

# Black Horse goes home

Corrie Newport, senior manager in New Business & Fleet Operations at Lloyds' Black Horse Finance, explains how creative thinking and home working is paying dividends.



In 2013 improvement works were taking place in St William House, Cardiff, the building where my team is based. Unfortunately, this resulted in a number of evacuations and interruption in service to our customers.

Our customers' livelihoods depend on them having constant access to our service. We provide more funding to help people buy cars, motorbikes and caravans than any other company in Britain, supplying finance to over 6,000 dealerships across the country. We have partnerships with Jaguar Land Rover, Suzuki, and Mitsubishi. We even provide the finance for London's black taxi cabs.

Finding a way to protect our service levels, despite frequent interruptions, led me to consider introducing more agile working into our team. Agile working is being creative about how, when, and where you work, so that you're flexible enough to respond to any challenges that might prevent you from delivering the best you can for your customers.

## **Home working solution**

For us, this meant the opportunity to work a variety of shifts from home. As well as the benefits to our customers, there are many advantages home working and working different hours can bring to our colleagues too. A lot of them travel long distances to work, so not having to commute saves them considerable time and money. It helps improve work/life

balance and allows working parents and those with caring responsibilities to work the hours that best fit around their busy lives.

A team of around 90 people, we operate in a 'blended contact centre', which means we don't just take calls from customers, we also make decisions on risk, collect payments, complete fulfilment, and answer customer queries online.

I was well aware that the type of customer service we deliver isn't something typically carried out by home workers. But I was determined to allow some colleagues to work from home so I could see how this could assist us in providing a continued service. And, the more I thought about it, the more tangible benefits I realised it could bring.

For instance, at the time desk space at St William House was under increasing pressure. Opening up a second team in a different location would require significant up-front investment, but agile working could help us alleviate pressure on desk space and support our need to grow, while maintaining the centre of excellence and strong customer relationships we've worked so hard to create in Cardiff.

Also, as Cardiff is one of the few large cities in Wales, a lot of our colleagues live far away from the office and struggle to get into work during bad weather. Agile working could solve that problem, as well as giving us increased flexibility to effectively manage other absences.



## **Surprisingly few challenges**

Finding colleagues willing to take part wasn't a problem. We held a number of local events where we got people together to talk to them about what they could expect to gain from home working, as well as what would be expected from them should they take part.

Initially we offered the opportunity to those who had proved they were competent to work in isolation. They also needed to have an area at home which was suitable to work in, ideally a separate, quiet spot – and they needed home broadband. We provided the hardware: a laptop, telephone and headset.

We only allowed colleagues to work from home for a maximum of a third of their working week. We wanted regular attendance in the office to help maintain our unique culture and keep our quality of service consistent.

We began trialing agile working in December 2013. And the tangible business benefits we've seen since then have been so much better than we could have hoped for.

Around 30% of our team work from home at any one point. And yet the entire team's productivity has risen by 10%: up from 78% in January 2014, to 88% in January 2015. Colleague engagement is up too, our scores rising from 68 in September 2014 to 78 in 2015. And, incredibly, colleagues have saved an average of £70 per month on travel costs.

## **Morale boosting**

So many people have told me how much of a difference it has made to them. Morale is up – and home working has certainly helped to make the wide variety of shifts we work more appealing: the early starts, late finishes, weekends, Bank Holidays, split shifts and out-of-hours testing.

This agility means home working parents can pick their children up from school, make the dinner then log back on for the later shifts. This is a perfect match for how our business flows, with late afternoons/evenings being the busiest time. A good number of colleagues have since opted for longer flexible working patterns – a win win for everyone.

We're looking at ways we can develop agile working further; such as introducing learning in the home, having dedicated teams of home workers, and increasing the number of home workers we have on Bank Holidays. I no longer worry about interruptions my Cardiff team might face – with agile working we've got it covered.

