

Responsible Business Report 2025-26



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Welcome

It is a pleasure to present the Saffery Trust Responsible Business Report 2025/26 as we conclude our 2022–2026 Business Plan.

As a well-established and successful organisation, we recognise the privilege that comes with our position and remain committed to giving back to our stakeholders*, our communities, and the environment in which we operate.

For us, responsible business goes beyond environmental or charitable activity; it encompasses governance, regulation, security, wellbeing, and the way we operate as a trusted fiduciary business.

Doing the right thing, even when no one is watching, remains central to our ethos.

Our CSR strategy continues to evolve and strengthen. Throughout 2025, our teams across Guernsey, Switzerland, the Cayman Islands and UK have actively supported their local communities, taking part in a diverse range of events and initiatives that reflect local priorities while reinforcing our shared values.

These activities not only strengthen the communities we serve but also foster connection, purpose, and wellbeing within our teams.

This year also marked an important step in how we support our people with the launch of Vivabalance, our new wellbeing strategy, rolled out across all offices and centred on four pillars: mental, physical, social, and financial health.

Alongside our focus on people and community, we strengthened our governance and operational resilience, successfully achieving Cyber Essentials Plus (CE+) certification, building on our previous Cyber Essentials accreditations.

Together, these efforts reinforce our belief that responsible business starts with responsible people. And, this report represents another important step in transparently sharing our journey.

Nick Batiste
Managing Director



**Our stakeholders include Saffery Trust colleagues, our friends and family, local business organisations, regulators, our contractors, suppliers, clients, and intermediaries across our global network.*

Our approach remains the same

Since our first international office opened in 1977, Saffery Trust has been constantly developing, growing its skills, its scope and its exceptional team.

Over generations we've been at the forefront of adaptability and change. We provide solutions based on understanding and dialogue, an approach which extends from client service to our responsible business efforts.

We continue to invest time and resources into better understanding the best way to support our community and environment to have the greatest impact year-round.

With a people-first approach, we actively engage our team members to understand the causes which matter most to them, and the way they wish to support charitable and environmental initiatives. This then drives our responsible business strategy and encourages engagement at all levels.

Our "one firm" ethos ensures that we focus our efforts both locally and globally, undertaking firmwide initiatives wherever possible.

We learn from each other and share best practices across our offices, enabling us to maximise our collective impact and deliver meaningful outcomes in the communities we serve.

Just as the needs and objectives of each client are different, we recognise that every charitable cause faces its own unique challenges and goals. We also understand that, for many organisations, the donation of time can be just as valuable as financial contributions.

That's why we tailor our support efforts and take a hybrid approach, offering both monetary support and hands-on involvement to make a meaningful and sustainable difference.

Purpose

We support opportunity and enable success for our people, community, and clients alike

Values

Our core values of integrity, enthusiasm, excellence, and collegiality underpin all we do

Mission

We care deeply about people. As a responsible business we will continually evolve to meet the needs of our clients, people, environment, and community.

Strategy

Our purpose, values, and mission guide and direct our responsible business strategy.

Our teams

Dedicated Green and CSR teams, made up of colleagues from across the Group, have continued to shape and support our responsible business initiatives, ensuring strong collaboration, shared ownership, and ongoing progress as we have built on the foundations of the current business plan.

