereby improving internal and external awareness.
- Comply with all relevant legislation as a minimum standard.
- Work towards recognised good practice in sustainable sourcing and use of construction materials.
- Treat all employees fairly and invest in training for the medium and long term to realise their potential.
- Provide a healthy and safe environment in which to work through an effective health and safety management system.
- Recognise and respond to the challenges and opportunities that are presented by climate change.
- Invest in the communities in which we develop in a way that contributes to local community needs.

The following structure has been put in place to achieve these commitments:

- The Chief Executive is responsible for ensuring the policy is adhered to and reports to the Board and external stakeholders on our performance and progress.
- The Chief Executive is supported by the Bellway4Good Steering Committee which includes senior employees from a cross-section of disciplines who are responsible for the development and review of policy.
- The Bellway4Good Steering Committee delegates implementation of policy to managers within each of the divisions.

Bellway is committed to reporting annually on its approach to corporate responsibility and has established key performance indicators to enable others to judge our performance. This policy does not replace existing policies in relation to environmental issues and health and safety, but has been developed to work in conjunction with them.



3 Environment

Environment



The protection of the environment and climate change are two significant challenges that industry and society as a whole face. At Bellway we have an important role to play through minimising both the environmental impact and the carbon footprint of our operations.

We recognise that our business can impact on the wider environment in a number of ways, from biodiversity issues on development land, through to water usage and energy consumption. This section of our CR report covers of on-going work in these and other environmental areas.

3.1 Biodiversity and Ecology

Creating sustainable communities for both now and the future means ensuring that we protect, conserve and enhance the environments in which we operate.

Biodiversity and Ecology Surveys

For all of our individual site planning applications, we undertake a thorough risk assessment of the biodiversity in the particular area using a Phase 1 Ecology Survey. If the Ecology Survey identifies any sensitive ecological issues, these will be taken into consideration during the planning application process and the overall design of the site, with appropriate mitigation implemented prior to, or during, the construction process.

Sites within identified categories, near nature conservation areas or with environmental designations can require a detailed Environmental Impact Assessment (EIA). To determine whether this is required, we submit 'screening option' evidence to the Local Authority. This process allows us to take into consideration the environmental impacts of the development and take the necessary actions as advised by specialists.

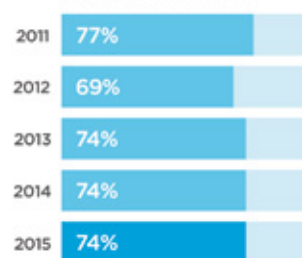
Where required we carry out Stage 1 Habitat Surveys in order to ensure we do not affect protected species such as bats, reptiles, newts, birds and badgers, as well as any necessary detailed archaeological surveys.

Examples of our current measures to protect the biodiversity of our sites include:

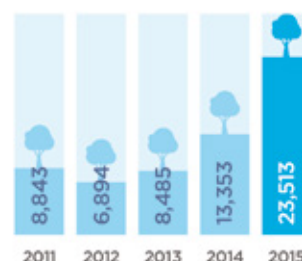
- Provision of bat boxes
- Relocation of badger sets
- Migration of newts to new habitats
- Tree retention and improved woodland/grasslands
- Construction of ponds on-site and off-site for both drainage purposes and to support and promote biodiversity

We also contribute financially to assist in the protection of Special Protection Areas (SPAs), such as the Thames Basin SPA. Here, Bellway's commitment has secured the provision of alternative sites for leisure and dog walking, thereby reducing pressure on protected habitats.

PERCENTAGE HOMES DEVELOPED ON BROWNFIELD SITES



NUMBER OF TREES PLANTED



3.1 Biodiversity and Ecology

Sustainable Development

Recent planning reforms, including the National Planning Policy Framework published in 2012, have placed a greater emphasis on sustainable development, not development at any cost. The Framework introduced a 'presumption in favour of sustainable development' to ensure that local planning authorities identify and plan for the development which their areas need, and to make clear that applications that will deliver sustainable development should normally be allowed.

In 2014/15 74% of our new homes were built on brownfield land. The redevelopment of brownfield land helps us to improve the local environment and allows a long term plan of ecological biodiversity to be implemented. In addition, redeveloping brownfield land can have a significant positive effect on the local community, helping to reduce crime, increase local employment and create green spaces.

Green Spaces

The provision of open spaces and the planting of trees and shrubs not only improves drainage and biodiversity opportunities, it also provides customers with the opportunity to use and enjoy such spaces in the vicinity of their new homes. In 2014/15 we planted 200,000 trees and shrubs (averaging 26.3 per home built).

Performance Against 2014/15 Commitment

We commit to positively engage with local authorities to promote biodiversity and ecological enhancement initiatives connected with our proposed developments.



New sites have undergone ecology surveys and, where necessary, detailed environmental impact assessments and habitat surveys to ensure we build with due regard to the local environment.

Case Study

Biodiversity habitat

As part of our development at Scaffold Hill (Shiremoor, North Tyneside) we have agreed with the Council to carry out a range of biodiversity and ecology improvements to the adjacent Rising Sun Country Park. The Country Park is a 400 acre green area located in the heart of North Tyneside with rich and diverse wildlife, including a lake area designated as a Local Nature Reserve.

The proposal at Scaffold Hill aims to integrate the planned development within the existing surrounding landscape and its current partial agricultural and equestrian use. Enhanced ecological habitats will be created, improving the biodiversity of the area by increasing the range of native species present within retained green spaces. In particular the plan is to:

- Retain and enhance landscape features on site to reflect the existing Rising Sun Country Park;
- Retain and enhance existing biodiversity habitats with reference to North Tyneside Biodiversity Action Plan objectives;
- Strengthen the existing wildlife corridors within the area;
- Maintain and enhance the habitats of ecological importance to protected species;
- Provide an attractive landscape;
- Improve recreational access opportunities for the local community.

The woodland planted spaces are to be managed primarily to create areas with good structure and species mix, delivering shelter and screening, as well as improving diversity within the woodland. Over time planted areas will function as additional wildlife corridors maximising species diversity within the immediate area.

3.2 Energy



We are continually working to become more energy efficient, both in our own operations and in the energy performance of the new homes we build. We are specifically looking at how we can reduce energy consumption on our developments sites, introducing more energy efficient site compounds fitted with a range of energy saving devices. We are also standardising procedures for heating in our show homes and sales offices to drive further efficiencies.

Carbon Footprint

We calculate our annual carbon footprint using emission factors from the 2015 Government GHG Conversion Factors for Company Reporting. The results are reported to the Carbon Disclosure Project as well as published in our latest Annual Report. This year our carbon footprint has been externally verified by Zeco Energy to a 'reasonable assurance level', as well as subject to scrutiny by our external auditors KPMG. More details on our carbon footprint can be found under the climate change section of this report.

Energy Audits

As part of the Energy Saving Opportunity Scheme (ESOS), we are undertaking energy consumption audits at some of our offices and development sites with a view to identifying a range of energy saving initiatives that can be rolled out across the Group. Initiatives already introduced include:

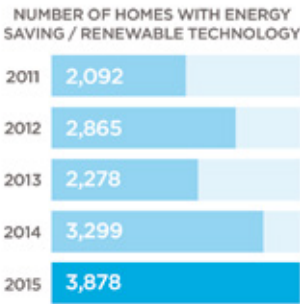
- Controlling the heating via thermostats
- Use of timed devices and sensors to control lighting
- Training our employees and sub-contractors in good practice, such as turning off electrical equipment and lighting when not in use

Construction

All our new homes are designed to exceed the energy efficiency criteria set out in the relevant building regulations. This helps our customers minimise their running costs and their impact on the environment once they have taken ownership of the property. Where appropriate we may use a range of renewable energy technologies on developments, such as solar panels, photo-voltaic panels, air source heat pumps and ground source heat pumps. All lighting in new homes is now energy efficient, boilers either meet or exceed current building regulations, windows are double-glazed and appliances are A-rated or better for energy consumption. All these initiatives help to lower the energy bills for our customers.

Customers

Our informative home owner packs include our 'Go Green' information sheet, developed specifically for customers to help them make informed environmentally-friendly choices about how they live in their property, ensuring that they have the best possible experience of a Bellway home from the moment they move in.



Performance Against 2014/15 Commitments

- We will help our customers reduce their energy consumption by providing more than 90% energy efficient lighting in our new homes. 

All lighting installed in new homes was energy efficient in 2014/15.

- We will seek to design new sites to achieve an average energy efficiency of at least 5% better than the applicable building regulations standard. 

Average efficiency rate was 9% better than the applicable building regulations standard.

2015/16 Targets

We will aim to ensure that 100% of new and hired-in construction compounds will include at least 2 energy saving devices, bringing the percentage of all compounds with energy saving devices fitted to at least 60%.

We will, at the planning stage, aim to design our homes to have a site Dwelling Emission Rate and a site Dwelling Fabric Energy Efficiency Rate that are 5% better than required by the relevant building regulations.

We will aim to undertake energy audits at a minimum of 2 divisional offices to identify energy saving opportunities that can be implemented across our office estate.

Case Study

Reducing energy usage in site compounds

We are working to reduce the energy consumption on development sites by introducing more energy efficient compound units (offices, canteens, drying rooms, toilets). Energy saving devices being fitted, depending on the site, include energy efficient lighting, PIR sensors (so lights only operate when the office is occupied), timed and thermostatically controlled heating and automatic door closures to prevent heat loss. In 2015/16 we plan to install smart metering at comparable sites to compare energy performance of existing compounds against the more energy efficient options to ensure any future investment delivers the required energy and cost savings.

3.3 Water



We are mindful of the impact our developments can have on the wider environment, with drainage and flood mitigation a key priority throughout the planning and construction process. We also seek to investigate ways in which we can support customers to reduce water usage in their new homes.

Flood Mitigation

When a new site is identified, we assess the potential environmental impacts of development, including the consequences for the water cycle. The risk of flooding is considered at all stages of a project, from initial design through to construction. Flood risk assessments and surveys are carried out and drainage experts are involved in site master planning. Each construction phase is planned with a view to protecting sites and their neighbours before other works begin.

