







THE FUTURE

# Welcome



Our aim at Bentley is to be the leader in sustainable luxury mobility, and this means we have a unique, once-in-a-generation opportunity to reinvent our financial, social, environmental and economic impact.

The targets we need to achieve, plus many of the steps we need to take, have been defined, and now the important and dedicated work

take, have been defined, and now the important and dedicated work must begin. We will redefine our products, operations and culture. We will create a unique differentiated proposition for our customers, which we are calling Extraordinary Journeys.

Already, the first steps have been taken. In 2019, Bentley launched its first plug-in hybrid. And we revealed our vision of Grand Touring in 2035, in the form of our concept car, the EXP 100 GT, which perfectly demonstrates the amalgamation of Bentley's heritage with a sustainable future. We also achieved Carbon Neutral certification from the Carbon Trust for the manufacture of our products in Crewe, and have launched an internal campaign to engage all our Colleagues in our sustainable journey.

We are taking action today, while in parallel defining and organising our long-term approach, and I look forward to working with you all in defining and leading Bentley into this exciting future.

99

ADRIAN HALLMARK CHAIRMAN AND CHIEF EXECUTIVE

Ramal



Bentley has a structured approach to the management of its Sustainability strategy to ensure that the company lives up to its principles and delivers on the three pillars: Environmental, Economic and Social. This approach is led by a Board Steering Committee, including the CEO, two Board Members and senior management. Bentley is working to support the achievement of the Sustainable Development Goals and is prioritising action where it can have most impact. The company not only scrutinises its immediate operations but also its supply chain. Bentley publishes an annual Modern Slavery statement.



SOCIAL

# MADE IN CREWE

The key to Bentley's success is its highly talented, highly motivated 4,000-strong workforce. Their meticulous attention to detail and passion for the brand helps deliver more than 10,000 cars to customers each year

## PROUD HISTORY

Bentley, which celebrated its centenary in 2019, is the most sought-after luxury car brand in the world. Located in Crewe, in the heart of Cheshire in the United Kingdom, the company employs around 4,000 people, who delivered 11,006 cars in 2019 – the seventh consecutive year in which more than 10,000 cars have been produced.

# **BUILT IN CREWE WITH PRIDE**

All operations flow out of Crewe from design, engineering and production, in addition to all Bentley's commercial functions. Bentley combines engineering expertise and cutting-edge technology, utilising skills handed down over generations, unique to UK luxury car brands such as Bentley.

# SUSTAINABLE MOBILITY

In 2019 Bentley introduced its first electrified production vehicle to the market in the form of the Bentayga Hybrid.
Bentley is accelerating its journey towards electrification, and by 2023 the company will make hybrid or electric versions of all Bentley models available through re-prioritising its model plan. The company aims to introduce Hybrid alternatives for all models by 2023, and to bring its first EV (Electric Vehicle) to the market by 2025.

# SUSTAINED INVESTMENT

Since acquisition by the Volkswagen Group in 1998, Bentley has seen over €2 billion invested in R&D. This has been used to increase and enhance the company's product portfolio and to modernise and increase the production facilities at Crewe.

Site improvement highlights have included the construction of a new engineering building and the introduction of a new Bentayga production line. All of this has aligned to a tenfold increase in production. Additionally, since 1998, the Crewe site has seen the workforce rise from 1,500 to around 4,000, which highlights Bentley's commitment to the local economy.

Bentley has commenced work on a state-of-the-art engineering test facility at the company's expanding headquarters. The centre will enable Bentley to meet increased consumer demand for its current range of luxury vehicles. It will also play a key role in Bentley's journey to become the world's most sustainable luxury automotive manufacturer, giving the business capacity to grow as it diversifies into hybrid and electric models.

## LOCAL PARTNERSHIPS

As a major employer in the South Cheshire region, Bentley plays an active role in local stakeholder committees, including Councilled partnerships and the local Chamber of Commerce. The company also plays an active role as a board member of the Northern Automotive Alliance, shaping the strategy of the automotive sector in the North West of England.