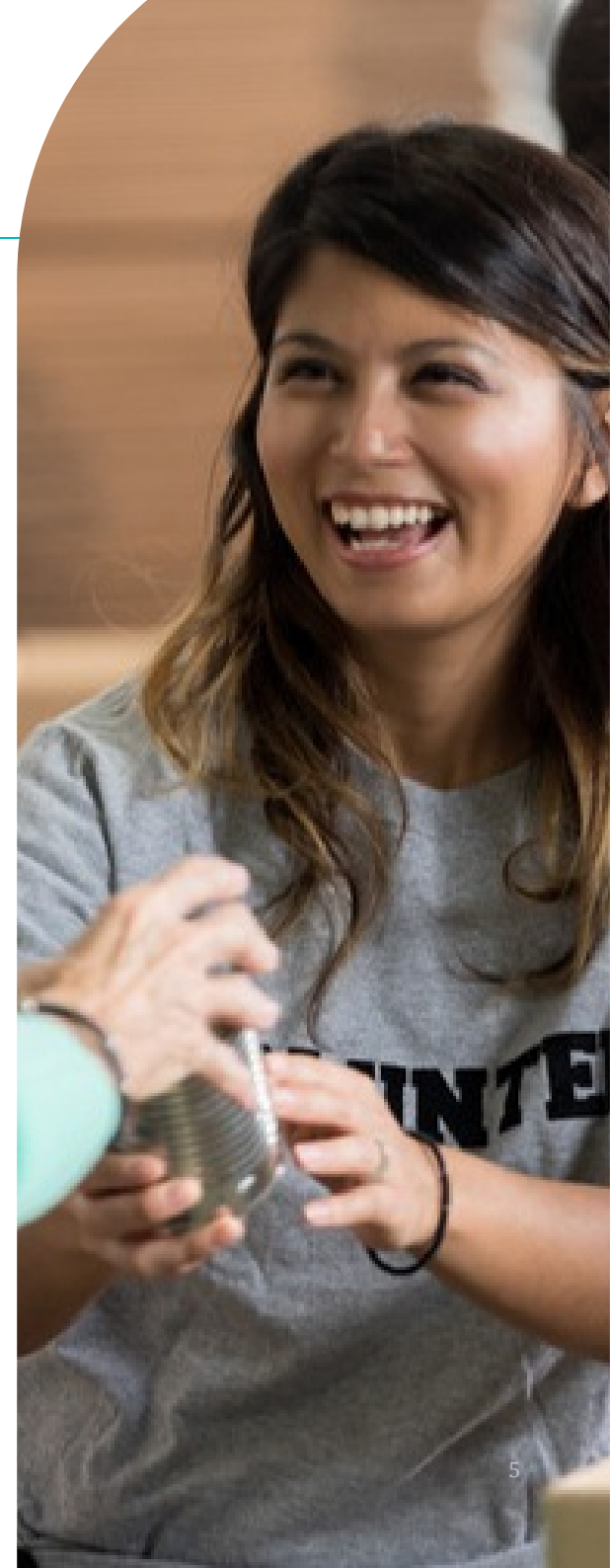
Bringing a diversity of perspectives, experience, and passion, these teams have ensured our actions remain inclusive, relevant, and aligned with the values that matter most to our people and the communities we serve.

As we conclude the current business plan, this collaborative approach positions us well for the future. We will continue to embed responsible business principles more deeply across the Group, strengthen cross-jurisdiction collaboration, and set clear, meaningful goals that support long-term, sustainable impact.



"Being part of a firm that genuinely lives its values has been incredibly meaningful. As we conclude the current business plan and look to the next, it's clear that responsibility at Saffery Trust isn't about ticking boxes – it's about showing up consistently for our people, our communities, and our planet."

Philip Radford
Lead of the Saffery Trust Responsible Business Cornerstone



Great Place to Work® certification

Creating a workplace where people feel supported, valued, and empowered is a central part of our responsible business approach. In 2025, this commitment was formally recognised when we achieved Great Place to Work® certification, following an independent and confidential survey of employees across the Group.

This Group-wide certification builds on our earlier Great Place to Work® Switzerland accreditation and reflects the consistency of our culture across jurisdictions.

Importantly, the certification is based entirely on direct employee feedback, offering meaningful insight into how our people experience working here.

Colleagues across all offices participated in the Trust Index™ survey, which assesses key aspects of workplace culture including leadership, fairness, respect, collaboration, and pride.