Where we create new hard-standing areas, such as roads and foundations, in areas which were naturally porous, we take measures to reduce the level of run-off water. We support the use of porous paving, building pumping stations and creating water drainage systems, such as Sustainable Urban Drainage Systems (SUDS). SUDS are drainage solutions that provide an alternative to the direct channelling of surface water through networks of pipes and sewers to nearby watercourses. By mimicking natural drainage systems, SUDS aim to reduce surface water flooding (by increasing water storage capacity), improve water quality and reduce the transfer of pollution to the water environment. In 2014/15, we installed 140 SUDS into our developments.

Domestic Water Use

To aid our customers in their water use reduction, all Bellway new homes incorporate reduced water use measures. Some of these reduction measures include dual flush lavatories which use one third less water, low overflow devices on baths, kitchen tap flow reduction devices and aerating water in showers. Where possible, we incorporate water efficient considerations into the design, such as the use of grey water recycling (water diverted from sinks into the lavatory cisterns) to flush lavatories.

Bellway also supplied 824 water butts to customers in 2014/15 for rainwater harvesting in order to reduce customers' needs to use hosepipes in the summer months.

As part of the requirement of building regulations, with these technologies in place we have reduced the average water consumption in our homes from 150 litres to a maximum of 125 litres per person, per day. This provides financial savings for our customers as well as ongoing wider environmental benefits.



Performance Against 2014/15 Commitment

We will investigate ways in which we can more accurately measure our water consumption with the aim of understanding our areas of significant usage and, in the future, setting longer term targets for water use reductions.



Water data has been collected for sites completed in the 2014/15. The process has highlighted the need for better measurement processes across divisions which will be investigated in 2015/16.

3.4 Domestic Waste



We recognise that our customers need to be able to dispose of their domestic waste in a practical manner, while taking into consideration the environmental impacts of waste disposal. To support our customers in making environmentally friendly decisions we incorporated internal recycling facilities as a standard feature in over 4,500 of our new homes.

Our longer term plans also include providing more detailed information in our homeowner information packs, highlighting the importance of recycling domestic waste and including details of the nearest local authority recycling centres.



2015/16 Target

We will aim to provide information on local recycling centres in customers’ home handover folders, helping them to divert an increasing proportion of their household waste from landfill.

3.5 Transport and Connectivity



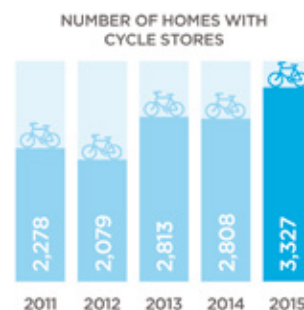
Location can play a key role in deciding where to live. We help our customers to make the right choice in relation to the location of the site by providing a range of information in site-specific literature, known as 'my space'. The document is held in the sales office for potential customers to view, so they can decide for themselves whether the location is right for them.

Travel Links

Specific data may include details of public transport (bus and trains), the location and contact details of services such as local libraries, doctors and dentists, and distances to motorway links. Sustainable transport links can be a deciding factor when purchasing a new home and in the last financial year (2014/15), 139 of our sites were within 500 metres of a public transport connection and we provided cycle storage in 3,327 homes.

Company Cars

In our business operations we also promote the use of sustainable transport. We promote car-sharing on our developments by both employees and sub-contractors. All company cars have emissions below 130g/km of CO₂ to help reduce carbon emissions. This limit is monitored and 42% of the fleet have emissions of less than 100g/km of CO₂, with an average emission level of 108g/kg of CO₂ across the whole fleet. Vehicles are maintained in accordance with manufacturer requirements to help reduce CO₂ emissions and maximise fuel efficiency.



Performance Against 2014/15 Commitment

We will provide customers with information on sustainable transport links in and around their chosen development, improving connectivity options for them as they settle into their new communities and surrounding areas.



Information is now provided in the 'my space' folders held at each development sales office.

2015/16 Target

We will aim to include sustainable travel information in customers' home handover folders, allowing them to make informed decisions regarding their transport choices.

3.6 Climate Change



Bellway recognises the significant effect carbon emissions have on the climate and as a responsible organisation we seek to actively manage this risk on an ongoing basis.

Carbon Measurement and Reporting

We measure our carbon footprint based on the UK Government's Environmental Reporting Guidelines (2013) and emission factors from the 2015 Government GHG Conversion Factors for Company Reporting. Year-on-year we are improving our data recording processes and this year our footprint was independently verified by Zeco Energy to a 'reasonable assurance level' (click here to view the verification statement).

We have continued our approach of communicating carbon performance to our stakeholders. In line with the Companies Act 2006 (Strategic Report and Directors' Reports) Regulations 2013, we reported on our greenhouse gas ('GHG') emissions as part of the annual report and accounts and we have continued our participation in the Carbon Disclosure Project (CDP).

The CDP is a voluntary disclosure programme which follows the principles and guidance for carbon emission calculation and reporting as directed by the EU. In the 2015 CDP we received a score of 91 out of 100 for disclosure (up from 81 in 2014) and were ranked in performance band D.

2014/15 Carbon Footprint

We measure and categorise our carbon emissions by fuel (including diesel and petrol used on our developments and for travel on Company business), gas and electricity use.

Greenhouse Gas Emission (tonnes of CO ₂ e) ¹	2015	2014
Scope 1 – Combustion of fuel and operation of facilities (including diesel and petrol used on-site and in company cars on Group business)	10,634	9,335
Scope 2 – Electricity purchased for our own use	4,358	3,509
Total Emissions	14,992	12,844
Emissions Intensity:		
tCO ₂ e per Bellway home sold ²	1.9	1.9
tCO ₂ e per Bellway employee ³	6.9	6.6

(1) Carbon dioxide equivalent. (2) Based on number of legal completions. (3) Based on the average number of employees during the year.

Increased construction activity has seen our overall carbon emissions rise while a 13.2% increase in legal completions meant the 'tCO₂e per home sold' remained constant. Employee numbers have increased at a smaller rate of 10.5%, resulting in a slightly increased 'tCO₂e per employee' metric.

The reported emission sources includes those which Bellway is responsible for, with the exception of the following which were excluded from this footprint:

- Gas and electricity from part-exchange properties and stock plots (prior to handover to customers) due to immateriality and difficulty in accurately reporting and recording this data.
- Gas and electricity from offices where the utilities are provided by the landlord and billed as part of an overall building service charge.
- Emissions from site-based combined heat and power units for which the Group does not have operational control.

3.6.1 Bellway 2014/15 Carbon Footprint Verification Statement



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The Directors
Bellway PLC
Seaton Burn house
Dudley lane
Seaton Burn
NE13 6BE

We have been engaged by Bellway PLC (Bellway) to examine the greenhouse gas (GHG) emissions comprising **14,992** metric tonnes of CO2 equivalent, as reported in the Bellway "Consolidated Group Emissions 2014-2015 Full Year Master" document dated 20th August 2015.

Bellway is responsible for the preparation and presentation of the information within the Report. Our responsibility is to express a conclusion as to whether the greenhouse gas emission assertion is presented fairly in accordance with the verification criteria, which comprises:

- Department for Environment Food & Rural Affairs, Environmental Reporting Guidelines: Including mandatory greenhouse gas emissions reporting guidance, June 2013
- World Resources Institute, Greenhouse Gas Protocol, A Corporate Accounting and Reporting Standard, Revised Edition
- Companies Act 2006 (Strategic and Directors' Reports) Regulations 2013

Our duties in relation to this report are owed solely to Bellway. Accordingly we do not accept any responsibility for any loss occasioned to any third party acting or refraining from action as a result of this report

We completed our examination in accordance with ISO 14064-Part 3: *Specification with Guidance for the validation and verification of greenhouse gas assertions*.

As such, we planned and performed our examination in order to provide reasonable, rather than absolute assurance, with respect to the greenhouse gas emission assertion conformance to the verification criteria. We believe our work provides a reasonable basis for our conclusion.

Based on our examination, in our opinion the greenhouse gas emission assertion presented in the "Consolidated Group Emissions 2014-2015 Full Year Master" have been presented fairly in accordance with the relevant criteria, in all material respects.



Jon Kent
Chief Executive Officer
Zeco Energy Ltd
20th August 2015



Registered and trading at the above address.

3.6.2 Environmental Policy



The house building process impacts on the environment through the use of land and consumption of resources in the development process. It is our objective to ensure that at the conclusion of a development, an attractive and sustainable new community has been created with the minimum possible impact on the wider environment.

Recognising that we have a responsibility to limit damage to the environment, our key objectives are to manage the environmental impacts across the business:

- Minimise any adverse effects on the environment and, where possible, to seek environmental enhancements, concentrating on areas where there is most scope for improvement
- Aim to meet, and where practicable, exceed all relevant environmental legislation and regulations
- Improve our environmental performance
- Set specific environmental commitments and targets and periodically review progress against these targets
- Ensure that our environmental aims and their importance are communicated throughout the Group, including appropriate subcontractors and suppliers, and that a copy of the policy and relevant procedures are available at our sites and offices and on our website
- To consider the role that we can play in helping to contribute to the principles of sustainable development
- Recognise and respond to the challenges and opportunities that are presented by climate change

3.6.3 Climate Change Policy

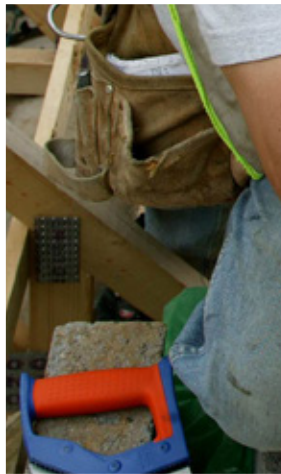
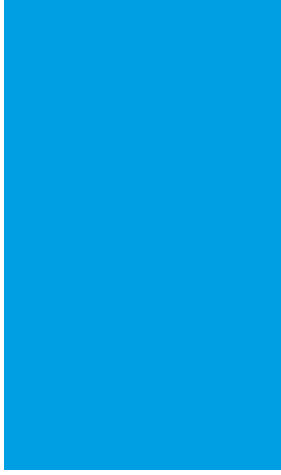


The way in which Bellway manages its business today can have an effect on the environment in the future, through the way in which our homes are constructed, the energy required to build them and the energy our customer use while living in them. As a major developer of new homes in the UK, we realise that we have a significant role to play in combating climate change and reducing GHG emissions and we define our position on this issue by:

- Supporting precautionary action on climate change while recognising that aspects of the science are still evolving and remain the subject of expert debate.
- Believing that climate change is a long-term issue and support urgent but informed action to stabilise GHG concentrations by achieving sustainable long-term emission reductions.
- Supporting an inclusive approach that acknowledges the existence of many different starting points, priorities and solutions.
- Believing that government and business must work together to create policies that contribute towards the provision of new homes while at the same time reducing emissions.

