

A sustainable future

Every element of the Group’s ESG approach helps EMIS deliver its purpose to enable better care through technology innovation. The Group sets high standards in these areas, helping to foster strong relationships with its employees and customers, manage its corporate responsibilities and have a positive impact on communities.

<p>Our community Doing the right thing for UK healthcare and the global communities in which we work and live</p>	<p>Our responsibilities as a business A high standard of clinical and data governance underpins everything we do</p>	<p>Our environmental responsibility Establishing a sustainability policy for our business</p>	<p>Our people and culture Creating a strong working culture of people united by our business purpose</p>
<p>250 Computers donated to help schools manage learning at home</p>	<p>6 data governance board members oversee processes and policies</p>	<p>50% of EMIS fleet is now electric or hybrid</p>	<p>30% increase in take-up of the SIP during 2020</p>

OUR COMMUNITY

Why it is a priority for EMIS Group

As a key software supplier to the healthcare sector, EMIS Group plays a critical role in the day-to-day working lives of many clinicians, from GPs to community nurses to pharmacists. By supporting front line healthcare professionals with the technology systems that manage everyday healthcare, they are empowered to deliver the best patient care possible to the nation.

Covid-19

Doing the right thing for UK healthcare has always been the Group’s core principle and this has never been more critical as the sector united to combat the pandemic. During 2020 and into 2021, EMIS Group stood up to help the NHS front line deliver essential Covid-19 care while ensuring that day-to-day healthcare continued to be delivered supported by digital enhancements. Details of EMIS’s response to Covid-19 can be found on pages 4 and 5.

Our community case studies

QCovid

In February 2021, up to 1.5 million people were identified as being at a higher risk from Covid-19 using the QCovid risk prediction model (more information on page 35). Approximately 700,000 people would have already been vaccinated as part of the over-70s cohort and an additional 800,000 adults were prioritised for a vaccination as a result.

Deputy chief medical officer for England Dr Jenny Harries said: “For the first time, we are able to go even further in protecting the most vulnerable in our communities.

“Those most vulnerable to Covid-19 can benefit from both the protection that vaccines provide, and from enhanced advice, including shielding and support, if they choose it.”

The UK public

EMIS Group has long provided reliable healthcare information through Patient.info, at no charge to either the public or the NHS. This proved to be an essential resource during the pandemic; the website's coronavirus information was viewed 20 million times from March 2020 to February 2021.

Patient.info's Dr Sarah Jarvis became one of the public's trusted experts on Covid-19 advice, making the up-to-date healthcare information that was published on Patient.info more broadly available through the media to reach many more people. Read Dr Jarvis's story on page 27.

Recycling used hardware for schools

The Group was able to help the wider community during the pandemic by supplying computer equipment to schools local to its head office, free of charge. As part of the Waste Electrical and Electronic Equipment (WEEE) recycling initiative, EMIS provides a service to its NHS customers to collect and ethically dispose of technology hardware no longer required by customers. To help schools manage learning during lockdown, EMIS Group has securely reconfigured and donated more than 250 laptops and PCs so far for pupils to use at home. This initiative will continue in 2021.

The apprenticeship scheme

EMIS has partnered with Code Nation for the second year to run its apprenticeship programme to tackle the technology industry's skills gap and to encourage more people to consider software development as a career. The programme focusses on helping people with no prior coding experience to begin a career in development. Since the scheme began, EMIS has hired 14 apprentice junior developers, who received a twelve-week training course on the basics of coding from Code Nation before joining the business.

Charity partnership

EMIS continued to raise money for Mind during 2020. Despite the challenges of lockdown, employees organised many digital and socially distanced fundraising activities, including the Mind Marathon, MasterChef challenges, "switching-off to game-on" and one employee's year-long Land's End to John o'Groats running mileage challenge. This has given staff a positive focus during lockdown for wellbeing, as well as benefitting the charity.