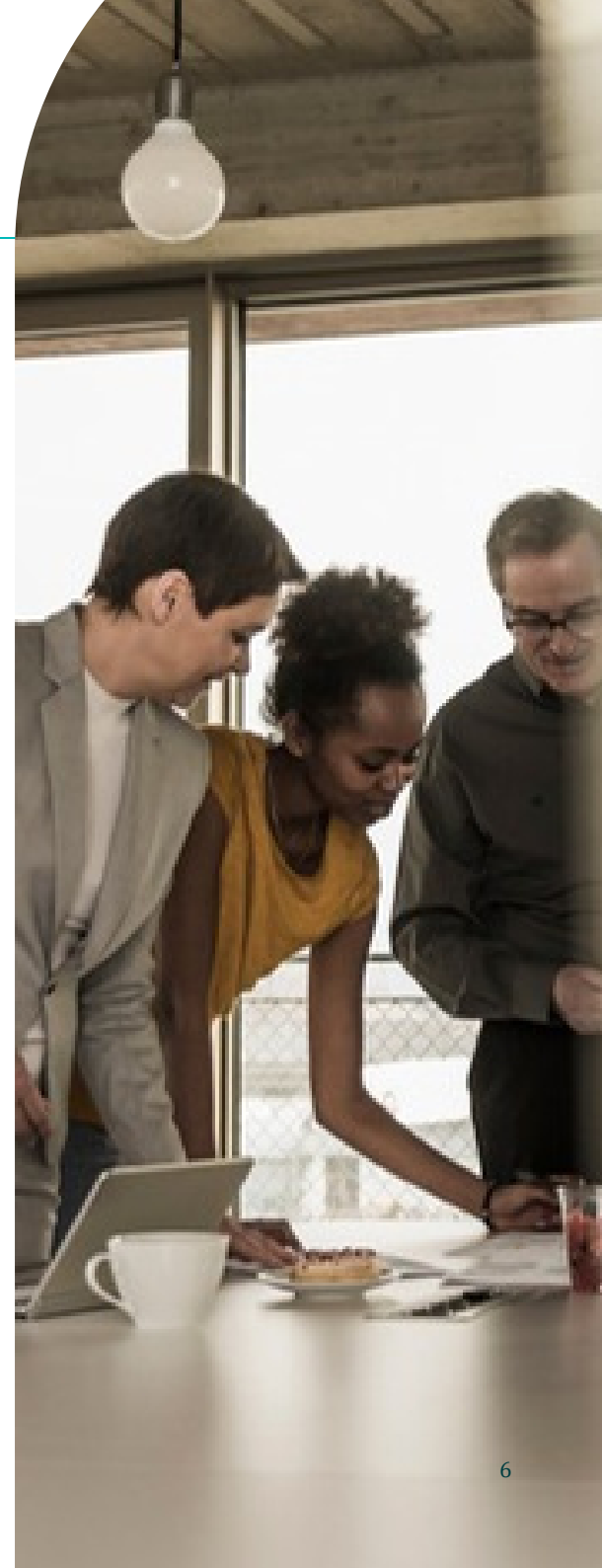
The results demonstrated high levels of engagement, trust, and satisfaction, reinforcing our belief that a strong, values-led culture underpins long-term success.

Employees highlighted the inclusive and supportive environment across the Group, noting the emphasis placed on collaboration, teamwork, and shared success.

Professional development also emerged as a key strength, with strong agreement that Saffery Trust supports continuous learning and career progression.

While we are proud of this recognition, we also see it as a valuable benchmark. Employee feedback is being used to inform ongoing improvements, particularly in areas such as communication and transparency, ensuring we continue to enhance the employee experience as the business evolves.

As an international organisation with teams based in the Cayman Islands, Dubai, Guernsey, Switzerland, and the United Kingdom, the Great Place to Work® certification affirms that our shared values are lived consistently across locations. It reinforces our belief that when our people thrive, they are best placed to deliver exceptional service and build trusted, long-term relationships with our clients



Great workplaces, great for business

Creating a great employee experience can have a transformative effect on organisations.

Our recent Great Place to Work® survey results reflect our people-first culture and confirm that when our people feel supported, valued, and empowered, they are best placed to deliver exceptional outcomes for our clients and the wider business.

92%

of staff are proud to say they work here.

Key drivers of engagement:

- I have a real sense of belonging working here.
- I can fulfill my career aspirations working here.
- This is a fun place to work.
- Management's actions match its words.
- Management is honest and ethical in its business practices.

"I think the flexible working policy here is far better than most other companies on island and allows for a much better work/life balance."

"The benefits package is amazing and I think coming from another large corporation that really stood out to me. The flexible working possibilities are also great, and emphasises a level of trust in staff to get things done."

"Saffery Trust is constantly recognised as a firm that values its employees and generates a friendly working environment to ensure staff look forward to coming to the office and benefit from the success of the business."