At Bellway we will focus our efforts on:

- Working to ensure that we achieve or exceed the energy efficiency of new homes in accordance with environmental standards, as dictated by the building regulations.
- Evaluating the materials used during the construction process. Where suitable and economically viable, selecting products from supply chain partners which limit harmful GHG emissions both in their manufacture and subsequent use.
- Continue to inform and encourage customers to follow practices that have a less harmful effect upon the environment.
- Reducing our carbon emissions by reducing energy consumption.



4 Construction



As a house builder, the construction process is the most visible impact we have on local communities, society and the wider environment. From the initial planning and consultation stages of a development, all the way through to the day-to-day management of the construction site, we work responsibly and in partnership with local communities, suppliers and our contractors.

4.1 Planning

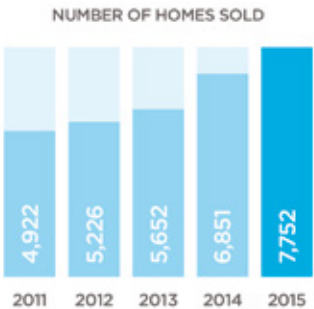
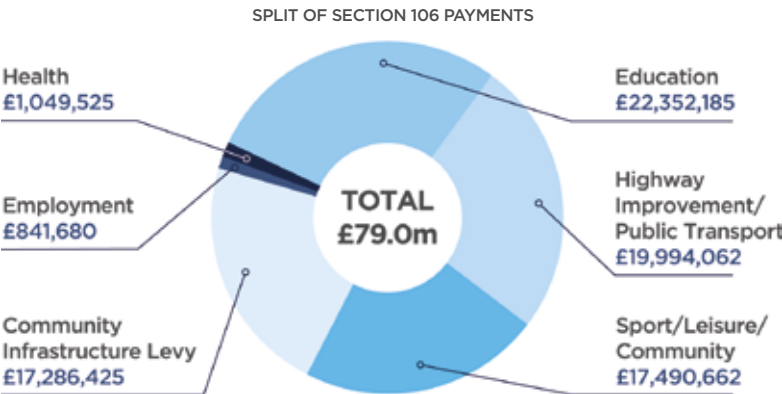
Bellway buys land with and without the benefit of detailed planning permission. Where sites are progressed through the planning process, we work closely with both local councils and the local residents to arrive at a scheme that is beneficial to the community, whilst at the same time enhances the local environment. We do this by combining the talents of the in-house teams with expert external consultancy.

Inclusive Planning

We are committed to an inclusive planning approach. This includes involvement with local communities through neighbourhood workshops, public meetings, exhibitions, newsletters and interactive websites, all assisting to build positive relationships with key stakeholders.

Engagement

While these measures help to secure detailed planning permissions for sensitive and challenging sites, we never lose our focus on the new communities being developed. By engaging with local people we can provide new homes and facilities to blend within the community, creating cohesion between old and new.



Performance Against 2014/15 Commitments

We are committed to investing in the local infrastructure of the community where we develop and we will report annually on all our Section 106 and Community Infrastructure Levy contributions.



A total of £79.0 million has been invested via Section 106 / Community Infrastructure Levy payments.

We will consult with local communities and local authorities before we submit a planning application. Feedback received as a result of the consultation process will be, where appropriate, incorporated into the development proposals.



Consultations have taken place for all new developments.

2015/16 Target

We will aim to improve the community engagement process for new development applications (of 50 or more units) by publishing details of the development proposals on-line, including the ability for interested parties to leave comments / feedback for due consideration.

Case Study

Community Consultation

Bellway is planning a development at East Middle Callerton (Newcastle upon Tyne) that will eventually see approximately 600 new homes built, including 15% affordable housing. As part of the overall consultation process, Bellway sought the views of a range of organisations, local politicians, key stakeholders and the local community.

The initial draft proposals were presented to the North East Design Review and Enabling Service (an independent body of architects and design professionals). After a thorough review several of their recommendations were adopted by Bellway, primarily aimed at enhancing the 'local sense of place' which is to be brought about by the scheme. The changes involved the inclusion of more open space within the development, enhanced routes for wildlife, the inclusion of more safe pedestrian routes and the improved integration of the scheme into the local landscape.

At the same time a series of meetings took place with Council Officers and the local Ward Members to discuss the initial development proposals, with Councillors providing feedback on what they wished to see for the future of the site and how they wished to see Bellway engage with the wider community.

A series of open walk-in public exhibition events were then held at venues in the local area, giving the community the opportunity to view the development plans and to provide any feedback, suggestions and concerns.

As a result of this process the overall development plan was amended to include, amongst other things, a revised housing mix, enhanced landscape buffering around the development, more public open space, junction improvements to the surrounding road network and new footpath, cycle and road links.



Achieved



Progressing



Missed

4.2 Research and Development - Sustainable Construction



Our house type designs and build processes are constantly evolving as we seek to respond to the demands of our customers, stakeholders and the ever more stringent statutory requirements.

Residential development sites are diverse in their character and environment. This offers us the opportunity for the research and development of new systems, products and processes to further improve our efficiency

House Types

Based on feedback from our customers, we have developed a range of new standard house types that respond to purchasers' aspirations and local planning authority requirements. While the new standard layouts will have a limited effect on the external aesthetics of our homes (we will continue to build in keeping with the local character), they will deliver improved value for money design and construction, as well as reduced running costs for our purchasers.

Our new designs benefit from a range of sustainable improvements, such as better thermal insulation and more energy efficient lighting. Where we use renewable technologies, such as photovoltaic roof panels, we select designs that minimise future maintenance and replacement costs for our purchasers.

Materials

We regularly review the products and building materials we use to identify improvements in efficiencies and environmental benefits. Where feasible and cost effective, alternative products, materials and processes are chosen that not only improve the efficiency and safety of the construction phase, but also deliver longer term benefits for our purchasers and the wider community.

By making a small change, such as replacing art stone with glass reinforced concrete, we reduced the weight of our building materials, dramatically reducing associated transport costs and pollution as well as lowering the number of site based health and safety risks. In addition, using the alternative material also improves durability, ensuring that the long-term maintenance costs to purchasers are minimised.

This year we gave specific focus to investigating new sustainable building products that would complement our existing construction processes. On one development we are investigating a complete room in roof system (RoofSpace I-Roof), a modular structure that installs an attic room at the same time as the roof structure. This may not only speed up the build process and improve safety, but also provide a better insulated roof for the home, reducing emissions and heating bills for our customers. On site trials of this technology will commence shortly to determine whether it is appropriate for wider use across the business.

Performance Against 2014/15 Commitments

We will investigate at least 3 new commercially available sustainable building products to assess their design and build performance.



'Room in the roof' technology has been assessed. Additional technologies will continue to be assessed in 2015/16.

4.3 Procurement and Supply Chain Management



At Bellway we aim to create sustainable long term relationships with our suppliers and sub-contractors. Procurement is controlled using a central supply chain function and supported by divisional teams. The system establishes standard national procurement arrangements for the majority of main construction products, with our divisions also able to utilise local suppliers where appropriate. This centralisation of the procurement process also helps to maintain competitive pricing levels.

Supplier Relationships

We are committed to selecting suppliers, products and services that meet the quality and value-for-money requirements of the business, whilst at the same time minimising, where possible, any potential negative social and environmental impacts. One of the main principles of our supply chain management system is to service sites via local suppliers, helping to both reduce carbon emissions from the transport of materials and to employ people from local communities.

The relationships we form with our supply chain helps us to ensure that company policies are adhered to, current procurement levels are maintained, and that we are compliant with legislative requirements and planning requirements. We rely on our supply chain to support our reputation for high standards and we believe that the development of long-term relationships helps us to achieve this.

Prompt Payment Code

We are members of the Prompt Payment Code, recognising our commitment to paying our suppliers within clearly defined and agreed terms.

Sustainability

Our aim is to constantly improve the quality and sustainability of our houses and we have achieved this in a number of areas. Timber is sourced from managed stewardship forests accredited to PEFC¹ or FSC², white goods (ovens, refrigerators, dishwashers and washing machines) are energy A rated or better and over 95% of all water fittings are accredited to the Water Regulations Advisory Scheme (WRAS)³.

¹ The Programme for the Endorsement of Forest Certification (PEFC) is an international non-profit, non-governmental organization dedicated to promoting Sustainable Forest Management (SFM) through independent third-party certification.

² The Forest Stewardship Council (FSC) is an international not-for-profit, multi-stakeholder organization established in 1993 to promote responsible management of the world's forests.

³ The Water Regulations Advisory Scheme (WRAS) is a conformance mark that demonstrates that an item complies with high standards set out by water regulations promulgated in 1999 in the United Kingdom.

Performance Against 2014/15 Commitment

We will ensure that 100% of the timber used in the construction process continues to be sourced from sustainable woodland.



100% of timber sourced in 2014/15 was from sustainable woodland.

4.3.1 Wood Procurement Policy



Bellway's aim is to ensure that all wood products used by the Company in the housebuilding process originate from verified well-managed forests.

The cornerstone of this policy requires our suppliers to ensure that the timber supplied is produced in compliance with current laws and forest practice codes in the country concerned. Timber must not be taken from ancient forests or other high conservation value forests, unless the forest area is certified according to the Forest Stewardship Council's principles and criteria or an equivalent system.

The following considerations guide our purchasing:

- To ensure we produce a quality product for our customers, we fairly assess all purchased wood for its quality, quantity and point of origin.
- We specify in orders and contracts that suppliers must provide evidence that timber and timber products have been lawfully obtained from forests or plantations that are being sustainably managed. Acceptable certification includes Forestry Stewardship Council (FSC) and Programme for the Endorsement of Forest Certification (PEFC) Chain of Custody.
- This policy has been communicated to all Bellway's timber suppliers. Bellway will continue to review its procurement policy in-line with its commitment to continue enhancing its environmental management systems.

4.4 Construction Waste



Careful management of resources ensures that we are able to work in harmony with the environment, whilst realising cost and efficiency savings which benefit our wider business, customers and stakeholders.

