

Sustainability Northwest would like to thank Biffaward, Pilkington,
The Co-operative Bank and BNFL for their generous support of Evolve.
Evolve has been developed in partnership with The Northwest Business
Leadership Team and has been shaped by a steering committee chaired by Derek
Norman. The steering committee includes experts from United Utilities,
The Co-operative Bank, Manchester Airport, The Environment Agency, Local
Authorities, NHS Northwest Executive and Business in the Environment.
Thanks must also go to the independent facilitators who assisted the
organisations taking part in Evolve and to the dedicated 'Evolve'
teams in each of the participating organisations.

This booklet represents a gallery of the first 15 organisations to complete the Evolve process. Teams from each of the organisations assessed their performance within a range of areas which included: management processes (environmental policy, environmental management system and management systems and people); measurement and reporting of environmental and social performance (environmental objectives and targets, social objectives and targets and reviewing environmental and social performance); promoting the awareness of sustainable development (internally – within the organisation, externally – organisations within the supply chain, and externally – people and groups within the community); developing partnerships (product stewardship, links with the community and impact on society).

This first phase of **Evolve** was launched by the Minister for the Environment, Michael Meacher, on Friday 19 November 1999.

Evolve is a pioneering programme, designed by a diverse range of partners, to gauge the social and environmental activities and management within Northwest England's largest companies and organisations. It will, over the years to come, make the practices of the best a standard for the rest and enhance the sustainability and competitiveness of the region.

Evolve is a partnership programme, led by Sustainability Northwest.

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Competitiveness, employment, environmental degradation and social inclusion

– these are some of the huge challenges facing Northwest England in the years ahead. As the first region in the world to industrialise, we aim to reestablish ourselves as one of Europe's premier regions – not just as a region of the future but as a leader in sustainable development.



With an impressive record of innovation in the Northwest we have much to be proud of. For example **Sustainability Northwest**, which I chair, is Europe's first regional, cross-sectoral partnership which promotes sustainable development.

Our message of sustainability is being heard, understood and acted upon by increasing numbers of businesses and public sector organisations. But there are still those who believe that sustainability is an impediment rather than an engine of positive change. Our Evolve programme – developed in association with The Northwest Business Leadership Team – celebrates excellence and aims to make 'the practices of the best a standard for the rest.'

Evolve is a pioneering programme for gauging the social and environmental activities within some of the Northwest's largest organisations. It has been designed to take organisations through a set of parameters arranged across four key themes:

Management processes

Measurement and reporting of environmental and social performance Promoting awareness

Developing partnerships

I am pleased that in this first, experimental year of **Evolve**, it is clear that within our region there are demonstrable examples of world-class innovation and excellence – as some of the case studies in this publication show. It is encouraging that real progress is being made in both the public and private sector and also in very differing sectors of our region's economy. It is through this excellence and leadership that we will create a sustainable Northwest in the twenty first century.

Mervyn Pedelty

Chair, Sustainability Northwest
Chief Executive, The Co-operative Bank
Member, The Northwest Business Leadership Team



Environmental management systems

Graham Cartmell is a man who knows his seaweed, intimately. Every three months he takes samples of two types of seaweed for British Nuclear Fuels plc (BNFL), part of its environmental monitoring programme on the Cumbria coast. With the cockles, mussels, winkles, limpets, seawater, sand, silt, crabs and lobster also collected, more than 2,000 samples of the marine environment are analysed each year by BNFL to ensure that the company's operations have no detrimental impact upon the local environment.