Anonymous feedback from Saffery Trust Guernsey team members



Vivabalance - wellbeing strategy

The wellbeing of our people is fundamental to Saffery Trust's approach to responsible business.

During the year, we launched Vivabalance, our Group-wide wellbeing framework designed to support colleagues across four key pillars: physical, mental, social, and financial health.

Vivabalance brings structure and visibility to our longstanding commitment to employee wellbeing, building on existing initiatives such as our Workplace Partnership with Guernsey Mind, our internal network of Mental Health First Aiders and Champions, and regular learning and awareness sessions

Through a range of resources, events, and activities, Vivabalance empowers colleagues to prioritise their wellbeing both in and outside of work, recognising that personal balance underpins sustainable performance and long-term engagement.

By creating an environment where individuals feel supported, valued, and able to thrive, we strengthen our culture and reinforce our belief that responsible business starts with responsible care for our people.



"Personal balance underpins both professional performance and long-term job satisfaction, so equipping our people to create their own healthy balance is a key focus for Saffery Trust. Vivabalance is not just a new initiative, it's a testament to our dedication in creating a workplace where individuals feel seen, heard, supported, and valued as integral parts of a thriving and inclusive culture."

Sharon Coburn
Director of People & Culture

Wellbeing initiatives - Guernsey



Wellbeing Animals Guernsey (WAG)

One of our most popular wellbeing initiatives is the weekly visit from Leeloo, a beloved WAG dog.

Brought into the office by her owner, Sharon McHenry from our Finance team, Leeloo brightens the week by giving colleagues the chance to pause, say hello, and she's always happy to enjoy a few well-earned pats (and treats). It's widely recognised that time spent with dogs can help boost oxytocin and reduce stress, making Leeloo's visits a small but joyful contribution to team wellbeing.



FIKA

Supporting connection and belonging forms an important part of the social pillar of our Vivabalance wellbeing strategy.

We enjoy quarterly Fika events — inspired by the Swedish tradition of pausing to share coffee and conversation — with teams taking turns to host. These informal gatherings create space for colleagues to connect away from daily pressures, helping to strengthen relationships, foster inclusion, and build a strong sense of belonging across the business.



Financial health - lunch'n'learns

Supporting financial health is an important part of our approach to caring for our people. In Guernsey, colleagues can attend a series of financial wellbeing sessions covering topics such as financial planning, investments, pensions, and building long-term confidence in decision-making.

Designed to support employees at different stages of their careers, the sessions encourage colleagues to set clear goals, understand their options, and take a proactive approach to managing their financial future.

Wellbeing initiatives - Switzerland & Cayman



Wellbeing - Switzerland

In Switzerland, wellbeing is supported through a broad range of initiatives aligned with the Vivabalance wellbeing strategy and its four pillars of mental, physical, social and financial health. Regular yoga classes, now running for over a year, provide ongoing support for physical wellbeing, while educational sessions and talks, including a session on Traditional Chinese Medicine, offer colleagues different perspectives on maintaining balance and health.

Social wellbeing is also an important focus, with the team encouraged to connect and unwind through shared experiences beyond day-to-day work. Activities such as creative art classes, wine tasting and team treasure hunts have helped foster connection, creativity and a strong sense of belonging. Together, these initiatives reflect a holistic approach to wellbeing, supporting colleagues to thrive both individually and as a team.



Wellbeing - Cayman

In the Cayman Islands, colleagues have embraced a range of wellbeing initiatives that combine physical activity with social connection and community impact. This has included participating in a charity run during Breast Cancer Awareness Month, alongside organised walks, charitable dinners, and seasonal events such as a Halloween craft session.

Together, these activities support both the physical and social pillars of our Vivabalance wellbeing strategy, while fostering a strong sense of belonging and shared purpose within the team.

Swiss carbon emissions

As part of our wider responsible business commitment in Switzerland, we continue to seek to understand the environmental impact of our operations. This includes assessing our greenhouse gas emissions year on year, building on the work started in 2021.

This year's review shows a reduction in overall emissions compared to the previous year, reflecting the several positive steps already taken, particularly around travel and the way we work. While we recognise there is more to do, this improvement demonstrates that increased awareness and practical changes can make a real difference.

