

Commercial Cards supporting global mission for conservation charity

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2 million

visitors every year



£20.8m

spent on preventing extinction in 2021



Over 100

partners in more than 20 countries

Chester Zoo is renowned for its work to fight extinction and raise awareness of the importance of protecting our natural world.

Its conservationists work all around the globe – and around the clock – to support vulnerable species that are under threat everywhere from Madagascar to Mexico.

Travelling to some of the farthest flung corners of the earth, they need a Commercial Card that they can rely on so they can continue their invaluable work with the peace of mind that they won't get stranded should their card be declined.

And, as a major wildlife charity, the zoo is constantly finding ways to boost efficiency and revenue.

Strength in partnership

To that end, Tom Owen, Head of Finance at Chester Zoo, works to continuously evaluate the strength of all their commercial partnerships.

Given the complex requirements the zoo has for its Commercial Cards, Tom was keen to assess its current provision to make sure it was delivering the best value for money.

He knew that finding a provider that was committed to understanding their unique needs was key.

He said: "We spoke to a number of potential organisations about working with them, and Lloyds Bank could provide the most robust card offering. But more than that, we built a strong working relationship straight away, and the team were dedicated to building a solution that was bespoke, and ticked every box."

That package includes the provision of Commercial Cards, expense management, and an ePay Virtual solution for supplier payments.

Previously, managing Commercial Card expenses was a time-consuming process, and was paper-based, leaving it open to error. But now, cardholders have access to the Lloyds Bank Commercial Cards Data Management (CCDM) Mobile App – this allows them to process all of their transactions on the move, including photographing and uploading receipts all in one place, saving time both in the field, and for the finance team back at home.

They can also make ad hoc online purchases using the secure ePay Virtual solution, which gives enhanced levels of control over employees' online business spend, including credit limit, spend validity dates and end merchant, while improving data capture and reconciliation.



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It's been a really positive experience that ultimately means more money is retained to help with our charitable mission.



TOM OWEN
Head of Finance at Chester Zoo

Driving revenue

Crucially, working with Lloyds Bank for payments also generates revenues to help fund the zoo's important work via rebates.

Ben Blackwood, Client Development Manager at Lloyds Bank Commercial Cards, explained how rebates are generated from money spent with vendors in the Crown Commercial Service (CCS) framework.

He said: "The Government's CCS framework enables public sector or charity organisations to buy products and services with greater flexibility than they would without the relationship with the Bank.

"Because Lloyds Bank sits within the framework, clients can contract with us directly, earning an annual rebate."

And there are no annual card fees, which can cost around £40 per card every year.

Tom said: "Other providers that we spoke with wanted to charge a fee, either for each card or for the platform, which wasn't an approach that suited us.

"We're a charity, so every saving we can make makes a difference."

Supporting a global mission

Another key factor was that the system must enable Chester Zoo's international effort to prevent extinction.

Tom said: "We have a field programmes team that travels to our projects all around the world, in places that are often very much off the beaten track.

"They might be in Uganda one week and Tanzania the next, so you get some very unusual spending patterns.

"We have a duty of care to our people, so they need a card they can rely on if they need to cover medical expenses, for example, or there is an emergency, and they need to evacuate an area.

"Our colleagues need the reassurance that they can pay for things seamlessly when they need to, wherever they are. Lloyds Bank acts as a true extension of our team, always aware of where our staff are due to be, and when, so they can travel from location to location completely seamlessly."

And the Chester Zoo team has a selection of 10 different bespoke card designs to choose from, each featuring an image of one of the species supported by the zoo – everything from chimps to orchids, penguins to giraffes.

Tom said: "The innovation has been fantastic. It's been a really positive experience that ultimately means more money is retained within the organisation to help with our charitable mission."

All lending is subject to a satisfactory credit assessment.



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