QCovid: supporting not-for-profit research

In early 2021, the NHS adopted the QCovid risk model to fast-track vaccinations for the vulnerable. QCovid was developed using the QResearch database – a not-for-profit initiative between the University of Oxford and EMIS.

The University of Oxford turned its research into a risk prediction model called QCovid, and NHS Digital used this to develop a population risk assessment to prioritise those patients most at risk for vaccination and support.

The research was commissioned by England's Chief Medical Officer Chris Whitty and funded by the National Institute of Health Research. It found that there are several health and personal factors which, when combined, could mean someone is at a higher risk from Covid-19. These include characteristics like age, ethnicity and body mass index, as well as certain medical conditions and treatments.

Our community case studies



Supporting local schools

"In the third national lockdown I teamed up with Pudsey Computers to ask local business to donate any unused computer equipment to be given to local schools. We are very grateful to EMIS for donating redundant computer equipment, which has been recycled by Pudsey Computers with funding from local councillors. This equipment is already in use by many pupils living in Pudsey to help with their online learning during lockdown.

"We started with local high schools and we have nine primary schools in Pudsey too. It is just taking that pressure off for families and helping the schools."

Councillor Simon Seary, Pudsey Ward



Jon Kelly's apprenticeship story

"I joined EMIS as a Junior Software Developer in 2020 through the apprenticeship scheme. Before that I had worked in a call centre, a job I didn't enjoy but it was my route out of homelessness.

"When I heard about the opportunity at EMIS I bent over backwards to get on the Code Nation course – I've never been so focussed. For the first time I felt that what I was doing could result in a career.

"I used NHS apps to help me when I was struggling and now I am on the other side of it and working on software to help the healthcare industry to help people.

"It's challenging but I enjoy it. I spent 15 years of my life being unhappy and now I am happy and excited about the future."

Jon Kelly, Junior Software Developer

Sustainability continued

“Good governance makes what we strive to do possible and sustainable. It’s about how we work collectively day-to-day, doing the right things in the right way to deliver the best products and services to our customers. It underpins everything: our talent, our strategy and ultimately is essential to our success.”

Peter Southby
Chief Financial Officer

OUR RESPONSIBILITIES AS A BUSINESS

Why it is a priority for EMIS Group

As the guardian of more than 40 million patient records, EMIS takes clinical and data governance extremely seriously with a low risk appetite in this area. A high standard of clinical and data governance underpins everything EMIS does, from processing employee data internally to helping customers to safely and securely share vital patient information.

The data governance board

The Group ensures that its data governance processes and policies are kept front of mind for all employees.

During 2020 EMIS Group introduced a data governance board, chaired by Group Chief Medical Officer and Caldicott Guardian, Dr Shaun O’Hanlon. The board oversaw a policy and process review with the support of internal and external experts, and introduced additional safeguards to ensure the business continues to operate to ever-higher standards in this area. All staff were required to read and sign a new data governance policy and a set of overarching golden rules.

The new policy mandates that anyone processing any personal data (patient, customer, consumer or employee) must have relevant approval before they can proceed. Data stewards have been given responsibility and accountability for handling this data and enforcing the process throughout the organisation.

The data governance golden rules are reinforced in the organisation through regular communication and mandatory annual training on the relevant policies. This is closely linked with the corporate value of being responsible; colleagues are educated and empowered to act responsibly within the appropriate governance framework to maintain EMIS’s high standards.

The Group’s ISO 20001 accreditation provides external validation to customers that EMIS’s processes and policies meet international standards.

Empowering connected care

A core component of the EMIS Group purpose is connecting care settings to improve patient experience and health outcomes. This can only be done through strong data governance controls: ensuring that all data required is safely and securely available through EMIS systems. Any interoperable data sharing initiative must always take into account both the benefit of instant accessibility for clinicians needing essential patient data at the point of care and the need to protect medical and

89

people in the clinical team
provide real-life clinical insight

personal data through strict privacy and security measures in the system. EMIS ensures that the right, appropriately authorised data is shared across the healthcare industry resulting in reduced patient waiting times, better patient outcomes and more time for clinicians to focus on patient care.