The review also helps us better understand where our emissions come from and where we can have the greatest impact.

As with many professional services firms, the majority of our emissions sit outside our direct control, reinforcing the importance of continued focus on suppliers, as well as our own everyday behaviours. Encouragingly, there are actions within our control which can have a meaningful effect, scope 1 emissions have already decreased by over 90% from initial measurement in 2021 as a result of moving to a more energy efficient office.

Looking ahead, we will continue to refine how we measure our impact, improve the quality of data we collect, and use these insights to inform future decisions. This ongoing process supports our longer-term ambition to operate more sustainably and to embed environmental responsibility into how we run our business.



"We've been measuring Scope 1, 2 and 3 emissions annually since 2021 and this year's review shows the impact of the improvements we've made to reduce emissions":
7% yer-on-year reduction from FY23/24 to FY 24/25 in total emissions
12% reduction in emissions per employee (measured in tonnes of Co2e per employee)

Paul Tucknott
Managing Director, Switzerland

Double Materiality Assessment

During the year, we completed our first Double Materiality Assessment across our Guernsey and Swiss offices.

This significant piece of work brought together internal and external stakeholders through research, mapping, interviews, and surveys to identify the issues that matter most to our business and those we impact.

The assessment identified 15 material matters, reinforcing that responsible business is not separate from performance but a core driver of long-term success. Stakeholders consistently highlighted the importance of strong culture, inclusive leadership, wellbeing, and trust in shaping employee engagement, client relationships, and reputation. In an increasingly uncertain and regulated environment, responsible businesses are also seen as more resilient and better prepared for social and environmental change.

The findings provide a robust foundation for the next phase of our responsible business journey. Building on this insight, four priority areas emerged to guide future focus:

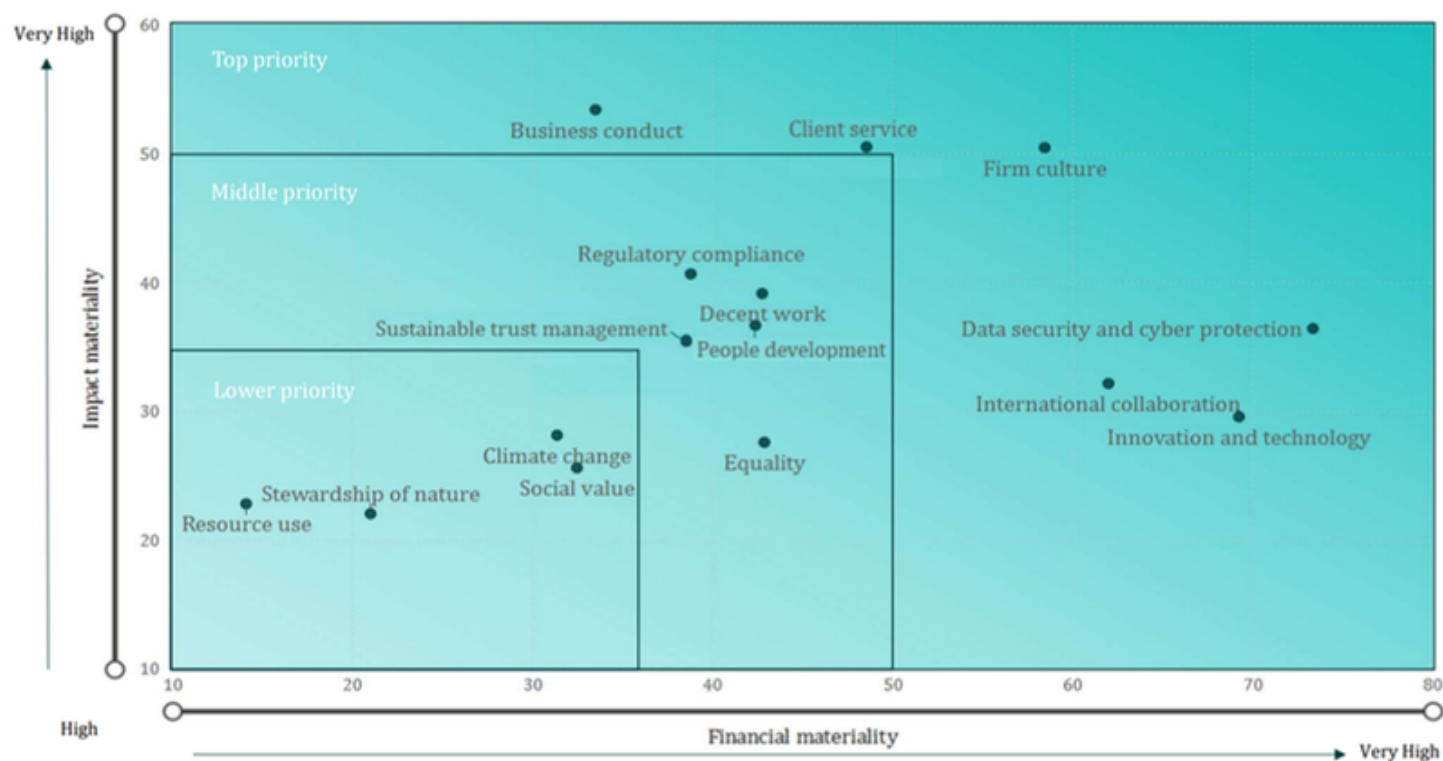
- Investing in our workforce as a strategic differentiator
- Leveraging strong governance and ethical leadership
- Delivering more focused and meaningful social impact
- Maintaining momentum in meeting climate and environmental expectations