10,000+
FOR THE SEVENTH
YEAR IN A ROW,
BENTLEY'S 4,000
COLLEAGUES
DELIVERED MORE
THAN 10,000 CARS

BENTLEY HAS BEEN
NAMED BRITAIN'S
MOST ADMIRED
CAR COMPANY
AND RECOGNISED
AS NUMBER ONE
IN THE CATEGORY
FOR BEST QUALITY
BY MANAGEMENT
TODAY BUSINESS
MAGAZINE



# **PUTTING PEOPLE FIRST**

Bentley nurtures and encourages a healthy culture and work-life balance that enables every Colleague within the company to thrive and develop as they undertake an extraordinary journey together

#### TOP EMPLOYER

2020 was the ninth consecutive year in which Bentley was named as one of Britain's Top Employers by the Top Employers Institute.

## **EQUAL OPPORTUNITIES**

Bentley actively practises and promotes equal opportunities and diversity in all aspects of its operations. The company promotes equal opportunities through being a member of the '30% Club' which aims to increase the number of women involved in senior leadership positions within business. Bentley aims to ensure Colleagues can develop their potential regardless of status, background and personal characteristics.

## **COLLEAGUE BENEFITS**

Bentley Colleagues have access to a wide range of benefits, offerings and opportunities as a direct result of working for Bentley. The company offers a flexible and mobile model for working, and many manufacturing Colleagues benefit from a 35-hour working week to help promote a better work-life balance.

Colleagues can become a member of the Bentley Money Purchase Section of the Volkswagen Group Pension Scheme (BMPS), which helps to provide Colleagues with an income at retirement. Bentley also offers Colleagues an on-site discounted restaurant that caters for all Colleague allergy and dietary requirements.

## COLLEAGUE WELLBEING

Bentley encourages Colleagues to stay healthy and productive. An on-site health centre, with four Health Check Kiosks, enables Colleagues to easily keep track of key health indicators such as Body Mass Index (BMI), weight and heart rate. This service is supplemented by the Bupa Boost Mobile App, through which Colleagues can get tailored services ranging from nutrition to fitness. The health centre also offers advice and education on health-related matters and provides access to foot care, physiotherapy and counselling services to Colleagues where the service is necessary.

#### BEFIT

BeFit is a year-long programme designed to provide Colleagues with information on three key areas: nutrition, fitness and mental health. In 2018, over 1,400 Colleagues participated in 'bitesize' workshops and events, as well as receiving one-to-one support and health checks. BeFit works closely with the on-site Occupational Health Team and Catering Team to deliver a holistic approach to health and wellbeing, in conjunction with projects and events to help positively change the Bentley ethos and culture. Workshops are held to encourage the monitoring of mental health in order to identify early signs of stress among fellow Colleagues. The BeFit services assist Colleagues wishing to participate in free sports sessions provided by the Legends Fitness Centre, located on the Crewe site.

BeFit works in partnership with external stakeholders such as Chester University and the National Health Service (NHS) to help deliver a diverse range of preventative-health seminars and events. Additionally, the BeFit programme has been recognised by the annual Chartered Institute of Personnel and Development (CIPD), and has been awarded by the UK Active as the workplace of the year 2018.



IN 2019, BENTLEY
REPORTED A
MEDIAN GENDER
PAY GAP THAT WAS
SIGNIFICANTLY
LOWER THAN
THE OFFICE
FOR NATIONAL
STATISTICS' 2019
MEDIAN GAP – AND
IS COMMITTED TO
LOWERING IT
EVEN FURTHER

# 9

BENTLEY HAS
BEEN NAMED A TOP
EMPLOYER FOR THE
9TH CONSECUTIVE
YEAR BY THE
TOP EMPLOYERS
INSTITUTE

2,500
COLLEAGUES
HAVE ACCESSED
BENTLEY'S HEALTH
KIOSKS TO CHECK
THEIR HEALTH
STATUS





'TO BE SUSTAINABLE
MEANS EMBEDDING A
LIFESTYLE AND CULTURE
WHERE SUSTAINABILITY
IS PART OF OUR CORE
PHILOSOPHY AND
HOLISTIC APPROACH.
WE ALL NEED TO BE ON
THIS EXTRAORDINARY
JOURNEY TOGETHER.'

**Dr. Astrid Fontaine** Member of the Board for People, Digitalisation & IT

#### SAFETY

Bentley takes the health and safety of all Colleagues, contractors and visitors extremely seriously. The company is constantly looking at ways to make the working environment as safe as possible, and involves Colleagues at all levels in this process. Bentley believes that everyone has the right to be safe at work.

