

# Corporate Responsibility 2010



## Supporting our strategy for growth





# DELIVERING EFFECTIVE EDUCATION AND EMPLOYER PARTNERSHIPS

As part of a UK, Business in the Community programme to introduce business leaders to social issues, our CEO, Don Robert became involved in a newly created, government backed initiative, The Education and Employers Taskforce.

As a trustee alongside the chairmen and senior executives of organisations such as WPP, Rolls Royce, the Wellcome Trust, Home Retail Group and HSBC, Don provides insight to issues from an employer's perspective and offers business support to solve problems and create solutions.

The Taskforce exists to ensure that every school and college has an effective partnership with employers. The aim is for these partnerships to provide young people with the inspiration, motivation, knowledge, skills and opportunities they need to help them achieve their potential and, ultimately, contribute to national prosperity.

Nick Chambers, TaskForce Director told us "We have a fantastic team of people from all walks of employment and education involved in this Taskforce. I have been bowled over by their level of engagement and the generosity of their in-kind support."

A recent initiative has involved Experian's research experts from our pH group, working with Ordnance Survey to create a national map of school partnership. The map shows the location of schools in relation to businesses with over 200 employees and indicates where active partnerships exist. The insight Experian provides shows not only the location and size of the businesses but also their potential and tendency to support partnership working with schools.

pH Client Director, Max Firth commented: "This is a great opportunity to help schools actively get local businesses engaged, with a benefit to both parties. Where we can add value is by separating the wheat from the chaff: differentiating between the majority of companies that may not have the resource or desire to be involved and identifying instead the much smaller, and more manageable population, that will provide a more receptive audience to the schools."

A major TaskForce initiated project in the autumn will see business leaders visiting schools across the country, in various capacities, to open the doors to new partnerships and Experian will be supporting this project wholeheartedly.

For more information about the Education Employers Taskforce visit [www.educationandemployers.org](http://www.educationandemployers.org)



# Our approach to Corporate Responsibility: an introduction from our CEO, Don Robert

At Experian we encourage a number of behaviours. One of these, 'Doing it Right', really sums up our approach to Corporate Responsibility. We don't see it as a bolt on process; it's simply part of how we try to get things right for everyone concerned, from clients to consumers, employees to shareholders and ultimately society as a whole.



And we expect to be held accountable. We've developed a CR strategy and we report our achievements against this, alongside our financial results, with strong links between the two.

The strategy involves us doing three main things: embedding, focusing and innovating. In other words:

- embedding CR in everyday business,
- focusing our community programme, and
- innovating for social benefit.

As you'd expect, we have a lot of achievements to report, so let me introduce a few of them:

Embedding CR ensures we consider the needs of society in our everyday business decisions, including our environmental impact. We've made energy savings in our data centres, developed and published a new code of conduct and added CR questions to our risk processes. And we're improving communications, so that everyone understands what we mean by CR, and can take their own steps toward embedding it.

Focusing our community programme is a challenge. Our donations have increased this year, funding broad projects such as a school for slum children in Mumbai and in support of communities devastated by the earthquakes in Haiti and Chile.

But we've focused the majority of our community programme on financial education and entrepreneurship. We want to see people understand credit and the financially driven world we live in, and become the economically aware entrepreneurs of the future. More than 80% of our global community funds are now focused on achieving this aim, with all our regions taking part.

We have employees running financial education workshops for the people who support children in the disadvantaged areas of São Paulo. In partnership with the Danish Tax office we're working with vulnerable young people at the point where they're leaving home and managing their own finances. We've made a big commitment with the National Bankers Association in the US, to deliver financial education in minority and underserved communities, and we're working on an equally large project in the UK with a debt prevention charity.

Innovating to solve social issues addresses the future. We believe that the most effective contribution we can make is to apply our own skills and services to address particular social problems. We've called this programme 'Big Ideas', and we focus on investing a small amount of seed money to encourage colleagues to think big, to think about how our own innovation can help create social solutions.

We did this with a microfinance project, originally investing in 2008. We want to make micro-lending more efficient and ultimately cheaper for microfinance institutions and the people taking the loans. We're now setting up a part of our business to adapt our products and services to work in this specific sector.

At Experian, we've become known for the insight we provide through our data and analytics. By taking a look at our wider responsibilities in society, we can bring these skills and experience to a much broader audience. And we make ourselves a more sustainable company as a result. This is what we mean by taking our corporate responsibilities seriously and 'doing it right'.

I hope you find this report a useful overview of Experian's achievements.

**Don Robert**  
Chief Executive Officer

# SCHOOL FOR SLUM CHILDREN, DHARAVI, MUMBAI

As Experian expands into a new geography, we identify the local community issues we can engage in. Eventually we provide a focused approach, supporting financial education and entrepreneurship, but often the starting point has to be a more immediate community need.

In Mumbai, this support was for a school for slum children in the largest slum in the city, Dharavi. The letter below from the Managing Director of Experian Emerging Markets, Richard Fiddis, to the Head of Global Corporate Responsibility, captures the essence of our project, which was completed in January 2010:

Annemarie

We had an amazing visit to the slum school last week and saw how the Experian money had been spent. It was most impressive to see the changes made since I last visited in February 2009: new toilet facilities, water purifier, washing facilities, tiled floors in the class rooms, secure storage in all the classrooms, chalk and notice boards, lab equipment, new desks, a fantastic computer suite, sun shades for the playground, playground equipment (slides, climbing frame etc) and musical equipment.

We had the red carpet laid out for us with dancing, singing, speeches, gifts and a big poster saying thank you from the children. I have sent you another email showing the before and after pictures – I hope it gets through the firewall. Worth noting that the new PC equipment is now in use more than 12 hours a day as they are running computer courses for the parents in the evenings!

Hopefully you can share with the Board the immense pride we all feel in the difference Experian has made.

Regards Richard



# Supporting our business strategy

CR is not an isolated discipline at Experian; we intend its influence to eventually extend throughout the business. We have steps in place to ensure this happens but alignment with the main business strategy is key.

Experian is today focused on accelerating the growth that we have maintained throughout the global economic downturn. We're doing this by expanding global reach into new vertical markets and geographies, investing in new data sources and innovative analytics and making sure our sales infrastructure and operations are best-in-class. For more detail about our business strategy, see the relevant section in the Annual Report.