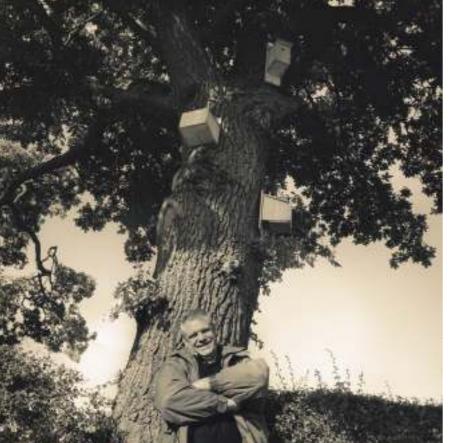
GRAHAM
CARTMELL OF
BNFL COLLECTS
SEAWEED
SAMPLES FOR
ANALYSIS AT
SEASCALE,
CUMBRIA

When it comes to safety, health and environmental management, BNFL has established standards which any organisation, anywhere in the world, would be hard pushed to beat. A major employer in the Northwest, and with a growing portfolio of advanced technology business across the globe, BNFL has a stated goal of achieving world-class safety and environmental performance.

BNFL aims for zero accidents to all employees and contractors on site. Its discharges are reduced to a practical minimum and kept well within the legal maximum. In addressing social and environmental issues it recognises a wide range of stakeholders and all of its wastes are minimised, to reduce their impact upon future generations.

Within the **Evolve** process the environmental management system employed by BNFL emerged as perhaps the most advanced in the region, while its product stewardship, environmental policy, targets and objectives were also highly rated.

But it's not just systems and statements for BNFL. People are at the heart of BNFL's environmental management. Every director, employee and contractor within BNFL is given a part to play in ensuring that safety and environmental concerns are paramount.



Promoting awareness within the community

Bat boxes aren't like bird boxes. No hole, just a slit at the bottom, and there are always a few of them on a tree because the bats like to move, from box to box, as the sun shifts around the tree and the boxes warm up.

The bird and bat boxes created by Philip Keene sit alongside the environmental art and new plantings at a public garden at Border Fisheries near Crewe. The garden has been created by people with mental health problems, like Philip, working out of Cheshire County Council's Link Resource Centre. The Centre, which supports adults with mental health problems and seeks to portray more positive images of those with mental illness, is a shining example of an organisation addressing social and environmental needs at the same time.

CHESHIRE COUNTY COUNCI

PHILIP KEENE,
ONE OF THE
CLIENTS OF THE
LINK RESOURCE
CENTRE

And the result? The community in Balterley, Cheshire has a new public facility, and clients like Philip Keene get new skills and improved self-esteem. In Philip's case he has started to rediscover the skills he employed in the building trade before illness took him out of work nine years ago.

In managing its impact upon the environment and society, Cheshire County Council rated well in the areas of **Evolve** which deal with people and the community. The County Council communicates with its stakeholders and takes their views into account when determining its environmental strategies.

With more than 13,000 employees serving the needs of over 650,000 people, Cheshire County Council rivals any private sector company in terms of size and impact upon society. The County Council has implemented a wide range of initiatives to ensure that the Council's business is as sustainable as possible.



Product stewardship and environmental management

Dosed with lime, flocculated and settled. They take wastewater very seriously at CMP Batteries. Collected from the factory's drains, the pH levels are normalised, and lead and sulphates are brought down to acceptable levels. And then it's sent into the sewage system, right? Wrong. Then CMP Batteries use the water again; pumping it back into the factory to be used for cooling, swilling down and general cleaning.

CHLORIDE MOTIVE POWER

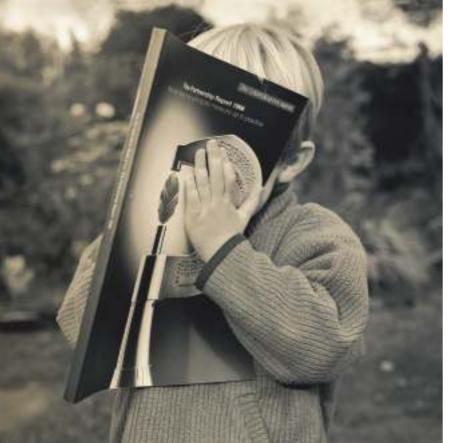
ERNIE HUGHES
OF CMP
BATTERIES
SWILLING DOWN
USING RECYCLED
WATER

With over 700 employees based at its Bolton manufacturing site alone, CMP Batteries is a leader in the manufacturing of industrial batteries. Part of a large American-owned group, its performance in the area of environmental responsibility rated extremely highly in our **Evolve** process.