Together, these themes will inform the development of a focused, evidence-based responsible business strategy, supporting sustainable growth and reinforcing Saffery Trust's position as a trusted and responsible organisation.



Double Materiality Assessment - Matrix

The DMA matrix shows the relative priority of each of the 15 material issues, where each matter's position reflects the highest of financial risk/opportunity and highest of positive/negative impact.



Cybersecurity

Cyber security forms a critical part of our responsible business framework, underpinning trust, resilience, and effective governance.

During the year, Saffery Trust achieved Cyber Essentials Plus (CE+) certification, a UK government-backed standard that validates the effectiveness of our cyber security controls through independent technical testing.

The certification confirms that key protections are not only in place but operating effectively, strengthening our ability to safeguard sensitive data and systems against evolving digital threats.

This milestone builds on our continued Cyber Essentials accreditations and reinforces our commitment to strong operational resilience, integrity, and trust. It reflects our proactive approach to governance and risk management, supporting the secure delivery of services and the long-term protection of the information entrusted to our care.



"Achieving Cyber Essentials Plus, with its rigorous, independent audits, provides external validation that our security measures are not just policies on a page, but are actively working to protect the information entrusted to our care and our firm."

Mark Le Ray
Director of IT and Information Security

Green initiatives



Sustainable products and supplies

We are also mindful of the environmental impact of the products we use. All cleaning products and bathroom toiletries in our Guernsey office are eco-friendly, reflecting a conscious move towards more sustainable alternatives. Small, considered choices like these contribute to reducing our environmental footprint and reinforcing our commitment to responsible business practices.

Waste reduction and recycling

In Guernsey, we operate as a largely paperless office, reducing paper use wherever possible. Where printing or hard-copy documentation is required, confidential paper shredding and recycling processes are in place to ensure responsible disposal.

We also provide a dedicated battery recycling station, supporting safe and sustainable handling of waste materials and embedding good environmental practice into our day-to-day operations.



Office E-Bike hire

The Guernsey office invested in a couple of e-bikes, which continue to be well-used by colleagues as an environmentally friendly transport option.

They offer a practical and flexible way to support lower-carbon travel for work-related journeys, reinforcing our commitment to making sustainable choices accessible in everyday working life.

Green initiatives



Tree planting in Geneva

First launched in 2023, our Swiss tree-planting initiative has become an annual activity for the team. Working in partnership with Almighty Tree, colleagues once again spent time supporting local reforestation efforts, contributing to biodiversity, forest resilience, and long-term environmental health. In 2025 they planted 100 trees in Arnex-sur-Nyon, bringing the total to 300 trees planted since the initiative began, creating lasting local impact



Little Cayman Museum

Our Cayman team spent their annual team day in Little Cayman, marking the start of Saffery Trust's Silver Sponsorship of the National Trust for the Cayman Islands. The day offered insight into the Trust's important work protecting local ecosystems and heritage, and provided a meaningful opportunity for colleagues to connect with each other and the community we are proud to support.