The central CR focus is embedded in all three aspects of this growth strategy.

## **Expanding global reach**

Before any investment is made in products, people or infrastructure to support a new geography or vertical market, social, ethical and environmental (SEE) considerations are assessed as part of the standard investment review process.

More proactively, central funds are made available to support community investments in both established and emerging business segments. This year, as the business expanded in India, Experian supported the refurbishment of a school for the children of Dharavi, the largest slum in Mumbai, and is now working with a local bank to develop a programme of financial education.

A strong CR programme has been essential as Experian expands into new vertical markets. The right environmental credentials and approach to employee diversity were a prerequisite for obtaining supplier status with public sector organisations such as Her Majesty's Revenue and Customs in the UK.

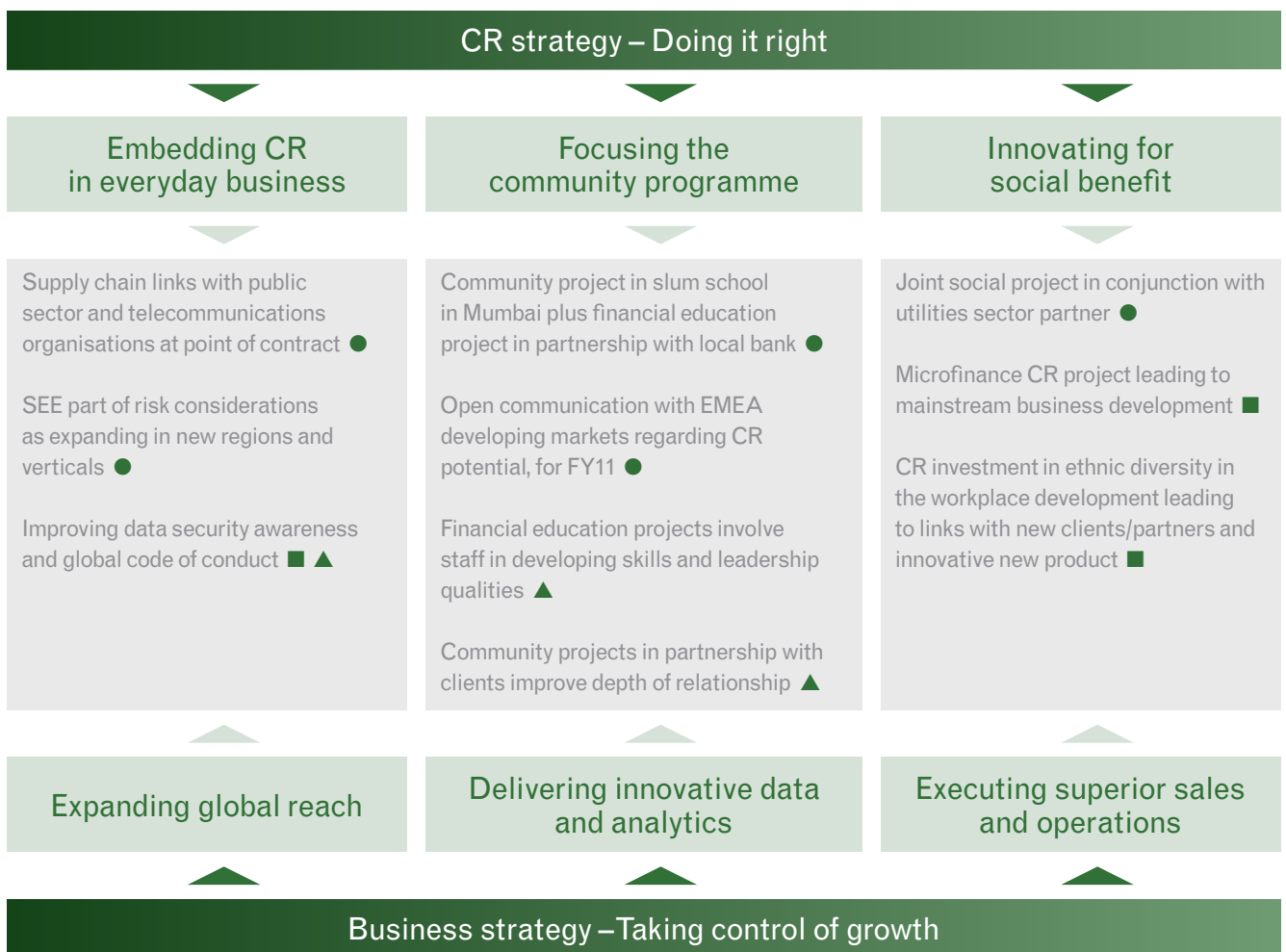
## **Delivering innovative data and analytics**

Investment on a macro scale in new data sources and projects to strengthen the core business is complemented by central CR seed funding investments to grow innovative products that have a strong social impact. Termed 'Big Ideas', relatively small amounts are invested but encourage 'big thinking' across a broad spectrum of social issues. The first project reported under this programme has now led to a proposal for a mainstream business development in Microfinance.

## **Executing superior sales and operations**

As Experian invests in its sales and operations, a priority is made of ensuring everyone is aware of data compliance issues and operating to a strict ethical code of conduct. Using and protecting data properly is seen as one of the six key CR responsibilities and, this year, Information Security training for all employees was a priority. Data compliance training for sales teams was also instigated and a global code of conduct launched.

## Supporting our business strategy (continued)



- Expanding global reach
- Delivering innovative data and analytics
- ▲ Executing superior sales and operations



# WORKING WITH THE MICROFINANCE SECTOR, ACCELERATING FINANCIAL INCLUSION

Experian has been exploring potential support for the microfinance sector as part of our programme of investment in innovation with a strong social purpose. Using our decision-making tools, we believe we can make the process of microlending more efficient. Following initial research, funded by the CR programme, Experian is now partnering in a new company, called Experian MicroAnalytics. Elio Vitucci, who previously headed up the Decision Analytics division at Experian, is leading the new company and has a real passion for microfinance. He explains his drive:

“Regulated, responsible access to finance is something we take for granted in developed countries. In emerging economies though, banks do not typically lend to small companies or private individuals. Microfinance tries to fill this gap, playing a particularly important role in the development of the small business sector in these emerging economies. Experian’s tools and expertise in credit risk management can help support microfinance providers in their mission by making the lending process more efficient, while reducing the risk of over-indebtedness.”