Waste Strategy

Our primary objective on every development is to prevent waste in the first instance through a comprehensive waste management strategy. This begins with the planning and design process, filtering down through the management of the construction process and across the lifetime of the development.

For example, at the design stage issues such as storey heights are considered to minimise plasterboard waste. Our buying departments then determine the materials to be used, with consideration given to a range of issues including packaging requirements, transportation and methods of storage. Our commercial departments also review previous experience with sub-contractors, taking into consideration waste segregation rates and compliance with waste management requirements.

By the time work commences on the site, waste levels have been minimised, reducing our costs and streamlining our material storage requirements. However the generation of some waste is unavoidable and we work with our waste management contractors on site to maximise the segregation and diversion of waste away from landfill.

Waste Performance

The figures in the table below show the breakdown of waste by category for the financial years 2011/12, 2012/13, 2013/14 and 2014/15. While overall waste and waste per completed home has increased, year-on-year our waste diversion rates continue to improve, rising to 92.9% this year.



Waste Category	11-12 (tonnes)	12-13 (tonnes)	13-14 (tonnes)	14-15 (tonnes)
Timber (t)	3,997	4,153	5,222	5,126
Aggregates (t)	12,261	9,258	8,624	13,785
Plasterboard (t)	2,468	2,373	2,596	3,162
Mixed metals (t)	242	174	286	304
Mixed waste (t)	27,868	27,206	33,303	44,353
Electrical (t) ¹	49	108	3	0
Hazardous (t)	563	186	123	9
Total (t)	47,448	43,458	50,157	66,738
Diverted (t)	39,066	39,181	44,784	62,001
Diverted (%)	82.3%	90.2%	89.3%	92.9%
Homes Completed	5,226	5,652	6,851	7,752
Waste (t) per Completed Home	9.08	7.69	7.32	8.61

¹ The significant drop in electrical waste was due to electrical contractors retaining their own waste for recycling off-site.

Performance Against 2014/15 Commitment

We will increase recycling rates on construction sites from the existing 89% level through improved planning, purchasing and management.



A diversion rate of 92.9% was achieved across the Group.

We will aim to introduce a maximum of 3 waste management contractors across all divisions to improve waste management data and investigate further diversion rate improvements.



A shortlist of suitable contractors has been drawn up. This target will be rolled-over into 2015-16.

2015/16 Targets

We will aim to increase the proportion of waste diverted from landfill on construction sites from the existing 92.9% level.

We will aim to introduce a maximum of 3 waste management contractors across all divisions to improve waste management data and diversion rates, with 100% compliance achieved by 2018.

4.5 Construction Site Management



We believe that good health and safety, customer care, and build quality are essential in achieving high standards across all aspects of the business. Bellway's site managers play a vital role in delivering these high standards.

Site Managers

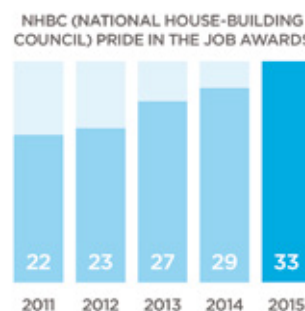
Site Managers undertake a wide range of diverse and demanding duties and their wealth of technical knowledge makes them an essential asset to the business. They are encouraged to perform at the highest level and to provide a friendly and supportive environment in which to work. To develop a culture of excellence, we provide incentives to our award winning site managers, recognising their exceptional work and promoting enthusiasm and a committed workforce.

Awards

We believe that good health and safety, customer care, and construction quality are essential in achieving high standards across all aspects of the business and Bellway site managers have been recognised as being amongst the best in the industry.

In 2014/15, Bellway site managers won nine NHBC Health and Safety Awards, demonstrating their continued drive and passion for improvement and excellence. Three site managers went on to achieve the prestigious 'Highly Commended' accolade, one of whom picked up a regional award as well. To read more about our award winning site managers please see the health and safety section of our report.

Bellway site managers also won 33 NHBC 'Pride in the Job' awards, recognising those managers who achieve the highest standards in house-building. We are very proud to have been recognised with these prestigious awards, which provide independent recognition of our high standards of construction.



Performance Against 2014/15 Commitment

We will continue to develop a best practice approach to dust suppression on site, monitoring continual improvement to minimise the health risks and rolling out best practice guides to 100% of sites.



The latest HBF guidance on dust suppression was rolled out nationally.

2015/16 Target

We will aim to review 20% of development sites to influence standard compound configuration and design with a view to reducing material wastage rates.

4.6 Considerate Construction



At Bellway we take pride in our developments, from the management of the construction site and the care we give to our customers, through to the relationships built with those affected by our work practices and the finished homes we build.

Considerate Constructors Scheme

To co-ordinate these efforts, and as part of the Code for Sustainable Homes initiative, sites are often registered with the Considerate Constructors Scheme (CCS). The CCS is an independent assessment system which awards points over five categories on a range of subjects to do with construction sites:

- Enhancing the appearance
- Protecting the environment
- Caring for the workforce
- Respecting the community
- Securing everyone's safety

Each category can be awarded a maximum of 10 points and good practice, consistency, evidence of good communication and innovation are rewarded with high scores.



Performance

Taking part in the CCS allows us to measure our site processes and procedures against a Code of Considerate Practice, encouraging standards that exceed statutory requirements. In 2014/15 Bellway had 138 sites signed up to the Considerate Constructors Scheme and our average score was 34.9 out of a potential 50 marks, up from 33.2 in 2014/15.

Improving our Performance

In order to improve our average score we have developed a standard template which identifies the unique elements of each site using the five category headings utilised by the scheme. This allows each location to record bespoke information, while promoting a consistent approach and allowing good practice to be shared among all the sites participating in the scheme. We have also produced and distributed a mock CCS audit to allow sites to review the requirements of CCS and ensure they are prepared for their audit visit.

Our site specific approach also ensures site management and sales teams have all relevant information regarding the effect of construction on the community and the environment, and we encourage this information to be passed verbally to customers and sub-contractors. The reports generated by the CCS assessors are communicated internally to share best practice across all relevant sites to encourage continual improvement.

Performance Against 2014/15 Commitment

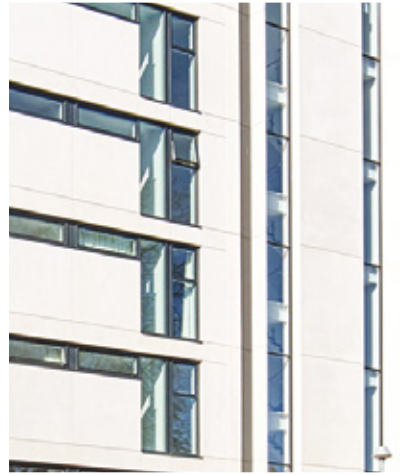
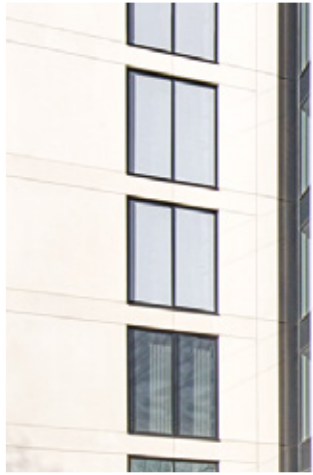
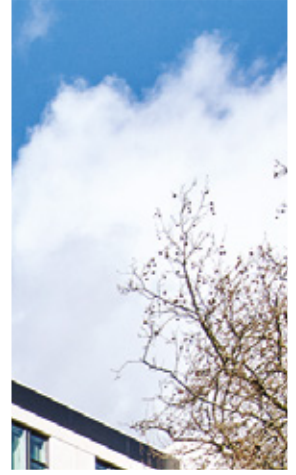
We will aim to improve our average Considerate Construction Scheme score to at least 34.

Our average CCS score improved from 33.3 to 34.9.



2015/16 Target

We will aim to improve our average Considerate Construction Scheme score to at least 35.



5 Society and Economy

Society and Economy



At Bellway we are committed to being a good corporate citizen. This means looking after and developing those who work with us – employees, contractors and suppliers – and delivering high levels of service to our customers. It means adding value to local communities through job creation, supporting local businesses and providing high quality, value for money homes. It means supporting local and national charities. In summary it is about ensuring we operate our business in a responsible and sustainable way.

5.1 Bellway Employees

The quality of our developments, the standard of our customer service, the strength of our business strategy and the value we deliver for our stakeholders are all a result of the people who, together, make up Bellway.

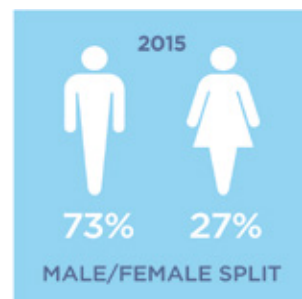
Training and Development

We invest in our employees and support their development through apprenticeships, graduate training schemes and on-going training and internal promotions, all helping to motivate and retain our employees, with staff turnover falling to 19.1% (2013/14 – 20.8%).

Customer care training during the year totalled 3,586 hours, ensuring that we continue to offer the best levels of service to new and existing customers.

In addition we saw a further 71 site based managers gained their Level 6 NVQ Diploma in Construction Site Management. This brings the total number of site based managers with this NVQ Level 6 qualification to 141, a demonstration of the investment we make in our site managers to ensure they are well qualified to deliver safe and high quality developments.

We operate a graduate training programme and in 2014/15 a total of 14 graduates were working their way through scheme. We also directly employed 59 apprentices, with each young worker partnered with an experienced team member to teach them their chosen trade and how to work safely on site. With a further 87 apprentices employed via our sub-contractors, we are investing in the future workforce for our business.

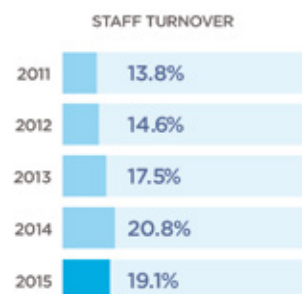


Communication

We encourage formal and informal sharing of good practice in an open and friendly environment through regular meetings across a number of disciplines. For example, divisional management visit other regions to exchange information on a series of issues, including new materials or build techniques, new house type designs, training and new working practices.

To further support honest and valuable communication between our employees and senior management, we have engaged the services of InTouch, an external third party company, who provide a confidential reporting service known as SpeakUp. This service provides a confidential way of raising concerns anonymously, should one of our employees so wish.