Clinical governance

Clinical safety is EMIS Group's number one priority. The Group's Chief Medical Officer and a network of experienced working clinicians and Clinical Safety Officers have overall responsibility for clinical safety at EMIS. They work across the organisation and input into development, support and product management processes to ensure clinical safety is embedded in every part of the creation and delivery of healthcare technology. The 89-strong clinical team includes clinicians from a wide range of settings, from primary to A&E to community pharmacy, to bring real-life clinical experience into the culture of the organisation and educate the rest of the business on the reality of front line healthcare. The Group's regulatory compliance team ensures that all software solutions are compliant with relevant directives pertaining to medical devices, enabling EMIS to safely bring innovative technology to the market such as algorithms and artificial intelligence (AI).

The Group continues to develop the EMIS-X Analytics suite to provide essential insight into UK health and wellness. Its strong clinical and data governance ethos and processes ensure that customers of EMIS-X Analytics operate with strict access control technology to deliver compliance with GDPR and NHS Information Governance for security, privacy and protection.

With these strong clinical governance standards in place, EMIS can offer the capability for improved meaningful research at large-scale healthcare population level, going over and above protecting data but making it available for wide-scale improvements to patient outcomes on a population level.

Cyber security

Cyber security is a top priority to keep EMIS's systems and data secure. Moving to homeworking has led to an additional review and improvement of controls to respond to new risks associated with the changed working environment. The Group has deployed new security and monitoring tools in response to the fast evolving cyber threat landscape and upskilled employees by raising security awareness and promoting good security hygiene. The Group will continue to invest in cyber defences in order to keep pace with evolving threats and will adjust the security strategy and plans accordingly, aligned to the business strategy.

Governance and risk management

EMIS Group has strong governance processes in place, overseen by the Chief Financial Officer. The Group Portfolio Management Office provides governance of all new initiatives, to ensure that EMIS is investing in the right programmes and projects and is delivering them as efficiently and effectively as possible. The operational executive team is a cross-functional management group to ensure the business meets its KPIs. The RMC proactively manages and mitigates risk across the business, with regular meetings and an action-driven approach to reducing risk.

More information on how EMIS Group mitigates risk in the areas of data and clinical security and the role of the RMC can be found on pages 28 to 33. Details on EMIS Group's corporate governance and compliance with the Code can be found on pages 48 to 54, including its policies on bribery and corruption, data security, code of ethics and whistleblowing.

Our responsibilities as a business case studies



Understanding our customers

"I started my career on the service desk of one of the UK's largest banks and quickly learnt the impact technology has on every business. That experience is why I'm so passionate about our customers having the best support from EMIS.

"I like to immerse myself in the reality of the healthcare front line so I can see things from our end users' points of view. A few years ago before I joined EMIS, I had the opportunity to shadow a busy Emergency Department in the North West on a Friday night. During the evening the department experienced technology difficulties that compounded what was already a stressful shift. I saw first hand the impact of technology when it goes right and when it goes wrong.

"My experiences give me a drive to make sure our technology does everything it can to help our busy customers deliver the best possible patient care."

Bob Brown, Group Chief Operating Officer



111 integration

At Wye Valley NHS Trust, 111 operators are electronically booking patient appointments in their hospitals' emergency departments – or with urgent care services such as GP out of hours services and minor injuries units – via EMIS's Emergency Department system, Symphony.

The technological advancement enables 111 operators and patients to discuss appointment options in real time, avoiding cancellations and missed appointments. Previously 111 operators could only signpost patients to the preferred area of care.

The integration also gives emergency department clinicians access to patient information prior to the appointment, reducing administration time and preventing unnecessary repetition. This means that patients can be rapidly assessed, diagnosed and, in some cases, treated without being admitted to a ward.