The microfinance sector is mainly served by a large number of relatively small-scale providers. Experian MicroAnalytics will be meeting this challenge by developing a range of packaged solutions, utilising Experian technology, which can be delivered over the internet as an on-demand software service. The focus will be on markets in Africa, Asia and Latin America, where the sector is developing quickly.

The World Bank estimates that about two-thirds of the world’s population remain unbanked and under-served by formal financial services. We believe that Experian has a valuable part to play in accelerating financial inclusion and building the capacity of the world’s poor to help themselves.



# Achievements against our CR strategy

Our CR strategy, together with a set of six key responsibilities and governance structure, were developed in 2007/8. The Experian Board reviews CR progress at every meeting and a CR section is published in the annual report. CR is also built into regional leadership objectives and is a regular element of internal announcements about the Group's overall performance.

The direction for the strategy and key decisions around project funding are made by a core CR management group that is representative of the regions and businesses across the Group. Local coordination is managed by a network of professionals alongside their normal roles.

Experian's consistent reporting of achievements against the CR strategy provides a clear picture of progress, but more detail about developments around the six responsibilities can be found in the 'Performance' section including details of our carbon footprint and diversity developments.

The CR strategy concentrates on three principal activities:

- Embedding CR in everyday business
- Focusing the community programme
- Innovating for social benefit

The objectives for FY10 for these activities and the degree of achievement are summarised in the table shown here.

Strategy	Objective	Status	Comment
Embedding CR in everyday business	By 2011, further embed Social, Ethical and Environmental (SEE) risks in the risk process and ensure each business unit is addressing them in its risk register	Achieved	<ul style="list-style-type: none"> <li>• Standard Experian risk category definitions enhanced to explicitly address sustainability issues and the longer term</li> <li>• All business and support units required to incorporate in risk registers and use in assessing new projects</li> </ul>
	Express SEE risks and opportunities, challenges and achievements more explicitly and communicate to all employees	Achieved	<ul style="list-style-type: none"> <li>• Internal CR communication strategy with quarterly focus</li> <li>• CR achievements included alongside financials in performance updates to all employees</li> <li>• Global communication forums include CR representatives</li> <li>• CR video, sponsored by CEO</li> </ul>
Focusing the community programme	Evolve the community focus to include community sustainability	Partly achieved	<ul style="list-style-type: none"> <li>• Increased focus on entrepreneurship in funding application criteria</li> <li>• Applications and awards made to projects focused on entrepreneurship</li> </ul>
	Spend at least 75% of central community funds on strategic focus of financial education entrepreneurship	Achieved	<ul style="list-style-type: none"> <li>• Application criteria for projects reviewed and strengthened</li> <li>• Of US\$794,000 available, 81% spent on projects with strategic focus</li> </ul>
Innovating for social benefit	Build SEE opportunity reviews into product development processes in at least one region	Partly achieved	<ul style="list-style-type: none"> <li>• SEE reviews built into standard risk assessment processes for all new developments, including new products but specific product development processes not yet influenced</li> </ul>
	Continue to provide funding for Big Ideas and publicise programme internally	Achieved	<ul style="list-style-type: none"> <li>• Big Idea funding provided consistently over three years and showing impact</li> <li>• Programme publicised through general communications, but more specific communications needed</li> </ul>



### **Embedding CR in everyday business**

CR-related performance will accelerate once it becomes second nature for employees to consider the SEE needs of society in mainstream business decisions. In FY10, we concentrated on building CR into standard processes and creating a better understanding of what CR means to everyone across the Group. By communicating the natural linkages with the business strategy, it is easier to demonstrate the relevance of SEE considerations.

### **Building CR into processes**

It was a year of significant improvement; all risk processes at Experian, from corporate to business unit level, now reference SEE considerations. Any new data source in the US business is assessed according to a set of fair information values and this process is being adopted across all geographies. A global code of conduct has been developed and is now being communicated and implemented, and we're running training programmes to ensure compliance with national legislation.

Experian takes into consideration every aspect of information security in our data centre management and we invest heavily as we expand. This year our global information security team has been very active in raising employee awareness, training software developers and, as a result, reducing our risks and vulnerabilities. You can read more about our compliance and information security developments in our performance section.

Data centres are also acknowledged to make the biggest impact on our carbon-footprint. Energy savings in data centres have ensured this footprint has not increased despite a rise in capacity and data processed. See the 'Performance' section under 'Environment' for more details.

Another aspect of our business that has developed strongly this year, with social considerations at the front of mind, has been our relationship with the consumer. In the US the research findings of the consumer programme we established last year has led us to increase our focus on consumer education. Over 80% of central community programme resources are spent on providing education programmes to help the most vulnerable in our society. Our employees volunteer their own time to work in partnership with charities and non-governmental organisations to deliver such programmes. Also in the US, we have set up a new 'Consumer Council' to help us take on board consumer views and we are working with consumer champions and industry experts as we develop new products and improve our existing offer.

### **Better understanding**

Improvements in regular internal communications, through magazines, intranets, meetings, blogs and webcasts are helping raise employee awareness. A university study led by an MBA student gave a thought-provoking insight into the level of awareness in the UK audience, which fuelled a programme to raise the visibility of CR. This programme was sponsored by CEO Don Robert, whose video introduction demonstrates his personal commitment to improving awareness.

### **Innovating for social benefit**

Experian has a unique set of skills and resources. Applying these skills to create a product or service that solves a social problem is probably the best way the Group can make a positive social impact. Seed funding is provided to support the exploration and early development of products or services. Termed 'Big Ideas', these relatively small amounts are invested to encourage big thinking across a broad spectrum of social issues.

The first project reported under this programme has now led to a proposal for a mainstream business development in microfinance. The original funding supported a period of development, working with the World Bank, to examine how Experian's products and services could make the process of micro lending more efficient and ultimately make loans cheaper for the disadvantaged. Read more in the 'Microfinance' case study.

A subsequent investment is supporting the development of a product enabling organisations to understand the ethnic diversity of their workforces and then create positive actions to create a better balance.