The company has a written environmental policy and an environmental champion at Board level. It is committed to continuously improving its environmental performance and is striving to achieve the best environmental practices within its industry. Its innovative recycling of water is an excellent indication of the efforts being made.

CMP's staff training is being developed to include more environmental issues, while the staff handbook and induction programme cover areas such as ethical issues, environmental impacts and social equity.

The reduction of both emissions and energy used are important issues for CMP, and in the **Evolve** area of product stewardship CMP scored well for its careful attention to the re-use and recovery of waste products and an innovative approach to waste disposal.



The Co-operative Bank

Reporting environmental and social performance

Native Americans have a saying: 'We have not inherited this planet from our ancestors, we have borrowed it from our children.' When it comes to a sense of responsibility for future generations, The Co-operative Bank leads the way.

Past and future generations of co-operators are just one of the groups the Bank has identified as partners in its business. The other six are customers, staff and their families, suppliers, shareholders, local community and national and international society.

The COPERATIVE BANK

FORGING A
PARTNERSHIP
WITH FUTURE
GENERATIONS

Delivering value to these partners, in an ecologically sound and socially responsible way, is at the heart of The Co-operative Bank's approach. The extent to which it succeeds is measured in the Bank's Partnership Report, a 'warts and all' view of the Bank's activities. The report has won major national and international awards and is now in its second year of publication, making The Co-operative Bank the first company in the UK to produce a year-on-year, independently verified ethical and ecological health check.

From settling its bills promptly with suppliers, through installing fair trade coffee in drinks machines to the amount of carbon dioxide released per customer account, the Bank has attempted to measure the social and environmental impact of all its activities. Each year it sets itself stiff targets to meet in the future. In the Bank's 1997 Partnership Report 68 clear targets were set, of which 45 were achieved by the 1998 Report and ten were progressing. Chief Executive Mervyn Pedelty has pledged to take a personal interest in the 13 targets on which the Bank failed.



The Co-operative Insurance Society

Developing partnerships and impact on society

According to the Co-operative Insurance Society (CIS), some insurers may 'cherry pick' their customers to ensure maximum returns for minimal outlay; drivers like Derek Roach can find themselves on the receiving end of hefty premiums or, at worst, unable to get car insurance at all.

The co-operative philosophy at CIS means treating every case on its merits and every customer as an individual. While there will always be people who for some reason cannot be insured, CIS are dedicated to making sure that for people like Derek, insurance is available, and affordable. As well as motor insurance which does not discriminate on grounds of disability, there are also CIS packages for those on low incomes, including a special inner city contents insurance giving basic cover at affordable rates.

CIS Co-operative Insurance

DEREK ROACH, A CIS CUSTOMER FROM MACCLESFIELD, CHESHIRE

CIS employs around 11,000 people and manages assets worth £19 billion. It endeavours to achieve good environmental and ethical practices and in a number of areas it rated high within the **Evolve** process. It has achieved the 'Investor in People' qualification for its head office, and more than 70% of CIS staff are members of a recognised trades union.

The CIS Environ Unit Trust Fund, one of the first to launch, has attracted £150 million through 33,000 investors and is ranked as one of the most popular trusts in the ethical sector.

CIS is also the first UK insurer to embark on a programme of social accountability which is being independently audited. CIS social values and business standards are published in the brochure, 'Our Commitments'.



Promoting customer awareness

When Sue Balfe sees a Co-op own-label product leaving the shelves, she's safe in the knowledge that the customer had the information he or she needed to make an informed choice. At the Co-op, the customer's right to know is paramount, and central to the democratic, ethical approach taken by the company. This approach rightly scored well within the **Evolve** process.