Sustainability continued

OUR ENVIRONMENTAL RESPONSIBILITY

Why it is a priority for EMIS Group

There is increasing interest from all stakeholder groups in businesses' impact on the environment. Sustainable business practices will play an increasing importance in EMIS Group's ability to grow successfully and maintain profitability over the long term.

As a software development business, EMIS's activities are largely office and latterly home based and do not involve any energy-intensive processes or generate significant waste. Nonetheless, EMIS is committed to reducing its environmental impact and is developing a new Group-wide environmental strategy to establish and measure improvement in this area. This will build on what it has achieved so far and embrace its new remote, flexible and collaborative ways of working across a simplified and reduced property portfolio. EMIS is at the start of its journey to measure and improve its impact on the environment and the business is committed to working towards "carbon neutral" status with a long-term ambition to be carbon neutral by 2030.

From 1 January 2020, EMIS is required to measure its energy and carbon data under the Streamlined Energy and Carbon Reporting (SECR) requirements.

Key areas

The Group's environmental aims fit seamlessly with the new corporate values. EMIS's environmental responsibility will focus on the following key areas:

- energy, waste, plastics and carbon management;
- sustainable sourcing, procurement and supply chain;
- sustainable travel and fleet management;
- creation of an energy procurement policy; and
- sustainable buildings including data centre management.

This will be underpinned with visible monitoring and a process of continuous improvement.

EMIS Group was re-accredited for ISO 14001 Environmental Management system during 2020, internationally recognised as the leading environmental management system.

Actions taken to date:

To minimise the impact on the environment, EMIS has:

- reduced the number of fleet vehicles over the year and reduced the proportion of fossil-fuel powered vehicles, with 50% of the EMIS fleet now electric or hybrid;
- fitted vehicle trackers to the fleet to further enhance reporting and reduce the impact on the environment;
- offered the cycle to work scheme to all UK employees;
- prioritised energy-efficient IT and facilities equipment during replacement and upgrade programmes;
- mandated that a travel portal be used for booking all national and international travel Group-wide to enable data review, working towards more sustainable travel;
- implemented energy-efficient technologies during building redevelopment work and within the data centres; and
- used video conferencing and instant messaging software to help limit business travel for internal meetings and enable employees to work from home.

Targets and goals for 2021

- Development of EMIS's environmental strategy, formalising the commitment to environmental improvements, and agreement of an action plan to implement this.
- Establish targets by the end of the first quarter of 2021 for improvements following the first year of reporting under SECR, using baseline data from 2020.
- Evaluation of business processes under Scope 3 emissions and agree a plan for measuring Scope 3 from 1 January 2022.
- Creation of a partner programme to focus on delivering sustainable prosperity for communities and businesses through working on environmental projects. This will include developing the relationship with the Yorkshire Climate Action Coalition.
- Installation of six vehicle charging points at one of EMIS's sites by the end of the third quarter of 2021.
- As the business is predominantly homeworking, review the fleet policy by the second quarter of 2021, with an aim to reduce the number of fleet vehicles further. EMIS's long-term ambition is to have an all hybrid/electric fleet by 2025.

Our environmental responsibility case study



Improving efficiency of the data centre

"During 2020 EMIS added a loading bay outside its primary data centre to improve energy efficiency. This means that deliveries can be processed without impacting the consistent room temperature required for optimal performance of the equipment.

"Previously when equipment was delivered, the controlled temperature would fluctuate and there would be an energy requirement to re-stabilise the room.

"Deliveries can now be unpacked and packaging disposed of without the risk of contaminating the room with dust particles. Dust particles can block fans, which can reduce the efficiency and life span of the equipment.

"The external doors can be closed prior to the internal doors being opened. This results in the air conditioning units not having to compensate for an increase in demand, reducing energy consumption."