## Achievements against our CR strategy (continued)

### Focusing the community programme

Central funds are set aside to support the regional community programmes. To make sure these funds have the most impact, Experian has developed a focus on financial education and entrepreneurship. In the last year, the target was to spend at least 75% of the allocated \$794,000 on this focus. In fact, 81% of the budget was devoted to the strategic focus, through a range of projects across Experian's regions. A major financial education project in the US is reaching out specifically to minority and underserved communities. In Brazil, a project involves Experian's own employees in coaching community leaders, parents and teachers in financial awareness. Experian Denmark has set up a partnership with the Danish Tax office, targeted at supporting vulnerable young people as they leave home for the first time. In the UK, Experian is focusing on even younger people, reaching them before debt becomes an issue, and is working with a national charity. The Asia Pacific business identified suitable strategic projects for the first time in 2010 and Experian Singapore is beginning work on a project to support communities in Mongolia and Cambodia.

<b>Community investment</b>	<b>2010 US\$'000</b>	<b>2009 US\$'000</b>
Funds from Experian plc	<b>1,001</b>	937
Financial donations from Experian subsidiaries	<b>932</b>	1,012
Employee time volunteered	<b>595</b>	353
Gifts in kind	<b>343</b>	222
Management costs	<b>179</b>	185
<b>Total from Experian</b>	<b>3,050</b>	2,709
As % of Benchmark PBT*	<b>0.34%</b>	0.32%
Employee fundraising	<b>679</b>	466
GUS Charitable Trust donations	<b>602</b>	423
<b>Total value of all giving</b>	<b>4,331</b>	3,598
As % of Benchmark PBT*	<b>0.48%</b>	0.43%

\* Benchmark profit before tax ('Benchmark PBT')  
Benchmark PBT is defined as profit before amortisation of acquisition intangibles, goodwill impairments, charges in respect of the demerger-related equity incentive plans, exceptional items, financing fair value remeasurements, tax and discontinued operations. It includes the Group's share of associates' pre-tax profit.

In addition to this focused approach, Experian contributed to the disaster relief funds following the devastating earthquakes in Haiti and Chile. Employees led the way, giving very generously, and the business matched their donations and gave additional funds. A total of US\$150,000 was given following each of the disasters, largely to the Red Cross, but also to organisations that were local to Experian's operations in Santiago.

The table above gives the full picture of Experian's community investment, including employee giving and fundraising. There was a significant rise in employee volunteering and employee fundraising during the year. Volunteering has now been built into leadership development programmes in the UK and a description of the 'Inspire' programme and linked video is available in the case studies. We are also recording volunteering activity in EMEA, including South Africa, for the first time in this year's report.





# REAL DREAMS IN BRAZIL

The Serasa Experian Financial Education Programme – Real Dreams (SonhosReais), is a good example of how we are focusing our efforts and funding on financial education and entrepreneurship. The programme also shows how engaging employees as volunteers can have a multiple benefits for all concerned.

The objectives of the project are to help people enjoy a healthy financial status, avoid indebtedness and stimulate interest in entrepreneurship, delivered through adult education sessions on financial literacy, run at schools and colleges in São Paulo.

The courses, open to teachers, students and members of the wider community, are taught by volunteers from Serasa Experian. All these volunteers have been through a comprehensive training programme themselves and are supported with a full range of SonhosReais course material, all professionally branded in a common style.

Delegates on the courses are tested before and after each module, enabling the team to measure real improvements in their understanding of each topic and feedback has been extremely positive.

The volunteers also found the experience rewarding: "It is very gratifying the feedback we get from people who we worked with in the meetings. The feeling of joy and gratitude they transmit to us showing how much all we talked about could change their lives financially and even personally made us happy to be able to participate in a project like this" said Cláudio Eden Dardin, Operations Co-ordinator.

For the business, this volunteering activity fosters the concept of a 3D Leader, with an individual developing leadership across a balance of three dimensions: as manager, educator and transformer.



# Our regional reports

Experian operates on a regional basis, with 15,000 people based in over 40 countries. The regions we define are North America, Latin America, UK and Ireland, Asia Pacific and EMEA, which includes our offices in South Africa. Each region has its own unique focus as well as contributing toward the strategic progress we are making with our CR programme. The reports in this section describe local developments, work with key stakeholders, community developments and plans for the future. The overall plan for the future is to improve the quantitative nature of these reports, enabling the regions to demonstrate their performance to local stakeholders across all of our six key responsibilities.

## North America

### Developments this year

One development this year is a renewed focus on providing a positive consumer experience, which has prompted a number of programmes focused on how our customers interact with us. Through this new initiative, Experian has an opportunity to build long-term relationships with our consumer base and reinforce a positive connection to Experian and our brand. The Consumer Experience Programme (CEP) focuses on three main areas:

#### Accessible

Making it easier for consumers to interact with Experian, such as enhancing aspects of our call centres and our company website

#### Educate

Continuing to provide educational materials and tools that improve financial literacy within our communities, such as seminars on military bases and for college-bound students

#### Protection

Offering products and services that are designed to protect consumers' identities and financial data, like ProtectMyID and fraud alerts

As part of this programme, Experian developed a targeted multi-media outreach campaign using two video series. The newest series, "The Funny Truth About Credit" uses actors and a spokesperson in real-life humorous situations to dispel common myths and misconceptions about credit. The featured spokesperson in these videos is Maribel Aber, a consumer finance expert who works with Experian to help educate consumers about the important role credit plays in their lives. The other series, known as "Credit 101," features Maxine Sweet, Experian's Vice President of Public Education, who answers common credit questions in a personal and consumer-friendly way. Both video series are posted on the Experian.com website, and are being promoted through media outlets, YouTube, Facebook postings and Twitter updates.

A Consumer Council was also established to strengthen our relationships and to initiate a dialogue among Experian and consumers, industry experts and other key stakeholders. The first meeting included Victor Nichols, Experian CEO, North America and participants with backgrounds in financial literacy, behavioural economics and credit counselling. The group discussions focused on key concerns and issues consumers are facing and how Experian can better serve their needs.

### Working with our stakeholders

Experian North America is continually looking at how our product offerings can better benefit society at large. Experian Marketing Services offers products and services to meet those needs, specifically through ConsumerView<sup>SM</sup> Targeting and Segmentation we are able to segment consumers by those that are environmentally conscious. From there we can look at spending behaviours and recent life events to further target these green consumers.