Monthly BeSafe briefings delivered by local management highlight different health and safety topics. During these briefings, Colleagues can explore risks involved within health and safety issues and discuss ways to deal with them within the workplace.

#### EMPLOYEE TRAVEL PLAN

In 2018, Bentley introduced the Lift-share scheme. Bentley now has 803 Colleagues taking part in the scheme, with over 6.1 million miles being saved by members.

# CYCLE2WORK SCHEME

Bentley's Cycle2Work scheme enables
Colleagues to benefit from significant savings
on the cost of a new bicycle and/or cycling
safety equipment provided by Halfords.
The Cycle2Work scheme saw a 21% increase
in total value between 2017 and 2019,
and a 17% increase in the number of
applications for the same period. Commuting
by bicycle gives Colleagues the benefit of
physical exercise twice a day, helping to
contribute towards a healthy lifestyle.
Plus it also reduces congestion and some
vehicle emissions.

# RESPONSIBLE EMPLOYER

Whilst continually encouraging the development of current Colleagues, Bentley plays a key role in supporting the local community and in helping develop future talent from a young age

## TRAINING AND DEVELOPMENT

Bentley supports and encourages Colleagues to develop personally and professionally through a variety of training programmes. All Colleagues are able to take control of their own development, and can choose to participate in courses that will add value to their development within Bentley. The company also leverages the Apprenticeship Levy Funding for both individual and group development programmes such as Improvement Practitioner and Post-Graduate Engineer.

## **FUTURE TALENT**

Bentley has a long track record of training future talent through development programmes. In 2019, 93 new apprentices, graduates and undergraduates joined the company. Fifteen of those entered the Digital Apprenticeship scheme to support Bentley's continued focus on digital transformation, to enhance products, services and experiences for customers.

Bentley's commitment to developing future talent has been recognised through a number of awards, most notably the Top Automotive Employer for School Leavers in 2019. Many Colleagues who began their careers as an apprentice have subsequently passed down their knowledge to the next generation of craftspeople at the Bentley factory, at Cheshire College (SW) and through partner training providers.

The company also supports regional and national forums such as the Automotive Trailblazer Group, Automotive Council and North West Apprenticeship Ambassador Network. Bentley trainees also participate in a range of charity and CSR activities as part of their programmes, such as work with the

Prince's Trust TEAM programme, and Young Enterprise.

## SCHOOL ENGAGEMENT

Bentley engages with schools and colleges in the community by offering more than 150 work experience placements each year, giving students the opportunity to gain insights into almost all areas of the business. The company also works in partnership with Cheshire College to offer Technical Industry Placements to adapt to the changing education landscape where work experience is important for employability.

Bentley also hosts 'Girls in Manufacturing' and 'Girls in Engineering' days. These exclusively female events are held at Bentley's flagship showroom, CW1 House in Crewe, where Bentley trainees share their experiences with students, providing an incentive to young women to join the current 750 female Colleagues working at Bentley.

The company supports local primary school Leighton Academy to participate in the Engineering and Technology (IET) Formula Goblin project, which encourages primary school children to be active in STEM (Science, Technology, Engineering and Maths). Bentley trainees visit the school to help pupils build and race battery-powered cars. In 2018, the Leighton Academy team, supported by the Bentley trainees, finished third out of over 30 schools, while the car they built won the 'Best Bodywork' award.

# UNIVERSITY TECHNICAL COLLEGE (UTC)

Bentley is a founding member of the new Crewe University Technical College (UTC), which provides an exciting engineering and product design educational offering. Crewe



150 WORK EXPERIENCE PLACEMENTS OFFERED

93
NEW APPRENTICES,
GRADUATES AND
UNDERGRADUATES
JOINED BENTLEY
IN 2019

BENTLEY SUPPORTS
ONE UNIVERSITY
TECHNICAL
COLLEGE AND
ONE APPRENTICE
TRAINING CENTRE
IN CREWE







£140K
DONATED BY
BENTLEY TO
THE CHESHIRE
COMMUNITY

**FOUNDATION** 

18,584
INDIVIDUALS HAVE
BEEN SUPPORTED BY
THE BENTLEY FUND
AS OF MAY 2019

247
REQUESTS HAVE
BEEN SUPPORTED
BY THE BENTLEY
CHARITY COMMITTEE
SINCE 2018

Engineering and Design UTC is driven by a collaboration between Bentley and other business partners, the local Council and university. As an active partner to the school, Colleagues serve as members of the trust, governors and mentors, and provide input into the college curriculum. Following the completion of their studies, students have gone on to successfully apply for a place on the Bentley Apprenticeship scheme, which was recognised as the best in the country at the 2017 UK School Leavers awards. The UTC also achieved a 'Good' OFSTED rating in its first OFSTED inspection.