Philippa Steventon, EMIS Health and Safety Manager

The impact of Covid-19

In addition to the actions already undertaken as part of the Group's overall sustainable business approach, Covid-19 resulted in some significant changes to the Group's impact on the environment during 2020:

- as a result of lockdown restrictions and reduced employee mobility, business mileage fell by 53% to 1,224,371 (2019: 2,620,977);
- moving to flexible remote working reduced the Group's property portfolio with a 5% reduction in floor space over the year;
- the Group's offices are undergoing transformation to collaboration hubs, including improved energy-efficient lighting and energy management systems. More energy-efficient LED lighting has been implemented in communal office areas; and
- recycled electrical waste volume reduced by 47% and confidential waste by 69%.

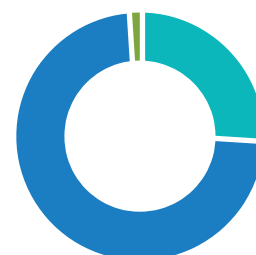
SECR statement

EMIS measures and reports its energy and carbon data across its UK business, providing comprehensive data to assess its overall environmental impact for Scope 1 and 2 and mandatory Scope 3. Scope 1 covers direct emissions from owned or controlled sources. Scope 2 covers indirect emissions from the generation of purchased electricity, steam, heating and cooling consumed by the reporting company. Mandatory Scope 3 covers indirect emissions from the grey fleet. EMIS will look to measure energy and carbon data from across the Group from 2021. EMIS's SECR statement includes all emission sources required under the 2019 regulations for the financial year ended 31 December 2020 and uses the UK government's GHG conversion factors for company reporting. This is EMIS's first year of reporting and the Group will be using the 2020 reporting year as the benchmark for 2021. The report uses the metric of revenue (£m) as the intensity ratio. EMIS intends to give higher priority to this objective in the coming years, including measurement of Scope 3 emissions as part of an ongoing commitment to continual improvement. Scope 3 includes all other indirect emissions that occur in a company's value chain.

Intensity ratio	£'m	kWh/ revenue £'m	tCO ₂ e/ revenue £'m
Total revenue 2020	159.5	30,981	7.33

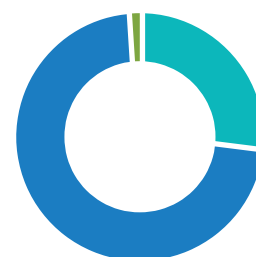
Combined consumption kWh

- Scope 1 (26%)
- Scope 2 (73%)
- Scope 3 (1%)



Combined tCO₂e

- Scope 1 (27%)
- Scope 2 (72%)
- Scope 3 (1%)



Carbon emission sources	Travel and utilities	kWh 2020	tCO ₂ e 2020 ¹
Scope 1	Natural gas	95,899	18
	Other fuels	8,398	2
	Transport (company cars)	1,160,732	292
Total Scope 1		1,265,029	312
Scope 2	Electricity	3,599,437	839
Scope 3 (mandatory)	Transport (grey fleet)	77,023	19
Total gross values		4,941,489	1,170

¹ Figures have been rounded to the nearest whole number.

Sustainability continued

OUR PEOPLE AND CULTURE

Why it is a priority for EMIS Group

As a healthcare technology business, the Group's success is built on the intellectual capital of its people. EMIS Group's purpose of improving UK health outcomes is a key motivator for many colleagues. The aim of the leadership team and the HR function is to enable, empower and strengthen this drive through the creation of a positive working culture.

Group values

Following a survey on Group culture, EMIS Group launched new corporate values to capture the spirit of the business: responsible, collaborative, transformative and supportive. The values are fundamental to achieving the Group's vision of being the leading provider of innovative healthcare technology that improves people's lives. Across the business, employees are actively encouraged to live the values. They are linked to employee recognition and reward, objective setting and review and play a large part in internal communications.