In recognition of the growing rate of identity theft, Experian is also continuing to focus development efforts surrounding ProtectMyID.com, a site that protects consumers from identity theft crimes. ProtectMyID alerts consumers when someone tries to open a new loan or credit card in their name, scours illegal Internet sites and chat rooms for unauthorised use of consumers' Social Security numbers and provides Fraud Resolution Agents to help any consumer who might become a victim of identity theft.



Volunteers from the North America business, proud of their achievements.



### Investing in the community

Our investment in our communities continues to forge new and exciting paths. This past fiscal year, our US employees volunteered more than 9,550 hours of their personal time to non-profit organisations, equivalent to volunteering 24 hours a day for 397 days straight. The region also donated close to \$95,000 in support of employees' volunteer time.

In lieu of our annual company holiday parties in 2009, our employees were offered the opportunity to give back to the community. We partnered with DonorsChoose.org, an organisation dedicated to improving education, to provide each employee with a gift card to support the educational project of their choice in local schools around the country. Through this project, Experian employees donated significant funds to 2,675 projects, which ultimately impacted more than 74,000 students. Employees were incredibly positive about the programme, and enjoyed giving back to their community. "I liked the programme, my daughter and I sat down together and picked what effort we wanted to donate to – I already received a thank you letter from the teacher!" said one.

FY10 also marked the very first Jump\$tart Coalition National Educator Conference in Washington, D.C. The challenges of teaching personal finance in hard economic times drew more than 250 classroom teachers from 46 states. Underwritten by Experian and developed in conjunction with the National Education Association (NEA), the conference featured several Washington dignitaries including Sheila C. Bair, FDIC chairman and Anna Bernanke, wife of Federal Reserve Chairman Ben Bernanke and a long-time classroom teacher herself. Experian was proud to be able to partner with Jump\$tart on this event. The conference gave Experian the opportunity to reach out to the educators of the nation's youth and tell them how much we appreciate what they do. It was truly amazing to see the dedication and passion these educators have for reaching students and their parents with knowledge and skills that can change their lives.

### Plans for the future

Experian is looking forward to strengthening our corporate citizenship commitments in the next fiscal year and promoting our successes to our key stakeholders. Future programme plans will focus intently on employee engagement, including the development of an ambassador programme, in which we will be training and encouraging our employees to present credit education materials at community events. We are also continuing our relationship with Oliver Wyman to analyse and share key consumer credit industry trends through the Market Intelligence Report. In FY11, Experian will continue to invest in making the business more sustainable from a social, ethical and environmental (SEE) perspective. We look forward to doing good business for many more years to come.

## Our regional reports (continued)

### Latin America

#### Developments this year

Serasa Experian in Brazil has launched a powerful product this year, giving clients a new way of looking at environmental risks. We reported last year on the launch of the Environmental and Social Responsibility Reports – which distil information on the environmental and social performance of companies for use by investors, lenders and others wishing to understand the risks and opportunities which companies face. By presenting high quality, useful information on practice and performance we help channel investment into those companies with the most progressive approach and positive social impact.

This year's development was the launch of a third element showing companies' compliance with environmental law. The Environmental Compliance product offers users a database collected by official government inspectors, highlighting where companies have been in breach of the law, and also which legal requirements affect a particular company – the need for licences, grants, permits under the Forest Code etc. The data is organised in a standard way, allowing users to search for topics ranging from infractions of environmental regulations, through issues related to areas of contaminated land and even companies involved with forced slave labour. The benefits of having such information readily available are clear: banks and pension funds can screen applicants for environmental risk, responsible companies can check their suppliers' compliance, and those looking for the most environmentally-aware partners will easily find them.

#### Working with our stakeholders

During 2009, Serasa Experian conducted a nine-month long process of stakeholder engagement, with the aim of developing a deeper and more committed relationship with some specific stakeholders. The exercise has helped reinforce the triple bottom line concept (i.e. the simultaneous consideration of social, environmental and financial factors) in the company's management process.

This project used a methodology based on market analysis, interviews, benchmarking visits and quantitative and qualitative surveys. It involved Serasa Experian employees, employees from outsourced companies (gardening, catering, cleaning, security services), institutional suppliers and a consumer non-governmental organisation.

The findings were very valuable, and demonstrated a real enthusiasm among these groups to be involved with Serasa Experian, particularly in promoting the themes of sustainable development. Other conclusions related to improvements in the communication and feedback processes, and support to supplier companies. The business has seen real benefits from closer relationships with these stakeholders.

#### Investing in the community

Serasa Experian has a very active programme of community investment, with many of the elements highlighted elsewhere in this Report. One project in particular deserves special emphasis; the Serasa Experian Financial Education Programme – Real Dreams (SonhosReais).

The programme's objectives are to promote a healthy financial life, avoid indebtedness and stimulate entrepreneurship via adult education on financial literacy. The courses are taught by volunteers from Serasa Experian, all of whom have themselves been through a comprehensive training programme. Between March and June 2009, twenty-two volunteers received eighty hours of training each, enabling them to deliver modules on debt management, saving, budgeting, families and money and financial negotiations. A full range of SonhosReais material was developed – ranging from course materials to delegate badges – all professionally branded in a common style. The courses were delivered in five four-hour modules at six schools/colleges – a total of 120 training hours – and were open to teachers, students and members of the wider community.

86 people received training, but the team estimates that it indirectly reached almost 350 people via family members. Delegates on the courses were tested before and after each module, enabling the team to measure real improvements in their understanding of each topic: there were measurable increases in knowledge in all six schools. The delegate feedback was very positive: "I always heard about loans, but didn't know what they were about. By developing this dynamic I understood. I learned how to save, even earning a little", said one whilst another added "I am going to try to pass on what I learned to my neighbours."



Serasa Experian volunteers after their 'Real Dreams' training.



The volunteers also found the experience rewarding: "It is very gratifying the feedback we get from people who we worked with in the workshops. The feeling of joy and gratitude they transmit to us showing how much all we talked about could change their lives financially and even personally made us happy to be able to participate in a project like this" said Cláudio Eden Dardin, Operations Co-ordinator. Jane Dias Bersan, Operations Manager, agreed, saying "The authentic and spontaneous interest from people charged my batteries ...I loved the workshop and it reinforced even more my choice to participate in this project. I want more!"