Saffery Rotary Walk

In 2026, Saffery Trust Guernsey marks ten years as main sponsor of the Saffery Rotary Walk, a milestone that reflects our long-standing commitment to rolling up our sleeves and supporting one of Guernsey's most important community fundraising events. Our involvement goes far beyond sponsorship alone, by covering all operational costs, we ensure that every penny raised by walkers goes directly to local charities, while our teams also support the organisation, promotion, and delivery of the event.

Each year, more than 1,000 walkers take on the island's 39-mile coastal route, and during our time as lead sponsor, over £500,000 has been raised for charitable causes across the Bailiwick.

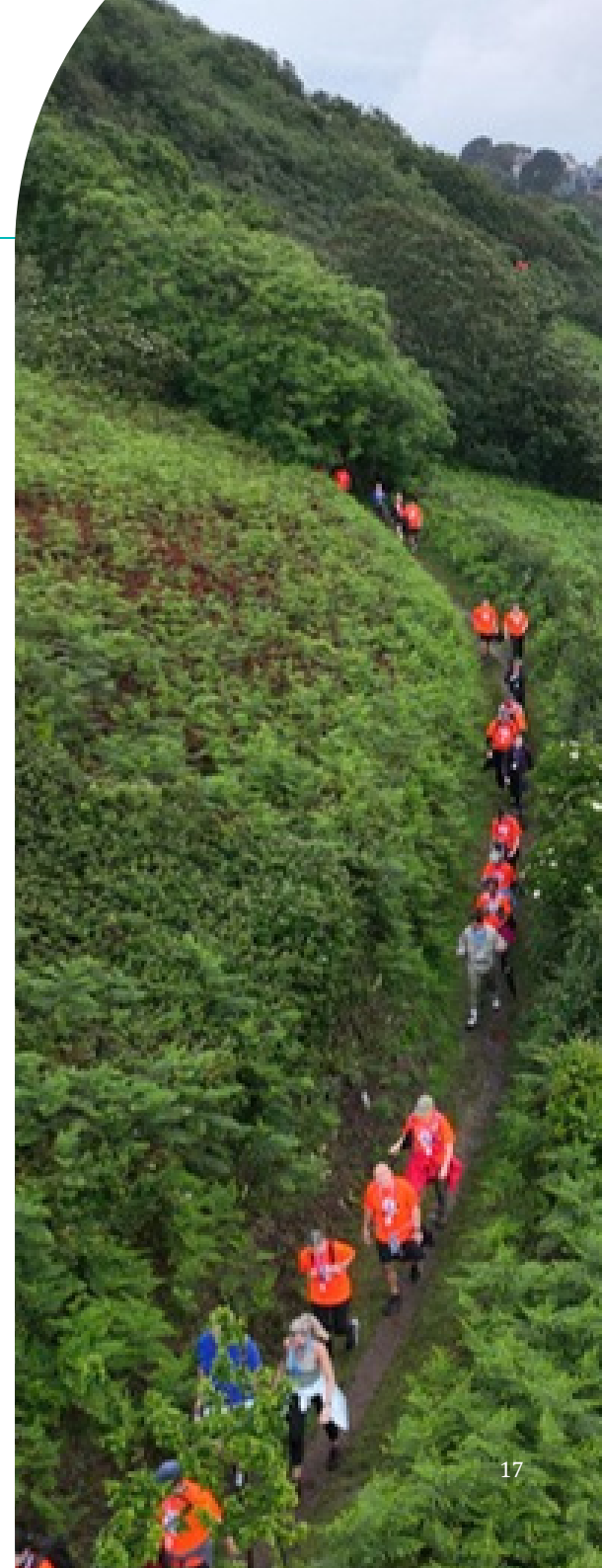


"Our dedicated colleagues continue to volunteer their time to support event planning and help ensure everything runs smoothly. Their commitment reflects our long-standing dedication to Guernsey's community and our responsibility to give back."