Employee engagement

EMIS extended the number of its employee forums as a key method of employee engagement. Representatives from every area of the business seek and feed back views from colleagues and the national and local forums help the business to talk to employees about important changes.

EMIS's strong internal communications programme was key to engagement through the year. The Group sent more regular staff update emails and ran more of Andy Thorburn's "Ask Andy" all employee open Q&A online sessions than ever before, as well as utilising Workplace for informal and social engagement. In a mid-year survey, 90% of respondents felt the business could not have done more to communicate since moving to homeworking.

Supporting wellbeing

It has never been more important to support employee wellbeing than during the pandemic. Supporting colleagues has always been an important part of EMIS culture and the Group increased activity in this area during the year. It launched a dedicated wellbeing programme, Thrive. In a staff survey, 90% of people said the business had supported their mental health and wellbeing.

EMIS appointed more voluntary mental health first aiders, to bolster the existing programme and bring the total number of volunteers to 28. There were regular staff engagement sessions throughout the year, focussed on downtime away from work, such as quizzes, cookalongs and inspirational speakers.

Flexible working

Covid-19 transformed the way EMIS operates overnight. The Group was quick to adapt to homeworking and, despite the challenges of lockdown, employees began to embrace the change. In mid-2020 EMIS sought employees' views on the new way of working through a direct survey and via the employee forums. Key positives fed back included less time commuting, a better work-life balance and more flexibility for families and those with caring responsibilities. EMIS formed a working group to engage with staff to shape plans to continue this approach, becoming a mainly homeworking business with key office spaces to be transformed into collaboration hubs.

A diverse and inclusive culture

EMIS already had a successful women's network in both the UK and India, which had led to positive change such as improvements to the flexible working policy. The programme was extended during 2020 to become a broader diversity and inclusion network comprising three groups: BAME, LGBTQ+ and the women's network. All three diversity and inclusion groups are driven by employees with active engagement from HR to ensure inclusivity is embedded into EMIS's everyday culture.

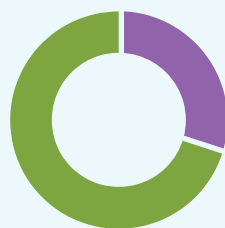
EMIS Group's annual gender pay gap (GPG) report showed a significant reduction in the headline metric for the third consecutive year from 10.3% in 2019 to 6.4%. The Group will publish information in line with the requirements of the Equality Act 2010 (Gender Pay Gap Information) Regulations on an annual basis.

Equal opportunities

EMIS strives to build an inclusive culture that encourages, supports and celebrates the diverse voices of its employees. The Group is committed to ensuring that all of its employees and prospective employees are treated fairly and equitably. EMIS is focussed on providing a working environment that operates on equality of opportunity and freedom from harassment or unlawful discrimination on the grounds of race, sex, pregnancy and maternity, marital or civil partnership status, gender reassignment, disability, religion or beliefs, age, or sexual orientation; EMIS's dignity at work policy sets out this commitment. All employees are treated fairly and equally.

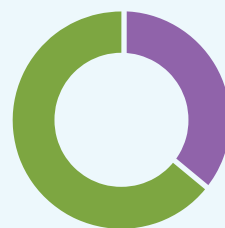
The Group treats applications for employment from disabled persons equally with those of other applicants having regard to their ability, experience and the requirements of the job. Where existing employees become disabled, appropriate efforts are made to provide them with continuing suitable work within the Group and to provide retraining if necessary.

Gender diversity



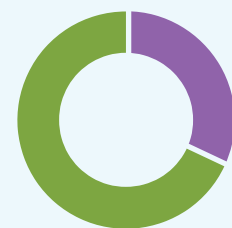
GXT

● Female (30%)
● Male (70%)



Senior management (and their direct reports)¹

● Female (36%)
● Male (64%)



All employees

● Female (32%)
● Male (68%)

¹ Senior management as defined by the Code.