Serasa Experian has this year supported a programme of Applied Research, subsidising research grants for masters students and professors at Brazilian universities. The grants support research in the fields of credit, direct marketing and information technology. They support proposals that create social and economic benefits. Forty one applications were received in the first call for proposals and five were supported, three graduate projects and two PhDs, and research started in January 2010.

#### Plans for the future

Serasa Experian aims to be recognised as a company working towards the goal of sustainable development, seeking to be a reference for many issues regarding sustainability. Last year it was elected for the 10th consecutive time as one of 20 most sustainable companies by the EXAME Sustainability Guide 2009, one of the most important business magazines in Brazil.

In Brazil the use of 'positive' data is the issue of the day. Up to this point banks and lenders could share only 'negative' information (defaults, bankruptcies, etc) but now regulation regarding the use of positive data (other information on credit behaviour) has been passed by the House of Representatives. There are several more steps to be taken before the regulation becomes legally binding, but if it succeeds it will make the sharing of data easier and enable lenders to better predict consumer problems like over-indebtedness. Serasa Experian's role will be to help educate consumers in Brazil about what is meant by positive data, providing material to the media and for society, including clients, analysts and investors. These developments will be reflected in our financial education work, including the Sonhos Reais programme, which we will be extending during FY11.

## Our regional reports (continued)

### UK and Ireland

#### Developments this year

The issue of fraud – particularly identity fraud – has re-emerged as a concern in the UK this year following a period of steady reduction. Experian's Victims of Fraud report showed a 20% jump in 2010, with over 5,000 new victims making use of our services to reclaim their identity and sort out their losses. The Report also provides valuable insights into the changing patterns of fraud: the affluent still remain the most at risk, but this year's data demonstrates that organised fraudsters are transferring their attentions from the wealthiest to the mass market. Regrettably, almost every demographic is now represented in the most 'at risk' groups. Those include people living in shared flats with communal halls and shared postal services, and those aged 18-34 now account for a third of those affected. Fraud has a corporate cost too – the Report suggests that mortgage and insurance providers could be hit to the tune of £1.2 billion and £2.5 billion respectively in 2010, an unwelcome blow to companies struggling to emerge from recession.

Experian's response has been to drive the highest possible media profile for the topic, explaining the risks to consumers and striving to raise awareness. Our UK team alone generates hundreds of media articles every year, on radio, TV and in print. We offer consumers the chance to check their Credit Report, or to manage it actively through our CreditExpert service, which gives early warning of the signs of fraud.

We have also been working collaboratively with Nottingham City Council on a project to tackle economic resilience, described in full in a case study.

#### Working with our stakeholders

Teach First recruits and places talented graduates into challenging schools which otherwise struggle to recruit and retain teachers; its first cohort of 200 graduates began teaching in schools across London in 2003. Five years on, an OFSTED evaluation of teachers recruited through Teach First found that their participants were having a 'markedly beneficial impact on the schools involved' with some commended by inspectors as 'among the most exceptional trainees produced by any teacher training route.'

In 2008 the Charity wanted to expand its successful model into the East Midlands, needing support to create a bespoke programme for participants placed into some of the region's most challenging schools. Experian responded, providing office space to Teach First at Riverleen House, a £20,000 investment, a senior executive who sponsors the project, volunteers from the business and access to our Mosaic tool to help in profiling each region.

By 2009 over 500 graduates were teaching in London, the North West, the Midlands and Yorkshire. Teach First has one of the highest retention rates of any training programme and over 90% of the East Midlands participants in the region gained their Qualified Teacher Status at the highest levels.

At the younger end of the spectrum, Experian's On Track Values project will work with infant and junior schools to deliver financial education and awareness. The project is linked to our work in St Ann's (see below), and uses a central CR grant with support from a national charity. The schools in St Ann's will help create teaching materials and will also pilot our products in preparation for a national roll out. The materials will be in a complete lesson format in hard copy and on disc with printable lesson materials for children.

#### Investing in the community

St Ann's is a volatile area of Nottingham, less than a mile from the City centre, with a recent history of high levels of disturbance and many parts that suffer severe social and economic disadvantage. Experian has worked with the St Ann's Educational Improvement Partnership (EIP) for eight years adding value to the plans to improve and transform the area, making it a better place for children to grow up. EIP's are local collaboratives of schools and partners and Experian felt it was ideally placed, as the second largest private sector employer in Nottingham, to maximise the impact of St Ann's EIP by giving financial, volunteering, in kind and business skills.

Working with community partners in St Ann's, Experian uses its business intelligence, information and people to develop solutions to local problems. St Ann's EIP and partners have given Experian a 'wish list' of projects which they need help with. Each project has a member of Experian's senior management as sponsor and that person is responsible for recruiting team members with the necessary skills to develop and implement a solution. Two hundred Experian people have been involved in nine major projects including providing play areas, an environmental centre and a total of over 3,700 volunteering hours.

The project has helped raise Experian's profile in the local press, strengthened relationships with local and national government, and given Experian the opportunity to influence the development and investment priorities of the city – very important for a company with significant investment in the area. Most importantly it has tangibly improved the lives of 2,500 kids growing up in the area.



Volunteering has been built into leadership development programmes and team challenges and Experian UK has been recognised for its achievements by national charity 'Business in the Community', with two 'Big Tick' awards.



Other projects supported during the year include The Prince's Trust Business Programme, which offers advice, education, funding and support for young people between the ages of 18 and 30 who are looking to start their own business. The programme is designed to equip them with the skills needed to set up their own business, assess their business ideas, ensure that they are suited to self-employment and prepared for the challenges ahead, and offer financial and practical support. Every young person set up in business is assigned a local volunteer business mentor to guide them through their first two years of trading.

Experian has been very active in Ireland too. The team has adopted the Alzheimers Society of Ireland as its charity of the year and fundraising involves regular 'denim days' and cake sales. To work off any pounds gained through the cake selling and eating, they also held a marathon sponsored cycling event, manning a static bike and pedalling for 12hrs non-stop. Volunteers have made a difference in local schools and at Christmas a team supported The Samaritans by working for a full day packing boxes of gifts for needy children.

#### Plans for the future

Experian has developed a software system which can reliably infer the ethical origins of a list of names by comparing it with a huge database of first and family names (see the case study in this report for details). It offers an exciting and powerful new way for companies to understand and manage their staff diversity and this year has seen interest from two large organisations and we have been applying the system to our own employee database. In the coming year we will refine and promote this tool, looking for chances to collaborate with others to allow it to be widely used.