#### VOLUNTEERING

Many Bentley Colleagues are active in charitable work in their free time. The Rotary Club of Bentley Cheshire meets weekly to socialise and help coordinate community projects. Since its formation, Colleagues have dedicated thousands of hours to community service projects. These include renovating a garden centre for cancer patients at a local hospital, raising funds for a children's hospice and setting up a temporary street kitchen for the homeless.

As part of trainee programmes at Bentley, all apprentices, undergraduate placement students and graduates are asked to take part in local volunteering projects within the community. Since 2016, Bentley trainees have supported the Prince's Trust, which helps to deliver the TEAM programme in Crewe

The Prince's Trust helps young people aged 16-30 to get their lives on track by providing initiatives that aim to equip participants with valuable skills.

Bentley also encourages trainees to support Young Enterprise events in the North West of England, which promote business start-ups and innovation to help young people develop their entrepreneurial skills.

Bentley has supported the Wingate Special Children's Trust financially, and with volunteers, to help create a sensory nature trail for children with complex care needs. The Trust welcomes 600 children and their carers for respite holidays. It receives no government funding and relies solely on the generosity of Bentley, other local businesses and individuals for sustenance.

#### **WORKING WITH CHARITIES**

Bentley is a founding member of the Cheshire Community Foundation, which provides funding for community projects that often struggle to secure financial backing. The charity manages the Bentley Fund, which ensures that the company's annual donation is effectively channelled into local projects.

To date, Bentley has donated over £140k to the Cheshire Community Foundation. Projects such as the Wishing Well Project, based in Crewe, have been given financial support by the Bentley Fund. The Wishing Well Project exists to improve participants' health and wellbeing through activities such as one-to-one counselling and group counselling, helping socially isolated young people integrate into society.

Another initiative that Bentley has helped to support financially through the Bentley Fund is Christians Against Poverty. This project aims to provide free debt counselling services to families in the area who are struggling with financial difficulties. As of May 2019, the Bentley Fund has supported 18,584 individuals.

Bentley focuses its charitable activity locally, tackling issues impacting its Colleagues and neighbours in Crewe, Cheshire and Staffordshire. The company operates a charity committee that meets monthly to support both local and Colleague funding requests.

# AWARDS

As a major local employer, Bentley supports a number of local awards. These include the Company of the Year Award for the Northern Automotive Alliance, Young Business Person of the Year for Cheshire Business Awards, Contribution to the Community for South Cheshire Chamber of Commerce and Signal 1 & 2 radio stations' Local Hero Award.

# RESPONSIBLE MANUFACTURER

Carbon Trust: 'The initiatives that Bentley has undertaken to achieve this certification demonstrate the company's commitment to becoming more sustainable'

## CLEAR ROAD AHEAD

Bentley has a long-term strategy to reduce its impact on the environment and manufacture in a sustainable way.

## INTERNATIONAL STANDARDS

In 1998, Bentley became the first automotive company to achieve the ISO 14001 environmental management standard. This is an internationally recognised tool that helps organisations to manage and reduce their environmental impacts. Building on this, in 2018 Bentley was re-accredited to the ISO 5001 standard, which helps organisations manage energy use through the implementation of an energy management system.

Bentley also has several certifications with the Carbon Trust. This independent organisation helps companies such as Bentley contribute to, and benefit from, a more sustainable future through carbon reduction and energy efficiency strategies. Bentley has achieved the Carbon Trust Standard in: Energy, Waste, Carbon and Carbon Neutrality.

#### **ENERGY**

The Bentley site saw its number of solar panels increase from 20,815 in 2013, to 30,815 in 2018, generating 7.7MW of electricity and meeting up to 40% of Bentley's energy needs. The additional 10,000 solar panels have been used to build the UK's largest solar car port (16,426m²).

Despite an 88% increase in production from 2010 to 2018, energy consumption per vehicle produced has reduced by 39%.