SUE BALFE FROM CWS BRANDISHES SOME OPEN, HONEST LABELLING The honest labelling pursued by the Co-op follows the spirit as well as the letter of the law. People get the good news and the bad, clearly presented. There is no hidden truth. Sweeteners in fizzy drinks for example, are not buried in tiny type somewhere near the barcode, but openly pointed out on the front of the product. Why? Because the Co-op recognises that while they may have been passed as safe, some parents have concerns about how many sweeteners their children might be consuming.

Honest labelling is just one of the open and ethical aspects of CWS. Co-operative values and visions are set out on training courses for all staff, and there is a distance learning package which highlights responsible retailing. CWS also has a customer charter, customer juries and practices ethical trading.

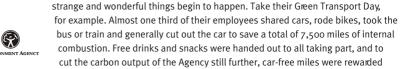
CWS employs more than 35,000 people and has sales of £3 billion, making it Europe's largest consumer co-operative. All CWS businesses (which include Co-op Travelcare, Co-operative Insurance and The Co-operative Bank) share a set of values and principles. CWS has recently completed its first social audit, which will shortly appear as part of the company's annual report.

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Environmental policy

As the nation's environmental regulatory body, you might be forgiven for muttering 'so what?' when informed of The Environment Agency's first-class environmental policy, a policy which scored highly in **Evolve**, as did their environmental objectives and targets and their work on promoting the awareness of sustainable development.

But when The Environment Agency in the Northwest puts its policy into action,



with cash donated towards the planting of trees.



CAR SHARING CUTS CARBON AT THE **FNVIRONMENT** AGENCY

The Environment Agency has a stated desire to lead by example. In the area of transport, car sharing in particular is encouraged year-round and alternatively fuelled vehicles are being explored for the Agency's essential travel needs.

Four Agency sites are in the process of working towards ISO 14001 certification, including the Northwest Central Area Office in Preston, Green Office Groups meet regularly throughout the Agency to ensure that environmental targets and objectives are met, and their environmental policy has one essential component which ensures a high rating in the Evolve process; a senior champion within the organisation.



Management systems and people

For the long-term unemployed in Birkenhead the StepAhead Programme is promising new skills and employment opportunities. Kevin Kirkby will be training unemployed people in the renovation of old furniture and French polishing. The Programme is a community-owned business, supported by sponsors like Littlewoods and by UK and European Government funds.

StepAhead is one of many community programmes supported by Littlewoods, a Northwest company with a justifiably pioneering reputation for social responsibility, built up over many years by the Moores family. It rated very highly in **Evolve**.

Littlewoods

KEVIN KIRKBY,
PART OF THE
LITTLEWOODSSPONSORED
STEPAHEAD
PROGRAMME IN
BIRKENHEAD

From seconded employees and payroll giving to high-level support of national charities like Childline, Littlewoods touches many lives across the region and nationally. Its mission is to be 'a responsible corporate citizen... improving the quality of life in the communities we and our customers live and work in.'

The Littlewoods Community Affairs Committee has a strategic and focussed framework for the millions of pounds of support it delivers to community projects. Around the core theme of 'regeneration' the organisation supports £800,000 of programmes for enterprise, education, the arts, welfare to work and the environment. One major new project will be the JMU 'Hothouse', identifying and nurturing social entrepreneurs on Merseyside, which will receive £500,000 of sponsorship as well as seminars and mentoring from Littlewoods personnel.

The Littlewoods approach is to actively engage with community, bringing people, money and resources together, focusing on job creation and income generation, with employees involved throughout the programmes supported.



Developing partnerships

Manchester Airport has been running a highly successful mentoring scheme with the Ellen Wilkinson High School in Ardwick, Greater Manchester since 1998. It is just one of a number of mentoring projects the Airport has supported to assist disadvantaged groups. Two other schemes targeting Black and Asian students and the Access Summit focusing on students with a disability have been conducted with local universities.



MARGARET
MCKENZIE OF
MANCHESTER
AIRPORT WITH
REBEKAH GAYLE
OF ELLEN
WILKINSON HIGH
SCHOOL

The Airport has also recently become a partner in a new programme helping young offenders at Buckley Hall Prison. Staff are given every encouragement to become actively involved in community projects.