Modern Slavery Act

The Group is committed to conducting business responsibly. It seeks to ensure that its supply chains operate to those same high standards, including in relation to employment practices, workplace conditions and, more specifically, the prevention of forced, bonded and trafficked labour. This is upheld through the Group's policies and processes and is fully supported by the Board. The steps taken to help manage the risks outlined by the legislation are detailed in the modern slavery statement, which is published annually on the Group's website and can be found at www.emisgroupplc.com/investors/corporate-governance.

REWARD AND RECOGNITION

SIP

The SIP encourages tax-advantaged employee ownership of the Group's shares and is offered to all UK employees with over six months' service. The scheme was relaunched during 2020 to raise awareness of the benefits, resulting in an increase in take-up of just under 30%. 25% of eligible employees now contribute to the scheme (2019: 19%).

During the year the scheme provided one matching share for every three shares purchased by employees. In 2021 EMIS has enhanced this to one matching share for every two shares purchased by employees. In April 2020 the Group offered a free share award to 1,044 eligible UK employees and offered the shares on an opt-out basis, which resulted in 100% take-up.

Pension contribution

In 2020 92.5% of UK employees had pension contributions paid on their behalf into a pension scheme (2019: 92%). New employees are auto-enrolled into the Group scheme.

Over the last six years EMIS has consistently increased pension contributions year on year. By April 2020, standard pension contributions had been uplifted to a minimum 10% (5% employee and 5% employer). In 2021 a further 0.5% increase in the minimum level of the employer pension contribution has been applied, taking this to 5.5%. This is part of a plan over the medium term to align employer contribution across EMIS grades.

Benefits in Chennai

Some benefits are structured differently for colleagues in Chennai, to take account of local legislation and market practice. EMIS colleagues in India have access to unlimited online healthcare consultations, including with GPs and specialist clinicians and for Covid-19. This service has the ability to link to local pharmacy stores for home delivery of medication. The workforce in Chennai is provided with health insurance coverage for both themselves and their family.

Values-based recognition: EMIS Heroes

EMIS reviews its benefit provision every year to reward and recognise employee performance. Despite Covid-19, EMIS delivered all the planned remuneration changes in the year and improved benefits. During 2021, performance, market relativity and increased responsibility will drive most changes in basic salary and the Group will look to support its lower paid employees.

Recognition is an integral part of EMIS's supportive culture and a new values-based recognition programme was introduced in 2020 in both the UK and India. Employees are encouraged to send colleagues e-cards to show appreciation to those delivering exceptional performance, and managers are invited to give a small financial instant reward for significant demonstration of one or all of the Group's values. 1,300 e-cards and monetary awards were sent during 2020.

Our people and culture case studies



Wellbeing in Chennai

"Here in Chennai we moved to home working before the official lockdown for Covid-19 was announced. It was a big change for us as we had been office based for five years and had built up a good working culture. We wanted to make sure that we all kept connected while we were at home. We organised multiple sessions through Teams on a range of wellbeing subjects, benefitting from external speakers including doctors and financial experts to help us learn more about Covid-19 and how we could better manage our finances.

"It was also important to us to offer more holistic wellbeing sessions to colleagues and we held a number of yoga and meditation sessions online for colleagues to help them unwind and de-stress. We plan to do more in 2021!"

Sivasankari Sankaran, HR Manager, Chennai



The value of the SIP

"I signed up to the SIP as soon as I was eligible as I believe it's counterintuitive not to! The benefits on the contributions, which have recently been increased by EMIS, mean this method of saving is more beneficial to me than putting money into savings accounts at the current time. Investing through the SIP has also led to me feeling more engaged with the business and its success.

"To me it makes absolute financial sense and it's a good option for the risk averse given the nature of our business. I have been investing for more than five years and I'm glad I signed up as early as I could when I joined the Company as I have accumulated a healthy amount to go towards a house deposit or future travelling."

Priya Patel, Legal Counsel