Lisa Vizia, Director
Saffery Trust Guernsey, Cayman, Dubai

Participation from across Saffery Trust continues to grow, with colleagues walking both individually and as relay teams, including visitors from our Swiss office who joined the event in 2025.

Alongside walking, our people volunteer at every stage of the event, from packing walker kits and supporting early-morning registration, to managing the finish line and assisting vulnerable and elderly residents to complete relay laps at a local assisted-living charity. This hands-on involvement reflects what the Walk represents for us: teamwork, community spirit, and making a tangible difference where it matters most.



Fundraising

Guernsey

It was another fabulous year of charitable fundraising activities. Developed following a staff survey, this part of our CSR strategy was designed to increase engagement and ensure our charitable efforts reflect the causes that matter most to our people and the wider community. As a result, we doubled our CSR budget, introduced a quarterly fundraising programme, and further refined our sponsorship approach to support both colleagues and local organisations.

Each year, benefitting charities are selected through an anonymous staff vote, reinforcing shared ownership and participation across the business. For 2025/26, the charities supported were:

- Diabetes Guernsey
- St John Guernsey LBG
- Prixaulx Premature Baby Foundation
- Citizens Advice Guernsey

Each organisation received a £500 donation from the firm, with additional funds raised through staff-led fundraising activities across the year, demonstrating our collective commitment to making a meaningful difference within our community

Switzerland

In Switzerland, colleagues support local causes through a range of fundraising activities, including an annual poker tournament where the winner selects the benefitting charity and donates their winnings, matched by the firm. Additional efforts include clothing collections and individual and relay participation in running events and marathons, reflecting a shared commitment to giving back through both fundraising and personal challenge.



Christmas donations

While our charitable fundraising and activities take place year-round, we make additional contributions at Christmas in recognition of the increased need during the festive season.



Donation in lieu of corporate Christmas cards

Each year our Guernsey team votes for a charity to receive a financial donation from the firm, instead of spending money on physical corporate Christmas cards. In 2025, the beneficiary charity was the Prixaulx Premature Baby Foundation.



Caritas gift collection

Our Swiss team continue their annual support for Caritas, helping to provide gifts for individuals and families in need. The initiative offered colleagues a simple but meaningful way to give back locally and support those facing financial hardship at what can be a challenging time of year.

Staff sponsorship (Guernsey)

As part of our ongoing commitment to community involvement and responsible business, Saffery Trust Guernsey awarded its 2025 staff sponsorship to Nathan Le Tissier, a Senior Administrator and long-standing member of the Guernsey cricket community.

Nathan has played cricket since the age of 11 and has been actively involved in the sport for many years. Earlier this season, he faced a period of recovery following a knee injury that required extensive physiotherapy. Having returned to the pitch, Nathan is keen to build momentum and contribute to what is shaping up to be an exciting year for Guernsey cricket

Team sport has played an important role in Nathan's journey, with the camaraderie and shared sense of purpose being a key motivator. This season includes significant opportunities, with Guernsey qualifying for the ICC Men's T20 World Cup Europe Regional Final, and plans underway to host Kenya later in the year.

The firm's sponsorship will support Nathan as he continues this next stage of his sporting journey, helping to contribute to the travel and accommodation costs associated with representing Guernsey. By supporting colleagues in pursuits beyond the workplace, we aim to encourage wellbeing, resilience, and strong community connections.



Community sponsorship

Guernsey Softball Association

As part of our commitment to supporting local sport and community development, Saffery Trust was proud to sponsor the Guernsey Softball Association in their participation at the Antwerp Diamond Classic 2025, a WBSC Europe-sanctioned international slowpitch tournament held in Belgium.

The event brought together eight national teams and provided a valuable opportunity for Guernsey players to compete at a significantly higher level than is typically available locally or within the UK.

The tournament proved both rewarding and developmental for the team, who delivered a strong performance, securing three wins and a draw and finishing 7th overall.

Beyond the results, the experience offered players exposure to a higher standard of competition, helping to build skills, knowledge, and confidence within the sport.

Our sponsorship contributed towards travel, accommodation, and kit costs, ensuring the team could take part in this important international event.

Supporting initiatives such as this reflects our commitment to enabling opportunities for growth, development, and representation within the wider community



Thank you

Since 1855