In developing community partnerships and in the area of environmental management the Airport scored well in **Evolve**. With the number of people wanting to use the Airport expected to increase to over 40 million per year by 2015, the commitment to encouraging more sustainable travel to and from the Airport is a vital one. A Ground Transport Strategy has seen £160 million spent improving and increasing public transport access to Manchester Airport as car parking facilities have been reduced.

A Green Commuter Plan identified eight alternatives to driving to work alone and was launched - and championed - by the Airport's Chief Executive with a target to reduce the proportion of staff travelling alone by car from the current level of 88% to less than 70% by 2005.

The Airport's Environment Plan has been produced following consultations with representatives of local communities, customers, the aviation industry, environmental experts and local authorities. Tight targets are set in areas including noise control, energy management, nature conservation, air and water quality and waste.



Links with the community

Attendance Allowance is a benefit which people over 65 can claim if they have serious personal care requirements. It can be worth up to £80 per week, but there's a snag. For a number of reasons, which include a pretty impenetrable claim form, only 40-60% of those eligible for the Allowance actually claim it. In Oldham it's estimated that this could amount to around £2.3 million left unclaimed, every year.

OLDHAM

TOM MCGRATH
WORKING WITH
JUNE ON HER
BENEFIT CLAIMS

June, 68, lives in Oldham and has arthritis. She does get her Attendance Allowance, largely thanks to the efforts of Tom McGrath, who works for the Citizens Advice Bureau. As well as £52.95 per week in Attendance Allowance, her weekly income support has increased by £39.75. It would be safe to say that Tom has had a significant impact on June's quality of life.

Tom was unemployed for 18 months before joining the New Deal programme in Oldham. The scheme he joined was part of an innovative project, part-funded by Oldham MBC to get to grips with poverty amongst elderly people. Now fully trained in welfare rights, Tom visits day care centres, sheltered housing schemes and GP's surgeries in his mission to ensure that people like June get what they deserve.

Within the **Evolve** process the Council's community links, commitment to Best Value and its Local Agenda 21 process stood out as exemplary. The Council's LA21 plan, formed in partnership with its stakeholders, has set out long-range visions for Oldham well into the 21st Century and has also led to the formation of a set of sustainability indicators which will help Oldham stay on target.





Links with the community

From his place on the unemployment register, Mike Kennedy, an environmental services senior team leader, has found employment and a true vocation at The Trafford Centre, a Peel Holdings company.

His own words paint a glowing picture: 'I've been thoroughly trained and motivated in the business of looking after the 26 million people who will visit The Trafford Centre each year. As a local lad, I'm proud to be part of a team with strong, positive views about the importance of making sure people are comfortable.'



MIKE KENNEDY,
AN
ENVIRONMENTAL
SERVICES
SENIOR TEAM
LEADER AT THE
TRAFFORD
CENTRE

A year before The Trafford Centre even opened, The Trafford Centre Recruitment and Training Foundation was established in a partnership with South Trafford College, Manchester TEC and the neighbouring Local Authorities.

Pioneered by James Lindsay, Business Director at The Trafford Centre, the award-winning programme targets local people, returners to work, school leavers, the unemployed and people wishing to change career. Training is included on the ethics of customer care, sustainability and equal opportunities.

Training at The Trafford Centre is a continuous process for all employees, leading to NVQs, Diplomas and even degrees. Rightly, this is a side of Peel Holdings which scored very highly in **Evolve**.

Peel Holdings, with its subsidiaries The Trafford Centre and The Manchester Ship Canal Company rated highly in virtually all the **Evolve** areas dealing with social responsibility and impact on society. Its external promotion of sustainable development issues and its environmental targets and objectives were also notable.



Environmental policy

Employees like Imtiaz Bhaiyat have a central part to play in Robert McBride's mission to develop a world-class environmental management system. All 2,400 staff, like Imtiaz, are being trained in environmental issues and contractors will be given environmental guidelines too.