We also re-established our internal newsletter this year, helping to keep our 2,000+ employees aware of news, issues and developments across Group and all 17 divisions.



5.1 Bellway Employees

Employment Policies

We believe in treating all our employees and contractors fairly and responsibly. We have policies and procedures in place to ensure that equal opportunities are provided to all existing and prospective employees of Bellway, irrespective of age, colour, disability, ethnic origin, gender, marital status, nationality, parental status, race, religion, belief or sexual orientation.

In addition all employees, whether part-time, full-time or temporary, are treated equally, with all decisions around recruitment, promotion, training (or other matters affecting employment) based solely upon aptitude and ability, as reflected in our Equality Policy.

We also operate a range of additional policies and procedures to safeguard our employees / the company and to provide additional welfare benefits:

Adoption leave policy	Flexible working policy	Time off for dependents policy
Bereavement leave policy	Grievance procedure	Time off for study policy
Bribery policy	Job share policy	Whistleblowing procedure
Bullying and harassment procedure	Maternity leave policy	
Flexible retirement scheme	Parental leave policy	

Employee Benefits

With 18% of our employees having worked for Bellway in excess of ten years, we are proud to be an employer of choice. We offer a competitive salary and benefits package, including pension, life assurance and private medical scheme, and in the past year we increased the minimum employer and employee pension contributions for all employees from 2% to 3% of basic pay, helping them prepare for their retirement.

Our employees are able to acquire shares in Bellway through our savings related share option scheme and to purchase Bellway homes at a discounted price. We also support the young families of our employees by promoting the use of childcare vouchers, which can save parents as much as £1,200 per year in taxes and we work hard to be flexible when considering maternity and paternity leave, including a phased return to work, flexible hours or job sharing where feasible.

Performance Against 2014/15 Commitments

We are committed to ensuring that our employees are able to prepare themselves financially for retirement by reviewing current employee and employer contribution rates with a view to increasing them.



Following consultation with employees, minimum employer and employee pension contribution rates were increased from 2% to 3% for both weekly and monthly paid staff.

We will seek to increase the number of Site Managers with an NVQ Level 6 Construction qualification by at least 10%.



An additional 71 site managers gained their NVQ level 6 qualification, a 33% increase.

2015/16 Target

We offer all employees the opportunity to participate in a contributory pension scheme and will increase the company matched contribution from a minimum of 3% to 4%.

5.2 Charitable Giving



At Bellway we are committed to supporting the communities in which we operate. This includes financial support to local and national charities and causes.

Charitable Focus

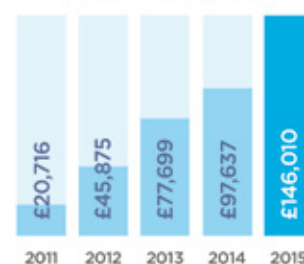
We are particularly keen to support charities which are connected to the construction industry, causes with which our employees are personally involved and organisations which can make a real difference to our local communities.

Our main focus this year has been on support for our two nominated national charity partners:

- British Heart Foundation - the UK's national heart charity and the largest independent funder of cardiovascular research.
- Construction Youth Trust - working with disadvantaged young people, helping them to access career opportunities in the construction industry.

Through a combination of employee donations, fundraising, Company 'matched funding' and corporate donations, we successfully raised and donated over £100,000 to these two causes in 2014/15.

CHARITABLE DONATIONS



Local Giving

Each of our divisions has an annual budget which is used to support local charitable initiatives. All other charitable support is allocated from Head Office under the direction of our Charity Committee. This comprises both small donations to individual charities as well as larger donations to the national charities Bellway chooses to support each year. In 2014/15 these national charities were the British Heart Foundation, Construction Youth Trust, Alzheimer's Society, Royal British Legion Woodland Trust and Shelter.

In total Bellway and our employees have raised and donated £185,540 to charities, community groups and local good causes, with donations from the Group totalling £146,010 (2014 - £97,637). Bellway also makes small donations through the Community Foundation of Tyne & Wear and Northumberland.

Performance Against 2014/15 Commitments

We will aim to select up to 2 national charities which we will support in 2014/15, both financially and through company involvement/engagement with our employees.



The British Heart Foundation and Construction Youth Trust were selected as national charity partners and over £100,000 was donated to them in 2014/15 through employee fundraising and corporate donations.

We will commit to top up funds raised by our employees for both their chosen registered charities and Bellway's nominated charities.



The Group donated £18,360.04 in matched funding to complement employee fundraising.

2015/16 Target

We will continue to improve employee engagement on charitable activity, aiming to donate over £100,000 to our national charity partners through donations, employee fundraising and matched funding, while increasing our annual charitable budget in line with earnings, year on year.

Case Study

Charitable Giving – Tour de Bellway

One of Bellway's nominated national charity partners is Construction Youth Trust who work with disadvantaged young people to help them to access career opportunities in the construction industry. In July employees across Bellway donned Lycra and took part in a static bike challenge to raise money for the charity.

The aim was to cycle a total of 912 miles, the distance of a journey calling at all of Bellway's divisional offices. Each division was set a target of 57 miles to cycle in the fastest possible time and the team from Essex won bragging rights and the title of 'Tour de Bellway' Champions, completing the distance in an amazing 1 hour 49 minutes. Across the business we raised £8,463.25 and when matched by Group, almost £100,000 was donated to Construction Youth Trust.



5.2.1 Charity Policy



Bellway is committed to supporting the communities in which it operates and this includes financial support to registered local and national charities.

The main charitable budget is allocated at Head Office under the direction of Bellway's Charity Committee. This comprises both small donations to local charities, across the Group's areas of operation, as well as larger donations to the national charities Bellway chooses to support each year.

We are particularly keen to support charities which are connected with the construction industry, as well as charities with which our people are personally involved. Our aim is to support causes which can make a real difference to local communities across the country, in particular charities which operate in the following sectors:

- Health; Young People; Older People; Housing and Homelessness; Environment; Community Welfare.

We undertake our charitable support in a number of ways:

1. Supporting our divisions

Each of our divisions has an annual budget which they use to support charitable and community causes within their area of operation.

2. Supporting our employees

In recognition of the valuable efforts our employees make to raise funds for charitable projects, Bellway has committed to set aside funds in each financial year to top up their fundraising efforts.

3. Supporting national and local charities

In addition to our divisional and fundraising support, in each financial year we aim to enter into partnerships with one or two national charities, making direct financial contributions. Bellway's chosen main charities for the 2014/15 and 2015/16 financial years are the British Heart Foundation and the Construction Youth Trust.

In addition to the support given to these two charities, Bellway will make smaller donations to the Woodland Trust, Alzheimer's Society, The Royal British Legion and Shelter, as well as to local and other national charities. Bellway also makes small donations to North East charities through the Community Foundation of Tyne & Wear and Northumberland.

Please note that Bellway does not provide support for religious organisations (unless they can demonstrate that services are provided to the wider community), organisations that operate discriminatory practices (with respect to employment or the provision of services) or political organisations / candidates / programs.

Requests from registered charities seeking small donations (of around £200) should be sent by email to charities@bellway.co.uk. These will be considered on a quarterly basis, and only those charities selected will be contacted.

5.3 Health and Safety



We place a high level of importance on ensuring that everyone works in a safe manner, taking our responsibility for our employees, customers, suppliers, sub-contractors and members of the public very seriously. We are committed to setting and delivering the highest health and safety standards possible throughout the construction process.

Health and Safety Monitoring on Sites

A team of highly qualified, experienced and professional Health and Safety Managers oversee health and safety provision and practice on Bellway's sites. The team meets on a quarterly basis with the Group Chief Executive to discuss performance and co-ordinate on-going campaigns.

Each division is allocated to a member of the health and safety team, who then undertakes site inspections, provides advice on legislative requirements and best practice and is a liaison between Bellway and external parties such as the Health and Safety Executive (HSE) and the NHBC.

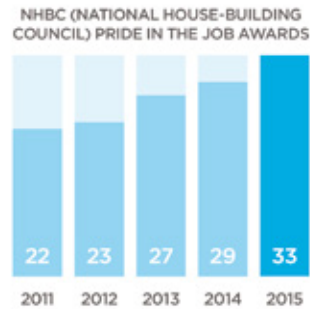
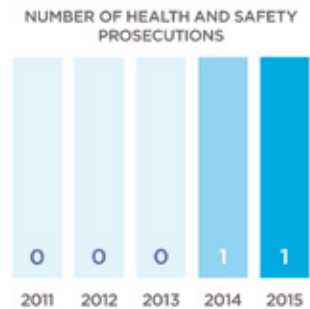
The team actively target a reduction in slips, trips and falls from height on or around our sites and during induction the entire site workforce is encouraged to raise issues pertaining to health and safety with their respective site manager.

The NHBC are contracted, as third party advisers, to visit and provide a report on every working site at least once a month, and more frequently on busier sites. Sites are given a numerical score depending on the level of risk identified and this score allows site managers and senior management to allocate appropriate resources and prioritise tasks.

Health and Safety Performance

We measure health and safety performance in a number of ways. The number of reportable incidents arising from the NHBC site inspections is one such measure, and in 2014/15 the Group achieved an improved NHBC Health and Safety score of 0.936 (2013/14 – 0.986), with a low score reflecting fewer reportable health and safety contraventions. This result is considerably below the NHBC all builder average score of 2.805 and demonstrates our continued efforts in this important area. We also measure performance through our RIDDOR incidents rate which continued to reduce in 2014/15 to 430.75 incidents per 100,000 site operatives, a 3.7% reduction on 2013/14 (447.09).

Our high standards in health and safety were recognised in the 2015 NHBC Health and Safety Awards where nine site managers were recognised for their performance, one of whom went on to become a regional winner.



5.3 Health and Safety

Health and Safety Training

Bellway's site managers play a vital role in delivering these high standards and our Health and Safety Policy requires all site managers to complete and maintain qualifications in first aid, scaffold appreciation and the nationally recognised Site Management Safety Training Scheme. In addition, we invest significantly in training to improve on-site risk awareness and this year an additional 71 site based managers gained their Level 6 NVQ Diploma in Construction Site Management, bringing the total number of site based managers with NVQ Level 6 to 141, a 33% increase on last year.