# **CARBON NEUTRAL**

Bentley achieved the PAS 2060 carbon

neutral certification for its headquarters in Crewe. The certification from the Carbon Trust confirms that the company meets the internationally recognised PAS 2060 standard for carbon neutrality, and reflects measures taken by the company to reduce the carbon emitted in its operations. These measures include the use of renewable electricity, as 100% of Bentley's electricity is either generated by on-site solar panels or purchased as certified green electricity.

To secure the PAS 2060 certification, Bentley purchased Gold Standard credits to offset the emissions that occur during the manufacturing process. The quantity and quality of these credits have been independently verified by the Carbon Trust.

## ZERO TO LANDFILL

Bentley aims to operate a zero-to-landfill policy where recycling is actively encouraged throughout the Crewe site. Recycling bins are utilised in both office and production work spaces to help to achieve awareness and make visible changes to the workplace. As part of Bentley's campaign to reduce waste, immediate changes were implemented with the removal of plastic cups, which has helped to reduce usage by 40,000 cups per month.

Bentley also worked alongside the on-site catering company to help remove unnecessary plastic usage from the canteen facility. An example of this is the introduction of a 'cup for life' which has helped save a further 38,000 cups in two years. As part of the ongoing catering strategy, plastic cutlery was removed in favour of metal, which ensures operations within the canteen are aligned with Bentley's strategy to reduce the usage of plastic on site.



# 1ST

BENTLEY IS THE
UK'S FIRST CARBON
NEUTRAL LUXURY
AUTOMOTIVE
FACTORY, AS
CERTIFIED BY THE
CARBON TRUST



30,000
SOLAR PANELS AT
THE FACTORY AT
CREWE PRODUCE UP
TO 7.7MW OF SOLAR
ENERGY, WHICH IS
ENOUGH TO CHARGE
1000 BENTAYGA
HYBRIDS PER DAY



100%

OF ELECTRICITY USED AT CREWE IS SOURCED FROM RENEWABLE ENERGY





'SUSTAINABLE MANUFACTURING
IS A LONG-TERM PROCESS OF
CONTINUOUS IMPROVEMENT. WE
MUST UNDERSTAND AND MEASURE
OUR IMPACTS. WE MUST AVOID,
REDUCE OR COMPENSATE THEM –
CONTINUOUSLY. WE MUST WORK
WITH OUR SUPPLY CHAIN AND
RECOGNISE SUCCESS COMES WHEN
IT IS A COMBINED EFFORT FROM
COLLEAGUES AND CUSTOMERS.'

Peter Bosch Member of the Board for Manufacturing

#### STEMMING WASTE-WATER TIDE

Bentley uses a number of reverse osmosis treatment units onsite to ensure that the water used in the manufacturing process is free of any contaminants that could impact the high-quality paint finish. The process works by using high-pressure pumps to separate contaminants and create pure water. The recycled water can then be used to help wash over 16 miles of internal routes.

## **BEST PRACTICE APPROACH**

In 2017, Bentley achieved the Carbon Trust Waste Standard, which recognises organisations that take a best-practice approach to help measure and manage environmental impacts. The Carbon Trust initiative has helped Bentley achieve meaningful environmental impact reductions year-on-year, with 99% of waste being recycled in 2018 compared to 34% in 2000.

# **BIODIVERSITY**

With the help of local beekeepers, Bentley installed two national hives on grassland at the edge of the Crewe site in 2019. These are collectively home to 120,000 British Apis Mellifera honey bees. The area has been sown with bee-friendly wild flowers and borders the Cheshire countryside, which provides the perfect habitat for the bees who have already produced their first harvest. Each hive has the potential to create around 15kg – or approximately 50 jars – of honey.

# **100 TREES FOR 100 YEARS**

To celebrate 100 years, Bentley planted 100 native British trees including maple, beech, walnut, lime, elm, cherry and oak. The project was undertaken in time for National Tree Week, which recognises the importance of planting more trees to tackle climate change and protect biodiversity.

# PRODUCT FOR TODAY

Bentley's goal is to create sustainable products and a robust, efficient and ethical business model for long-term success. In terms of our product line, our aim is to have a hybrid or electric variant of all models in 2023

## **BEST IN CLASS**

Bentley differentiates itself from the rest of the automotive industry by using traditional handcrafted skills handed down by previous generations. The interior of each car is trimmed using leather that is only sourced from bull hides reared for the meat industry in Northern Europe. Our leather suppliers undergo regular audits to ensure that they comply with Bentley standards. Bentley only sources wood from countries with reliable sourcing practices and does not purchase veneer from trees grown in conflict regions.