IMTIAZ BHAIYAT,
A PACKAGING
OPERATIVE FOR
ROBERT
MCBRIDE

Robert McBride's development of a high-quality environmental management system has progressed at a rapid pace over the last few years. The company's policy is rooted firmly in a belief in a sustainable future and in the realisation that to become more environmentally and socially responsible Robert McBride has to move beyond compliance, to excellence. In addition to ISO 14001, the company is also looking at the adoption of the SA 8000 ethical trading standard.

The company has a solutions-led approach. As a result of environmentally conscious packaging design and development, Robert McBride has developed new packaging solutions that dramatically reduce the impact upon the environment. Pallet volume has increased, improving distribution efficiency and reducing the pollution effect of each case shipped.

Improvements have been made in other areas too, from purchasing and supplier chain issues through to energy efficiency. One site has saved between £20,000 - £30,000 per year from a single warehouse through the adoption of high efficiency lighting. The project had a payback time of less than 24 months.

As the UK's leading manufacturer of retailer brand household and toiletry products, Robert McBride is committed to setting an industry lead, not just in environmental management, but also forging the strategies and activities which will transform it into a truly sustainable company.



Community partnerships

Sandra Palmer describes it as 'win win - a mutually beneficial investment'. She offers her communications and marketing skills to The Canal Boat Adventure Project, a charity that offers canal boat holidays to disadvantaged young people. She has helped secure a £300K lottery grant which will be used to create a fourth boat specially designed for working with socially excluded young people.

United Utilities

SANDRA PALMER
OF UNITED
UTILITIES WITH
THE CANAL BOAT
ADVENTURE
TRUST AT
PRESTON
BROOK,
CHESHIRE

United Utilities has a strong track record of investing in the Northwest.

This includes actively encouraging employees to use their skills and enthusiasm to support their local community through company volunteering schemes. Of the £3 million invested each year, one quarter is donated 'in kind' by employees working on community projects in company time.

In its social objectives and targets and in its community partnerships United Utilities rated extremely highly in the **Evolve** process, providing a benchmark for other organisations in the Northwest and beyond. Other high-profile initiatives include a standard-setting social responsibility report, a network of six award-winning environmental education centres and extensive support for Children for Peace and its Peace Centre, due to open in Warrington in May 2000 in memory of the two children who died in the 1993 IRA bomb blast.

As every one of the 6.8 million people in the Northwest consume one or more of the services provided by United Utilities, the company views its role as a champion of social and environmental responsibility very seriously indeed. It supports a vast number of community projects and works in partnership with Sustainability Northwest, the Mersey Basin Campaign, the Tidy Britain Group, the Prince's Trust Volunteers and Going for Green.



Management systems and people

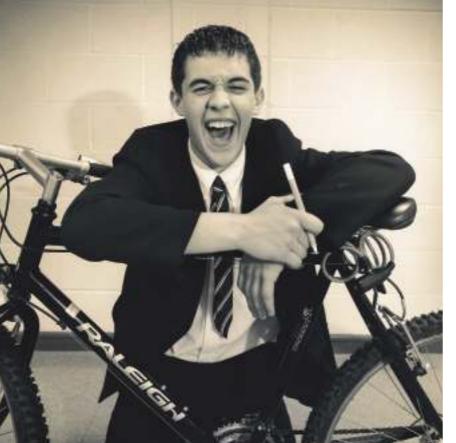
Let's face it, the knowledge economy has a long way to go before it becomes paperless. You may well be able to email your Great Aunt Maude in Brisbane, but organisations like The University of Liverpool still have to handle ream-after-ream, bale-after-bale of paper and card which needs recycling. Just ask Stephen Thompson.



STEPHEN
THOMPSON OF
THE UNIVERSITY
OF LIVERPOOL
WITH A FRESH
COLLECTION

Though the University of Liverpool is still working towards a formal environmental management system, progress has been made through an Environmental Responsibility Working Group, set up in January 1999. The University also has an environmental champion at Board level. As one of the UK's largest 'civic' universities with a full-time student body of more than 13,000 students, the University has a significant environmental impact which it is working hard to reduce.