We believe that by investing in people we are making it possible for skilled employment to flourish. We directly employ 59 apprentices and each young worker is partnered with an experienced team member to teach them not only their chosen trade, but also how to work safely on site. We also encourage apprenticeships through our sub-contractors and actively support training on our sites. In total 146 apprentices were employed in 2014/15 by Bellway and our sub-contractors.

Safety of our Customers and Members of the Public

Our customers are briefed on health and safety procedures, via information in their New Home Pack, as well as verbal briefings from the sales advisor / site manager during the home demonstration before moving into their new home. Additional information in the form of signage around the site is also provided to aid customers' awareness of risk as the site build progresses.

We often visit schools or local businesses when we are building nearby to encourage a greater understanding of the risks associated with construction and also to encourage robust communication between all parties.

Sub-Contractors' Safety

We check our all sub-contractors before allowing them to commence work on a Bellway site. This is designed to cover a number of issues, including health and safety. Our entire site workforce has to be fully qualified under the Construction Skills Certification Scheme (CSCS) or equivalent and this is monitored every six months through a national audit. In 2014/15 4,728 of our direct employee and sub-contractors held CSCS (or equivalent) cards.

All sub-contractors must also have been approved under the NHBC's Safemark scheme or the Contractors Health and Safety Assessment Scheme (CHAS) and must provide references and previous accident and prosecution data. We stringently check this data to ensure that all who represent Bellway have the highest health and safety credentials.

Dust Suppression

We actively promote the use of dust suppression equipment during the construction process and this was one of our key Construction Site Management commitments for 2014/15. The use of such equipment during activities including the cutting of bricks, blocks, roof tiles and paving slabs was strongly enforced in accordance with the Health and Safety Executive's campaign to reduce the risk of silica dust inhalation. The latest Home Builders Federation guidance on dust suppression was rolled out nationally and we continue to monitor this issue to ensure full compliance.

Construction companies all over Britain have been quick to respond to the risk that silica dust poses but we have gone beyond the industry's general response. While silica poses a significant risk, we were also concerned about the risk posed by secondary and treated timbers such as medium density fireboard (MDF), particularly as it is often cut by joiners in confined spaces. On-site analysis demonstrated that dust levels are well within the Working Exposure Limit, prescribed by Regulations.

Health and Wellbeing

Each year we engage with our employees to reduce accidents, incidents and ill health at work. This includes issues such as the negative health effects of alcohol and the importance of personal hydration whilst working on construction sites, especially in the summer months.

Some of the campaigns that have been run for better health and wellbeing include 'Stoptober' (a campaign to encourage people to stop smoking in the month of October) and 'Bear It Beat It' (a campaign by the British Heart Foundation to raise awareness of the importance of having a healthy heart) - as part of 'Wear It Beat It', Bellway and our employees raised over £16,000 for the charity.

Performance Against 2014/15 Commitment

We will aim to reduce RIDDOR Reportable Accidents and Incidents per 100,000 employees compared to 2013/14



The RIDDOR incident rate fell to 430.75 accidents per 100,000 employees, an improvement of 3.7% on last year (2014: 447.09).

2015/16 Targets

We will aim to continue to reduce RIDDOR Reportable Accidents and Incidents per 100,000 employees compared to 2014/15.

We will aim to achieve a Group NHBC Health and Safety score of 0.986 or better.

Case Study

Award Winning Health and Safety

Bellway site managers won a total of nine NHBC Health and Safety Awards in 2014/15. Three managers progressed to achieve 'Highly Commended' accolades, with one then going on to pick up a regional award.

Regional Winner, Highly Commended and Commended - Les Arrowsmith

Highly Commended and Commended - Lee Ackland; Ray Dargue

Commended - George Carty; Richard Clark; Clay Fordham; Will Graham; Martin Griffiths; Alex Lacey

These awards demonstrate the continued drive and passion for improvement and excellence of Bellway site managers. Les Arrowsmith, Regional Winner, noted that his main priority was making his development safe, emphasising the duty of care he has to his team of people on site. This is an important trait, and one all our award winning site managers highlighted. Other traits highlighted by our winners included strong organisational skills and the ability to both take and give good advice. Several of our award winners also highlighted the satisfaction they receive from seeing a site through to completion, especially seeing a customer move into their new home.

Bellway's site managers play a vital role in delivering the high safety standards we expect on our developments and we are extremely proud that so many have been recognised as among the best and safest in the industry.

Over the next few pages you can read interviews with our award winning managers.

5.3.1 Award Winning Site Managers

Les Arrowsmith (Barton site, West Midlands)

How long have you been with Bellway?

About 8 years now.

To what do you attribute your success?

I'm lucky! Just hard work. My priority is making it safe on site. I have a duty of care to the workforce, and I take it seriously. I also work hard to keep the same team of people on site, so they know how I work, and I can develop a good team around me.

If you were asked what the best thing about your career is, what would you say?

I get a lot of satisfaction from seeing it go from earth, to a completed home, with customers moving in. When they move in and give us 10 out of 10 and say they would recommend a friend, it makes it all worth it.

What is the best piece of advice you could give a young person entering into the Construction Industry?

Work hard at it and the rewards will come.

How do you see your career progressing?

I'm happy doing what I'm doing. I enjoy it!

Is there anyone you would like to thank for their support?

Patrick Murphy (from M&J Evans) and my forklift driver Anthony Parkes. They know what I want and they are as conscientious as me in making it happen. Pat's health and safety is on par with mine and at our weekly meetings health and safety is always top of the agenda. Pat and Anthony make my ideas a reality, I couldn't do without them. Also, thanks to Claire Walker, our Regional Health and Safety Manager. She's always there if I need advice. We all work together as a team.

What was your most memorable day at work?

When I won the Regional Health and Safety Award, that day was great, but the best day was the Monday afterwards, when I went back to site and told all the lads on site. It was a dear day though, because of all the sandwiches I bought to say thank you. I didn't expect to win the Regional Award, it was very special.

How many plots do you currently have in build?

About 80 traditional build units across a range of house types, from 2 bed Housing Association houses to large 5 bed private homes. Last year we had 26 homes completed on the site.

Lee Ackland (Escala site, Essex)

How long have you been with Bellway?

2 years now.

To what do you attribute your success?

A good site team I was very proud of: Richard Sharp, Alf Root, Paul Thomas, and Dougie Wilkins on site, and Estelle in Sales. I was allowed to control the construction of the site - we set the site up and it didn't significantly alter after that, so we could do it our way.

If you were asked what the best thing about your career is, what would you say?

I'm in the best times now. Prior to working at Bellway I worked for 8 years in the City, working on small sites, building to the footprint of the land. It taught me to build on tight sites and maintain good control. I think it has contributed to my managerial control now.

What is the best piece of advice you could give a young person entering into the Construction Industry?

Listen to good leadership - I worked my way up from labouring and material controller, to assistant site manager, to site and project manager. I have worked for three main employers in my working life, and during that time I have always listened to my senior management, taken their advice on board, and been flexible in my approach. I am also a very organised person, and that is essential to being a good site manager.

How do you see your career progressing?

I'm planning on staying with Bellway. Where it takes me, I don't know. I'd like to go as high as I can on site, I love working on sites, and can't see myself being happy in a desk job.

Is there anyone you would like to thank for their support?

Andy Moore - he gave me free reign with good guidance; Paul Feeney, who is my Construction Manager on my new site, he understanding building and the way I build, he's a great people manager; and all the guys from the Escala site - Rob Hunter, Danny Cooper, Jack Sherrington and from a senior management point of view, Rob Walker and Richard Burrows.

What was your most memorable day at work?

I've had quite a lot of good times (as well as bad times) but I would probably say the day of the award. A National Safety Award is a big deal. We had worked hard for it. Bellway was a new company for me, and on my first site I won this award. It meant a lot to me.

How many plots do you currently have in build?

None, I'm on a new site so to be recognised so early in my Bellway career was great. At Escala we were building 87 apartments across 3 blocks, one entirely for the Housing Association, the other two for private sale.

5.3.1 Award Winning Site Managers

Ray Dargue Jr (5 Mile Park, North East)

How long have you been with Bellway?

Almost 7 years. I started as a bricklayer, then an assistant site manager, now a site manager.

To what do you attribute your success?

Putting the hours in, dedication to site, hard work.

If you were asked what the best thing about your career is, what would you say?

Job satisfaction, starting a site and seeing it through to the end.

What is the best piece of advice you could give a young person entering into the Construction Industry?

Good timekeeping is essential, take advice, keep an open mind, and specifically about health and safety; be conscious of those around you.

How do you see your career progressing?

I would like to continue to be a successful site manager as I get more experience. Maybe working my way up to a Construction Manager in time.

Is there anyone you would like to thank for their support?

My dad (who also works for Bellway as a Site Manager). He has always pushed me along. He's taught me a lot.

What was your most memorable day at work?

The day I found out I had achieved the highly commended award in Birmingham.

How many plots do you currently have in build?

About 45 homes of varying sizes and in various stages of construction. Last year we completed 55 homes on the site.

Alex Lacey (Fillingham Court, West Midlands)

How long have you been with Bellway?

About 10 years.

To what do you attribute your success?

It's the consistency of management staff in West Midlands. They've created not just a region but a team, it's like a family. You can always pick up the phone for help there.

If you were asked what the best thing about your career is, what would you say?

Everyone has a boss, but you're your own boss on site. You're the king of your own little castle (within reason).

What is the best piece of advice you could give a young person entering into the Construction Industry?

Decide what you want to do as soon as possible. Life isn't that long that you can switch and change before settling in. Understand you will start at the bottom, but you will progress quickly.

How do you see your career progressing?

Ted Ayres' job [Bellway CEO]! But honestly, internal promotion - grow within the Company.

Is there anyone you would like to thank for their support?

Chris Harkin (Construction Manager) and Richard Holland (Construction Director) – I genuinely believe that. Claire Walker for ongoing support. Jake from Paramount Safety Solutions, George Fewster from the NHBC for encouraging me to improve, Richard Beesley (Construction Manager) and Andy Watson (HA Project Manager).

What was your most memorable day at work?

When the recession hit Assistant Site Managers (my role at the time) were being made redundant but when the redundancies were announced I was lucky enough to be spared. From that day I realised how important my job was to me. It put the fire in my belly to work harder and go for the awards, so I would be less likely to be in that position again. I went on to be an Assistant Site Manager on sites that won 5 Pride In The Job Awards and 2 Health and Safety Awards before getting my own site.