## EFFICIENT AND SAFE

Bentley has set a target of ensuring that all new models are 10%-15% more efficient than their predecessors. All of Bentley's engine families now incorporate variable displacement technology, introduced in 2012, observed throughout the value-added chain. which helps to achieve a reduction in CO<sub>2</sub> emissions of 40% and improved fuel economy, compared to model predecessors.

The Bentayga Hybrid's advanced, efficient E Motor acts as both an electric motor and a power generator. The Permanent Magnet Synchronous system offers 94kW peak power and 400Nm of torque, providing swift, silent acceleration. The system gives instant response by eliminating engine turbo lag, while a high-voltage battery is capable of recharging in 2.5 hours. Bentley's Adaptive Cruise Control (ACC) uses navigation data, sensors and cameras to predict upcoming corners, city boundaries and speed-limit changes, modifying speed accordingly to improve comfort and fuel economy. In urban environments there are a number of driver

aids available that help make the journey as safe as possible. For instance, Rear Crossing Traffic Warning uses radar technology to detect crossing traffic when reversing out of a parking space, providing extra safety. And the Bentayga Hybrid comes with innovative Electric Night Vision technology, which utilises infra-red technology to identify road hazards in the dark.

#### SUPPLY CHAIN

Bentley benefits from being vertically integrated, with many components of the final car made in Crewe. As a member of the Volkswagen Group, Bentley draws upon a joint supplier pool utilised by all members of the Group in the UK, Europe and worldwide. Group has made a commitment to ensure that environmental and social standards are

Before potential suppliers are permitted to submit a bid, they must agree to comply with the Group's sustainability requirements for business partners. Bentley currently has a five-year plan in place to include further training, governance and auditing of suppliers.

The Group's rigorous sustainability requirements include: observing the right to freedom of opinion, protection from arbitrary decisions, ban on discrimination at work, prohibition of forced labour and child labour, the fundamental right to freedom of association, the right to freedom of equal treatment and appropriate remuneration. Bentley also publishes an annual Modern Slavery Statment in accordance with section 54 of the Modern Slavery Act 2015.



# 50KM+

ELECTRIC RANGE FROM BENTAYGA HYBRID. THE WORLD'S FIRST LUXURY SUV

# 79G/KM

C02 (WLTP) **EMISSIONS MAKE** THE BENTAYGA HYBRID THE MOST EFFICIENT BENTLEY **EVER BUILT** 

# 16%

THE AMOUNT OF CO2 **EMISSIONS CUT BY** THE INTRODUCTION OF THE NEW CONTINENTAL GT COMPARED WITH ITS **PREDECESSOR** 

# THE FUTURE

Having celebrated its centenary in 2019, Bentley has a clear vision of the road ahead as it begins its next 100 years

The EXP 100 GT is the confluence of both Bentley's first 100 and next 100 years. The EXP 100 GT is born from Bentley DNA and inspired by our customers. It is designed to enhance and enrich every journey and the lives of everyone who drives it. Powertrains and technology have changed significantly since Bentley's first car, the EXP I, but innovations don't erode our identity, they enhance it. Sustainable materials fuse with tailored technology throughout the car, delivering effortless interaction between human and machine. The EXP 100 GT utilises Artificial Intelligence (AI) to predict human emotions and behaviour, to make the next journey even more intuitive. Four electric motors ensure optimum control via torque vectoring, while the Next Generation Traction Drive applies 50% more power, with 35% less mass. Bentley looks forward to the next 100 years of producing the world's leading luxury cars through sustainable means that have positive impacts on the environment, the community and Colleagues.

OUR AIM AT BENTLEY IS TO BE THE LEADER IN SUSTAINABLE LUXURY MOBILITY, AND THIS MEANS WE HAVE A UNIQUE, ONCE-IN-A-GENERATION OPPORTUNITY TO REINVENT OUR FINANCIAL, SOCIAL, ENVIRONMENTAL AND ECONOMIC IMPACT.

Adrian Hallmark Chairman and Chief Executive