The University also seeks to play an active part in the local community and in economic regeneration. The Foresight Centre, opened by HRH The Duke of York and based in the refurbished former Liverpool Royal Infirmary building, is a gateway for businesses to the wide-ranging intellectual and physical resources of the University.



Working with the community

Wayne Callaghan has been busy. As a member of Warrington Youth Action, he has been distributing security-marking kits throughout the local community with the help of his classmates from Birchwood Community High School.



WAYNE
CALLAGHAN OF
BIRCHWOOD
COMMUNITY
HIGH SCHOOL,
SECURITY
MARKER AT
THE READY

Warrington Youth Action is a partnership which has evolved out of Agenda 21. It is sponsored by the Council, Cheshire Constabulary, Warrington Community Health Care Trust, The Warrington Guardian and Lifeline. The project seeks to enhance the image of young people while taking real action in areas like safety, crime prevention and environmental improvement.

Such partnerships are at the heart of Warrington's community work, and it is in the area of both community linkages and the promotion of sustainable development that Warrington scored very highly in the Evolve process.

The Borough's partnerships have been the key to the success of the Agenda 21 process. Eleven roundtable discussion groups exist, covering issues such as health, crime, young people, older people, women, housing, transport, waste, the natural environment, pollution and economic development. A strategy covering the thoughts and suggestions of these groups is to be published in January and it is proposed that many of the suggestions made will be used to inform Council strategies such as the Community Plan, in a true example of 'joined-up thinking'.

Evolve is an ongoing progress.

Ensuring that the practices of the best become a standard for the rest means working tirelessly to encourage more organisations to join **Evolve** while celebrating the very best practices to be found within the Northwest. A number of key Northwest organisations are already engaged in the next stages of **Evolve**, these include:

> Granada TV **Hepworth Minerals and Chemicals** Enterprise plc Manchester Metropolitan University The University of Manchester Liverpool City Council Pilkington plc Manweb plc Silentnight Holdings Liverpool John Moores University Greenalls

Evolution he

Chair - Derek Norman

Jackie Seddon.

Sustainability Northwest

Patrick Mallon.

Business in the Environment

Huw Jones,

Cheshire County Council

Peter Fox.

HAVE BEEN THE The Environment Agency

CENTRAL TO

THE SUCCESS

PROGRAMME

OF THE EVOLVE

EFFORTS OF THE

THE EVOLVE

FACILITATORS

AND THE TEAM

LEADERS IN

EACH OF THE

PARTICIPATING

ORGANISATIONS.

Russell Talbot.

Government Office North West STEERING GROUP.

Kate Ardern.

Liverpool Health Authority

Alan Melrose.

Manchester Airport

Allen Norris. Pilkington plc

Paul Monaghan,

The Co-operative Bank Gail Iones.

United Utilities plc

Walter Menzies, Steve Connor, Sustainability Northwest

Lead Facilitator - Iohn Millett

Rosanna Ioel.

Alfred McAlpine

Chris Wardle.

Brunner Mond & Co Ltd.

John Pearson.

Cheshire County Council

Barry Hopewell, David Freeth.

ICL High Performance Systems

Frank Kelly,

Littlewoods

Mark Knowles.

Manchester Airport plc

Doug Barnes,

Manweb plc

Philip Monaghan,

National Centre for Business & Ecology

lan Deans.

North West Water Ltd

Ian McCormack.

Norweb Distribution Graham Randle.

Pilkington Building Products Europe

leff Henshaw. Steven Iones.

Royal & SunAlliance

Graham Holt.

The Co-operative Bank

This first corporate evolution has been managed and led by Sustainability Northwest, assisted by a wide range of partners. To receive details of the next stages of **Evolve**, or for more information about Sustainability Northwest's many activities and programmes please contact:

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November 1999

'Today's problems cannot be solved if we think the way we thought when we created them'

- Albert Einstein

sustainability **northwest**

The COPERATIVE BANK









THE NORTH WEST BUSINESS LEADERSHIP T