How many plots do you currently have in build?

45 currently - 30 houses and one block of apartments with 15 units. Last year we completed 40 units in a 3 storey bespoke Housing Association apartment block.

5.3.1 Award Winning Site Managers

Clay Fordham (The Exchange, Thames Gateway)

How long have you been with Bellway?

2 years.

To what do you attribute your success?

I don't really do anything spectacular, I just make sure all the basics are done well. I don't try to reinvent the wheel, I just make sure the site is safe and well managed.

If you were asked what the best thing about your career is, what would you say?

Being recognised by the NHBC – twice for Pride in the Job, and once now for the Health and Safety Awards.

What is the best piece of advice you could give a young person entering into the Construction Industry?

Listen to your colleagues, they have experience and knowledge of the job.

How do you see your career progressing?

I'm happy running my site. I'm a hands-on site manager so I like to get involved and whilst there is a lot to keep me in the office, I like to get out on site and see my workforce.

Is there anyone you would like to thank for their support?

Danny (Construction Manager) and John Haggerstone (Construction Director), and all my colleagues, both Bellway's and sub-contract, on site.

What was your most memorable day at work?

There isn't one particular day: my favourite thing is seeing a customer move in, so I get my best part many times over.

How many plots do you currently have in build?

110 apartments currently under construction.

Will Graham (Coombs Mill, West Midlands)

How long have you been with Bellway?

Around 8 years.

To what do you attribute your success?

General hard work. I try to keep the same people from one development to the next so it's easier to maintain standards.

If you were asked what the best thing about your career is, what would you say?

I get job satisfaction from seeing the site progress through to completion. When a site starts, you're essentially given two files: one of orders and one of drawings. You then have to turn it into a successful site.

What is the best piece of advice you could give a young person entering into the Construction Industry?

Work hard, respect your colleagues and take advice.

How do you see your career progressing?

I want to progress within the company, but I don't have a particular job or goal in mind.

Is there anyone you would like to thank for their support?

The construction team, my management team led by Richard Holland. Anthony, my assistant, played a big part.

What was your most memorable day at work?

The NHBC Awards raise the public perception of our industry, so their recognition means a tremendous amount to me.

This year I won the Health and Safety Award and I got a Seal of Excellence.

How many plots do you currently have in build?

We are just finishing Coombs Mill which has mostly been 4 bedroom detached properties and have 7 homes left in build. Last year we completed 34 homes on this site and around 20 on my last site at St James' Mews (Dudley)..

5.3.2 Health and Safety Policy Statement



It is the policy of our company to do all that is reasonably practicable to prevent personal injury and danger to the health of all within our employ and others who may be affected by our activities. Employees at all levels, including sub-contractors, are to actively support the company in its efforts to ensure the requirements of the Health and Safety at Work Act and all other relevant legislation.

It is also the policy of our company to promote good health amongst employees and be concerned with the prevention of occupational and non-occupational disorders and diseases, including work related stress.

The Company will provide such information, training and supervision, together with appropriate plant and equipment which is suitable and safe for work as may be needed to ensure these objectives are met.

This policy will be reviewed and updated to meet with changes within our organisation and / or legislation by the Group Health and Safety Manager.

5.4 Economic Development



As a business we are able to add value to the local communities we serve through job creation, supporting local businesses via our supply chain, investing in community services and infrastructure and through the provision of high quality, value for money homes.

Every 50,000 new homes built adds approximately 0.5% to the national GDP, while every £1 spent on housing puts £3 back into the economy. With almost 90% of building materials made in the UK, the benefits of a prosperous house building sector are felt right across the country (source: HBF Key Messages October 2014).

Employment

A thriving housing market and a prosperous economy are intrinsically linked. When we construct new homes and communities, we create both direct employment opportunities at Bellway as well as with our sub-contractors and companies in our supply chain. In turn, this helps to provide confidence in the economy and the wider housing market.

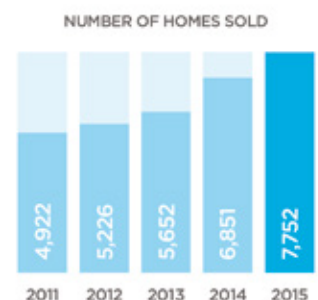
The number of people directly employed by Bellway has grown by 12.5% from 2,043 at the end of 2013/14 to 2,298 in 2014/15. In addition, we also engaged a significant number of workers via sub-contracting arrangements.

Suppliers

Our suppliers and sub-contractors are crucial to the efficient operation of the business. By establishing and maintaining strong, long term relationships, we can optimise the quality and prices of our homes for customers and simultaneously ensure that suppliers and sub-contractors are paid in a timely manner. We support these relationships with our membership of the Prompt Payment Code, recognising our commitment to paying our suppliers within clearly defined terms.

Customers

We serve a diverse range of customers and this is reflected in our product range. By offering a broad range of properties, in varying sizes, types and locations, we aim to meet the needs of differing markets and domestic budgets. Our trained sales advisors are equipped to provide information in relation to schemes such as 'Help to Buy', which can further assist customers in purchasing a new Bellway home.

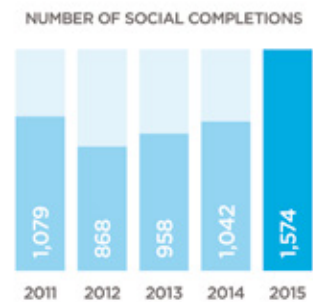


5.4 Economic Development

Shareholders

Our shareholders are key to the long term viability and success of Bellway. We endeavour to maintain a strong dialogue with investors and keep them fully informed of our activities and strategy.

Our strategy is to build shareholder value through sustainable growth, combined with a strong focus on return on capital employed and regular and progressive dividend payment. Performance this year has seen the number of homes sold rise by 13.2% to a record 7,752 (2013/14 – 6,851), achieving a return on capital employed of 23.9% (2013/14 – 19.6%) and a proposed final dividend for the year of 77.0p, 48.1% up on 2013/14.



Performance Against 2014/15 Commitment

We are committed to the Prompt Payment Code and target to pay all creditors within terms agreed with each supplier.



All creditors have been paid within agreed terms in 2014/15.

2015/16 Target

We will aim to deliver at least 5% growth in the number of homes sold, helping address the UK housing shortage.

5.5 Customer Engagement



For our customers, the pre and post sales experience is central to how satisfied they feel and how likely they therefore would be to recommend the Bellway brand. We aspire to provide the best possible customer experience in order to reinforce our reputation as a high quality national home builder.

Bellway's highly trained and dedicated team of sales advisors are the first people our customers meet and are there for help and support from the home reservation stage through to legal completion. They are always on hand to ensure that the whole home buying process runs as smoothly as possible. Following completion, our Customer Charter clearly communicates what our customers can expect from their after-sales experience.

Sales Teams

Senior management, site management, sales advisers and customer care teams attend an advanced customer service training programme. This ensures that customer facing employees are equipped with higher level listening and communication skills so that they can better understand and respond to customer needs in a proactive and friendly manner.

Sales teams follow an in-depth induction plan when joining Bellway to ensure that they are trained to the highest level in both sales and customer relations. This is further supported by an ongoing training programme and enhanced customer care training during the year totalled 3,586 hours, ensuring that we continue to offer the best levels of service to new and existing customers.

Bellway sales offices have been designed to provide a modern, light and pleasant setting for the sales experience, one in which customers can feel relaxed when choosing their new home. Where possible, a showhome is present to provide a sample of the house types and quality of product available.

Supporting Informed Decisions

Feeling part of a new community and being comfortable in the new environment is an important consideration in choosing where to live. In addition to the assistance provided by the sales teams, we support customers in making the best decision on purchasing a new home in the right location for their needs.

We have listened to our customers when they tell us what local area information they need to know and have compiled it in an easy to use folder which is available to view in sales offices. Along with information specific to the development and purchase process, the 'my space' folders contain a wealth of details about the local area. Each folder is unique to the site location and information will typically include:

- Development details and information on the purchase process
- Council tax banding and utility provider details
- Details of schemes available to assist purchase
- Local amenities (doctors, hospitals, dentists, vets, supermarkets, banks etc.)
- Transport links
- Schools and colleges, together with their latest OFSTED report
- Recreational facilities (parks, leisure centres, theatres, youth teams and clubs etc.)

Development brochures are available directly from sales offices, by request via telephone and from our website. Stringent controls are in place to ensure that all information given is as accurate as possible and good quality computer generated images are used to provide customers with the best possible impression of how the properties will look, both internally and externally.

We also provide accurate and high quality information regarding the pricing and availability of the developments on our website.



5.5 Customer Engagement

Demonstration

Once a property has passed its Quality Control Final Inspection (QCFI), customers are invited to attend a Pre-Occupation Demonstration which takes place prior to legal completion. The site manager demonstrates the fundamental workings of the property to the customer over a period of one to two hours. Customers are encouraged to ask questions at this meeting and we aim to supply all the information needed to enjoy their new home once they move in.

Handover

On the day of legal completion the sales advisor and site manager show the customer to their new home. Here, they complete a Quality Assurance Form to ensure that the customer is happy with the quality of the home and give the customer their keys. We provide a Customer Handover Pack which contains important information about the home and how to care for it, together with the manuals and guarantees for products fitted to their home. Bellway realise that this is a special occasion for the customer and we work hard to make it as memorable as possible. Our Customer Charter sets out what our customers can expect from Bellway.

Continuous Improvement

We are committed to continual improvement across all of our operations and have set stretching targets to ensure delivery to the highest standards. We take our customer service and quality standards very seriously. To help us measure how we are doing we work with an independent survey company who contact customers on our behalf to assess the degree of satisfaction with our service. Owners of new homes are asked a series of questions to determine how happy they are with the quality of their home and the customer service they received, from first visiting the sales office to the day they moved in and beyond. Based on these factors, customers are asked how likely they are to recommend Bellway to a friend. These measures are used to define and improve standards across our business.

By listening to our customers we can identify where we need to raise our performance, and can quickly ensure procedures are put in place to make the necessary changes. Procedure training, spot checks and 'mystery shopping' help to reinforce higher standards and ensure that new procedures quickly become established practice.

Customer Satisfaction

The results of our customer satisfaction surveys for 2014/15 showed that 89.6% of customers would recommend Bellway to a friend. The feedback received from customers is invaluable not only with regard to improving the level of service provided but also in respect of house type designs, features and more generally what is important to a customer when considering a new home.