## Our regional reports (continued)

### EMEA

#### Developments this year

The devastating L'Aquila earthquake occurred in Italy in April 2009 making over 60,000 people homeless just a few days before Easter. Creo-Onlus – a not-for-profit organisation set up by a group of Experian employees – was immediately involved. The charity quickly concluded that the situation on the ground was so difficult that the best way to be effective was to identify organisations already on site for rescue and partner with them. It chose Nuova Acropoli, part of the Italian Civil Protection, already active in the city of L'Aquila and in charge of first rescue actions and running a tent camp for the families and young people who had found themselves homeless.

Creo launched a fund raising campaign amongst employees to build a centre specifically for young people (named "Kairos" which means "opportunity") within the camp, with a library and computers; an area where the students could meet and study together. Experian supported the initiative with a donation, and the total raised was over €18,000; the amount needed for providing the Kairos centre.

The City of L'Aquila has a well recognised University but all common areas and many teaching rooms were destroyed by the quake. Now young people of the city have a safe place to meet together, study, prepare for employment and ultimately have the opportunity to build their future.

Creo also raised funds for the reconstruction efforts following the earthquake in Haiti. Once again they identified a trusted partner, an organisation that is managing the Paediatric Hospital of Haiti. "We have now a well experienced group of volunteers" explains Experian's Fabrizia Giacomini "and although we hope not to face such a terrible event again, we have resolved to launch new projects this year directed towards the education and safety of young people in Italy and abroad."

#### Working with our stakeholders

A survey in 2008 by the Money and Pension Panel in Denmark revealed that 28% of youngsters aged 18-25 years were financially weak. In collaboration with Experian, the Danish Tax Authority succeeded in improving their financial education programme helping youngsters gain a deeper understanding of financial management, making them able to make informed financial decisions through workshops. Experian's CR vision of supporting initiatives that are in line with Experian's core competencies are strongly reflected in this project.

Experian aided the Danish Tax Authority with their communication strategy towards teachers and principals resulting in an increase in the programme's reach from 200 students in the previous school year to 1,090 students in the first half of this school year. The increased presence in the media has also prompted several teachers to contact the Danish Tax Authority and set up a workshop for their students. Furthermore, Experian created several brochures designed to help youngsters with their financial education.

The workshops have been an immense success with 82% of students stating that they were satisfied or extremely satisfied with their level of output. Furthermore, the workshops prompted 55% of students to take an active role in managing their personal finances, reflecting the profound effect that presenting youngsters with financial information and understanding can have on their desire to actively manage their finances.

#### Investing in the community

Following the Haiti disaster, Experian provided a gift-in-kind donation to the National Danish Collection Day. This is an annual event, where the 12 largest charity organisations including Red Cross and Médecins Sans Frontières organise and execute a nationwide collection. Experian provided an address list for the 25,000 largest companies in Denmark to enable the 12 charity organisations to send a direct marketing campaign and ask the companies for a contribution to the collection. The highlight of the collection was a huge show on national television on Saturday 30 January 2010.

#### Plans for the future

Our community projects will continue next year. Experian's EMEA region includes a large number of teams spread across a number of countries. We need to ensure our community work remains relevant to the teams in each country and thereby captures the enthusiasm and commitment of our people. Local teams will continue to drive the activity, with central co-ordination and support.

Initiatives around consumer education will continue in a broad range of the European countries, and as in Brazil, the implementation of Positive Data in several countries in the region will further encourage the important work of informing and educating consumers.

Volunteers from our South Africa offices and recognition for Experian's donation to The Kairos Centre, L'Aquila, Italy.



## EMEA – South Africa

### Developments this year

Experian South Africa has made developments across a number of the key CR responsibility touch points. From a people perspective, after successfully managing the acquisition of KreditInform, Experian SA has not only moved buildings and transitioned through the integration of two corporate cultures, but also achieved a level 5 rating in terms of the Broad-based Black Economic Empowerment (BBBEE) legislation in South Africa.

We are forging ahead with the delivery of products with social benefits, including CheetahMail and Risk Audit Plus. We also offer workshops on pending legislation such as the Consumer Protection Bill and the Data Privacy Bill.

Internally, we implemented our Induction programme for new employees and a 'How to be an Experian Ambassador' initiative for all staff.

### Working with our stakeholders

We continually work with the National Credit Regulator, Credit Bureau Association and Credit Providers Association to ensure compliance, as well as education to consumers. In FY10 we have also established a working relationship with the Black Management Forum, where expertise is shared on the credit industry and credit management.

### Investing in the community

As well as providing financial support, we have regular team building within the community which involves painting, gardening and education, and employees have also taken up the challenge of volunteering within their communities. And members of staff are very generous; they regularly donate groceries, toys, and clothes, which are then distributed to nominated charities on a monthly basis.

In March 2010, we were awarded central Experian funding for a project that we will be running with the Women's Development Business (WDB). WDB run credit facilities within rural communities empowering women who have no access to loans or credit history, but want to start up small enterprises.

### Plans for the future

This year we are looking at aligning ourselves more closely with the rest of the EMEA region in terms of our Black Economic Empowerment (BEE) committee and transforming it into a complete Corporate Responsibility committee with all of the BEE areas looked after within this committee. We will continue to support staff in their volunteering efforts and would like to concentrate on making this an intrinsic value within our organisation and our communities.

We have managed to report on all areas this year, including our environmental performance and are very excited about launching our internal 'Experian Goes Green' environmental programme.

We have a dedicated page in our staff newsletter highlighting CR and its importance and implications not only to South Africa, but within EMEA and Experian globally.



## Our regional reports (continued)

### Asia Pacific

#### Developments this year

This year, a Corporate Responsibility strategy started to take shape across the Asia Pacific region with a particular focus on its community programme but not to the exclusion of the other areas of responsibility. Environmental data was gathered and reported more thoroughly than in any previous year, energy and waste saving initiatives continued and in some areas teams got involved in environmental action days.

Helping our communities was a key focus though, and to encourage employees to get involved, we introduced the 'Take 2' initiative which allowed all our people to spend two work days a year volunteering at a community organisation of their choice.

