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## Kuflink sets carbon neutral goal, as ESG becomes a focus for 2022

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LAURA HETHERINGTON

Kuflink is gearing up for a busy 2022, but at the top of its list of priorities is a plan to make the company more environmentally friendly, in line with the growing trend towards environmental, social and governance (ESG) investing.

And it doesn't stop there – Kuflink has a plan to bring its entire business model, from its retail investor base to its external partners, on board as it aims to become carbon neutral by 2030. The lender is currently working on its ESG framework and people will be able to see this on the platform at some point in 2022.

“We are talking about it to people and we've started by making the most basic changes like recycling in the office, making sure we're not using single use plastic, reducing the amount of printing we're doing,” says Laura Hetherington, head of human resources and operations at Kuflink.

“We've had an electric point put into the office car park and we will encourage more people to use it as more people hopefully buy electric cars.

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“We want to encourage car sharing, but with Covid we need to be a little bit careful with that at the moment.”

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But Kuflink is taking its climate-first message even further afield. It is committed to educating its 19,000 strong investor base on the benefits of the ESG principles which have been central to the platform’s growth since the very beginning.

In 2008, the Kuflink Foundation was established and close relationships were formed with a local charity which supports people in need, especially younger people in the Gravesend area, providing much-needed education and health and sports initiatives.

The foundation has a number of different partners and is looking to do more in the coming year.

“The team at Kuflink are planning to get more involved with this next year so we will be out and about in the community more helping where we can”.

Kuflink also plans to speak to its external partners about what they are doing to help the UK reach its carbon neutral goals.

“As we are talking to our external partners we will be asking them about ESG to see what they are doing so we can be sure we are working with people who are playing their part as well,” says Hetherington.

“We believe that everybody can do more.”

In the year ahead, Kuflink plans to launch its first self-invested personal pension product, to maintain its profitability, and to consider its own public listing. But ESG represents a longer-term shift for the platform, as it seeks to shape the future of the P2P lending sector.

Hetherington believes that P2P platforms have a certain responsibility to lead the way in terms of ESG, and Kuflink intends to be “very loud about it”.

“We are really going to drive ESG, which hopefully will be seen in the market with the hope that others follow suit,” she says. “Its about getting that message across and using the platform you have to make a difference.”

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