Bellway constantly reviews its extensive Customer Care Procedure which, supported by regular audits and training programmes for employees, ensures that we maintain and seek improvement on our high standards.

The Home Builders' Federation (HBF) also carries out New Home Satisfaction Surveys for all new home owners. After 3 years of achieving a 5 star rating (the highest rating which can be achieved), this year we narrowly missed retaining our 5 star rating, slipping to 4 star, although 9 out of 10 Bellway customers would recommend us to their friends.

Performance Against 2014/15 Commitment

We are committed to maintain our status as a 5 Star Builder, reflective of our commitment to providing high levels of customer satisfaction.



Although we narrowly missed retaining our HBF/NHBC 5 star housebuilder status this year, nine out of ten of our customers would recommend Bellway to a friend.

2015/16 Target

We will aim to regain our status as a 5 Star Builder, reflective of our commitment to provide high levels of customer satisfaction.

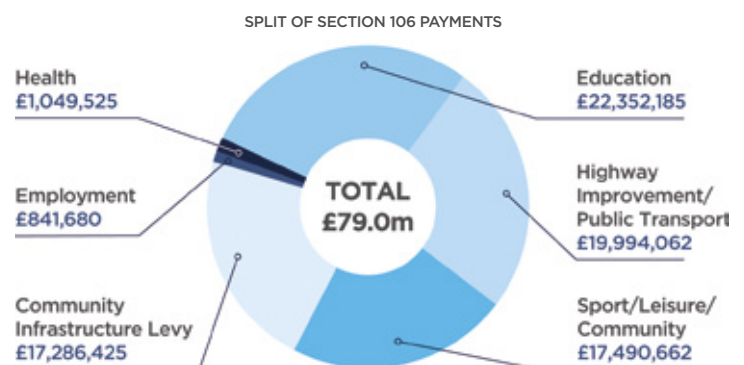
We will aim to achieve an overall customer satisfaction score of at least 83.8%.

5.6 Creating Sustainable Communities



Creating communities is about more than putting together bricks and mortar. Our developments include private housing, affordable housing, mixed-use and mixed tenure, ensuring we create balanced communities for people to live in.

In creating new developments we aim to improve the overall health and wellbeing of the area by incorporating recreational and community facilities into development plans. We also work with local partners to bring added value to development schemes, which may include employment and training opportunities for local people. In summary, Bellway delivers all the ingredients to create truly sustainable communities.



Planning

The way in which we plan new communities can have a significant effect upon their social and economic fortunes, whether it is the regeneration of an existing community or the development of a new one. Throughout the planning process we work closely with local councils and residents to address any issues of concern and ensure the scheme is beneficial to the local community.

Investment

In addition to the construction of new developments, we make considerable investment in the local communities where we build through Section 106 and Community Infrastructure Levy payments. In 2014/15 we committed to a total of £79.0 million investment to support education initiatives, transport and highway improvements, health facilities and the provision of open spaces, helping to create new sustainable developments integrated into the wider existing community.

Integration

The successful integration of buildings, transport routes and landscapes as part of a new development lies at the heart of creating a sustainable community. The central tenets of our approach are specifically to:

- Create a diverse environment with its own identity, offering a range of uses and experiences
- Design public spaces which prioritises the pedestrian over the car and which promotes the extension of existing and accessible transport routes
- Create a strong definition between public and private places or areas
- Construct developments in such a manner as to enhance and preserve the local environment
- Design buildings which incorporate a diversity of forms to reflect a rich variety of home types

Case Study

RSPCA

Our Land Director (Ian Humphries) in the West Midlands was approached in 2013 by the RSPCA to see if he could assist them with their planning permission for their new regional animal rescue centre at The Holdings (near Worcester). This came about after a chance meeting and discussion between Ian and an RSPCA charity street collector at which he gave his business card and offered to provide some assistance.

The RSPCA were having a significant issue discharging a planning condition relating to surface water drainage for a new centre they were developing. With the help of Bellway and our consultants from Hunter Page Planning and Travis Baker, the planning condition was discharged and the RSPCA were able to progress with their development plans. This relationship has further developed over time and through Ian, the RSPCA were able to procure a contractor to undertake their considerable groundworks on the development site.

While we are not involved in construction of the RSPCA's development, through the knowledge and contacts within Bellway we have been able to help a national charity tackle an issues that was causing them severe difficulty. This is another example of the way in which Bellway strives to support the local communities where we operate.

Affordable Housing to meet local needs

For many years the former Crooked Billet pub in Staines-upon-Thames was an iconic local landmark and navigation point. Having become commercially unviable and then vacant, Bellway acquired the site and completed its redevelopment into 29 one, two and three-bedroom homes in 2015.

Working in partnership with Thames Valley Housing Association (TVHA) and Spelthorne District Council, an innovative funding approach was adopted to enable all the homes to be made available for affordable rent during a period of unprecedented demand and acute shortage.

Capital funding from the local authority enabled TVHA to provide rented accommodation for families on the Council's Housing Register, including some currently placed in Bed and Breakfast accommodation, thereby delivering better value for money for the council.

Cllr Jean Pinkerton, Spelthorne Council's Cabinet Member for Housing said: "Spelthorne, like most boroughs, has a serious shortage of affordable housing, so I am extremely pleased that we've been able to help with the creation of these new modern and spacious homes for families currently on the Housing Register or in Bed and Breakfast accommodation."

By taking an innovative approach Bellway and its partners have delivered a commercially viable development, revenue savings for the local council and significantly provided secure new homes for local families who were either homeless or living in substandard or insecure accommodation.

5.7 CR Data

BELLWAY CR PERFORMANCE INFORMATION	Financial year ended 31st July				
KPI	2011	2012	2013	2014	2015
Commercial					
Total number of homes sold	4,922	5,226	5,652	6,851	7,752
Number of plots with detailed planning permission	18,086	17,636	18,991	19,434	21,411
Environment					
Scope 1 emissions ⁽¹⁾ (tCO ₂ e) ⁽²⁾	-	-	-	9,335	10,634
Scope 2 emissions ⁽³⁾ (tCO ₂ e) ⁽²⁾	-	-	-	3,509	4,358
Total Scope 1 and 2 emissions (tCO ₂ e) ⁽²⁾	-	-	-	12,844	14,992
tCO ₂ e ⁽²⁾ per home constructed	-	-	-	1.9	1.9
tCO ₂ e ⁽²⁾ per Bellway employee	-	-	-	6.6	6.9
Number of homes built incorporating renewable and energy saving technology	2,092	2,865	2,278	3,299	3,878
Number of active sites with a Biodiversity Plan in place ⁽⁴⁾	-	36	39	59	46
Number of homes with energy efficient lighting	3,937	5,155	5,301	6,815	7,752
Number of homes with rainwater harvesting	224	260	152	988	824
Number of homes with waste recycling facilities ⁽⁴⁾	-	1,613	1,897	4,085	4,566
Number of sites with SUDS designed into the scheme	89	110	114	144	140
Number of Trees planted	8,843	6,894	8,485	13,353	23,513
Number of current sites with car clubs	6	9	16	15	10
Number of homes with access to a cycle store	2,278	2,079	2,813	2,808	3,327
Number of sites within 500 metres of a transport node	129	206	154	180	139
Construction					
Percentage of homes developed on brownfield sites	77%	69%	74%	74%	74%
Number of EcoHomes with 'Very Good' rating or better	693	464	422	129	157
Number of homes built to Code Level 3	1,371	964	1,566	2,566	2,607
Number of homes built to Code Level 4	36	249	244	670	991
Number of homes built to Code Level 5 ⁽⁵⁾	-	-	-	1	11
Financial contributions under Section 106 Agreements and Community Infrastructure Levy	£30.9m	£39.4m	£44.2m	£43.5m	£79.0m
Percentage of timber from sustainable sourced from sustainable woodland ⁽⁴⁾	-	100%	100%	100%	100%
Waste (tonnes) per unit sold ⁽⁴⁾	-	9.08	7.69	7.32	8.61
Percentage of waste diverted from landfill ⁽⁴⁾	-	82.3%	90.2%	89.3%	92.9%
Society and Economy					
Number of Bellway employees as at 31 July	1,501	1,599	1,771	2,043	2,298
Percentage of females	29%	35%	30%	27%	27%
Employee turnover ⁽⁶⁾	13.8%	14.6%	17.5%	20.8%	19.1%
Number of graduates on the training programme ⁽⁷⁾	-	-	15	18	14
Number of site managers with NVQ Level 6 ⁽⁷⁾	-	-	1	106	142
Number of apprentices employed (including via sub-contractors)	43	69	73	142	146
Number of NHBC 'Pride In The Job' awards received	22	23	27	29	33
Number of reportable RIDDOR major injuries per year ⁽⁸⁾	-	-	22	24	26
Reportable incident rate per 100,000 employees ⁽⁸⁾	-	-	486.51	447.09	430.75
Number of site workers (including sub-contractors) accredited with CSCS cards (or equivalent)	3,408	3,230	3,442	4,089	4,728
Number of health and safety prosecutions	0	0	0	1	1
Number of homes sold to Registered Providers	1,079	868	958	1,042	1,574
Number of sites registered with the Considerate Constructors Scheme	108	128	126	136	138
Average score in Considerate Constructors Scheme	31.4	31.8	32.3	33.2	34.8
Number of homes built to Lifetime Homes standards	1,119	798	818	1,901	2,117
Charitable donations	£20,716	£45,875	£77,699	£97,637	£146,010
Number of units built to Secured by Design principles	2,120	1,614	1,897	3,176	3,575
Percentage of customers who would recommend Bellway to a friend ⁽⁹⁾	83.9%	91.6%	91.6%	91.3%	89.6%
HBF 5 Star rating	4	5	5	5	4

(1) Fuel and gas, including petrol and diesel used on-site and in company vehicles on company business

(2) Tonnes of carbon dioxide equivalents

(3) Purchased electricity

(4) 2012 was the first year of reporting

(5) 2014 was the first year of reporting

(6) Including redundancies

(7) 2013 was the first year of the programme

(8) Including sub-contractors. Only 3 years of data due to the Regulation change whereby injuries did not become 'reportable' until they were a 7 day absence

(9) NHBC National New Homes Survey (1 Oct – 30 Sept)



Corporate Responsibility 2014/2015



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