We also looked to our own people, and in the Australia and New Zealand offices launched an initiative called 'Supporting our Experian Family'. We aim to support employees within our own organisation that may have special needs or be facing extreme hardship, via awareness campaigns, fundraising activities and charitable giving. The first colleague we supported was a team member from the Melbourne office who needed funds for specialised medical treatment for his two year old daughter with cerebral palsy.

#### Investing in the community

Following the launch of 'Take 2', many employees decided to volunteer their time for a wide variety of projects which ranged from creating meals for the homeless and underprivileged through a 'FareShare' kitchen in Melbourne to putting on a Christmas party, from start to finish at an outreach centre for people with mental and physical disabilities in Sydney. The entire Finance team from Melbourne spent some time working at a farm, which helps support homeless and disadvantaged people and found it a great team building experience as well as a community venture.

Through our offices in China we supported the China Financial Education Fund with donations and our Korean office supported a local orphanage.

#### Plans for the future

The direction for the future is especially focused on community involvement plans.

One flagship initiative is Experian Singapore's involvement with World Vision's VisionFund. This is a microfinance initiative providing capital to the hardworking poor who have a desire to be micro entrepreneurs with a particular focus on those with prior business experience and on women entrepreneurs.

Experian Singapore is supporting VisionFund Cambodia and Mongolia and will be getting involved by providing expertise on issues related to credit and finance; useful resources, statistics, contacts and other data; employee volunteering support and direct cash investment. The project is in its early stages, but will deliver immediate benefits to some of the poorest people in the world

Experian Australia / New Zealand has selected Room to Read as its charity of the year. Room to Read is an organisation dedicated to promoting and enabling global education by establishing libraries and schools, publishing and distributing local language children's books, and providing long term educational support for girls to help them pursue and complete their secondary education. The Melbourne office was lucky enough to have its founder John Wood come in and speak about his journey from Microsoft executive to the launch of Room to Read. Many employees were really moved by the story that John shared and wanted to help. We have set a target of building a school in Laos and all fundraising over the next year will go towards reaching our target.

A man in a dark suit, light shirt, and patterned tie is speaking at a conference. He is gesturing with his right hand. In the background, there is an American flag and a potted plant.

## FIRST US NATIONAL FINANCIAL LITERACY TEACHERS CONFERENCE

In November 2009 Experian joined forces with the Jump\$tart Coalition for Financial Literacy to host the first National Literacy Teacher's Conference in Washington, D.C. The challenges of teaching personal finance in hard economic times drew more than 250 classroom teachers from 46 states. Underwritten by Experian and developed in conjunction with the National Education Association (NEA), the conference featured several Washington dignitaries including Sheila C. Bair, FDIC chairman and Anna Bernanke, wife of Federal Reserve Chairman Ben Bernanke and a long-time classroom teacher herself.

During the conference the educators received information and tools for teaching financial literacy concepts that they could take back to their classrooms and implement immediately. Thousands of young people are now being reached by these teachers and others in their related school districts. The event proved immensely successful and plans were underway for the 2010 conference before the programme ended.

# Stakeholder engagement

Working with key stakeholders is important to us at Experian. Our CR programme is about taking account of society's views and ensuring we are aware of our own impacts. Progress has been made this year with some audiences but we realise there is always more to do. A formal structure and set of priorities for our stakeholder programme in fiscal year 2011 will be a priority.

## Employees

Experian's global people survey, carried out every 18 months, provides valuable insights into the views of employees and their level of engagement with the business, which we know is strongly related to their awareness of our CR programme and our achievements as a corporate citizen.

Experian's second global people survey in 2009 achieved 84% employee participation, up from 73% the previous year, with improvements across all survey categories. The Group's performance is now at or above the norm in 10 out of 14 of categories when compared with its closest peer group of global financial services companies.

Action plans are in place as a result of the 2009 survey and the following key measures of success have been selected:

- a tangible improvement in employee engagement scores; and
- a positive response regarding our employees' belief that action has been taken as a result of the survey.

The next global survey will take place in June 2010 and Experian has set an employee participation target of 85%. The results, available in September 2010, will be used to benchmark performance against the 2009 results.

Experian's target is for the Group to be in the global 'high performing organisations' category by 2012. In order to achieve this, an improvement of 3% points is required by June 2010 and further 3% by the 2012 survey.

And one of the actions from the survey has been to improve communications with employees around CR and their part in it. CR performance is now routinely built into our CEO's announcements about the progress the company is making, our global and regional publications provide a CR focus, our corporate website features a full section on CR and in the UK we undertook a piece of separate research into people's understanding of CR and its impacts.

## Clients and consumers

Consideration for consumers' and clients' point of view is being taken into account in a number of ways; in North America we have established a Consumer Council to create a dialogue with consumers, their champions and industry experts and stay close to consumer needs. Across our other regions we run customer and consumer surveys, reach out through proactive PR work which sees hundreds of informative articles appear in the media, and use our consumer facing websites and call centres to monitor our performance. Our work with our major clients also has a route for their regular input through three key mechanisms:

- an annual customer satisfaction survey, which reaches all levels of our relationship and surveys 10's of people within a given client
- our in-depth account planning process, involving the client directly in building appropriate engagement plans, focused on co-creating solutions to their issues

- an Executive Sponsor programme, which builds a channel for communication with senior executives to get their feedback on how we are doing and where we need to do better.

## Suppliers

As part of the process of engaging any supplier, we ask them to sign up to a set of supply chain principles through their contracts. These principles are regularly reviewed as part of our interaction with both suppliers and clients.

We have developed a very short questionnaire on our corporate website but at present we do not make its completion a mandatory condition of engagement. Feedback, and our own experience as a supplier, has shown us that lengthy questionnaires are not popular and the outcomes take a lot of resource to manage. We are aware that we should take the performance of our suppliers seriously and are in the process of resolving how to ensure we have a measure of their sustainability without imposing a large work burden.

## Feedback

Our corporate website was developed this year to improve the visibility of our CR programme and as part of this site we have established a feedback link and ask people to give us their input and reflections on our CR strategy. If you are reading this report, please take a couple of minutes to give us your feedback.



# ECONOMIC RESILIENCE

Experian has a partnership with Nottingham's City Council and its wider local government team, 'One Nottingham' that tackles inequality. As part of a programme of events to support the city and its people through the economic downturn, Experian suggested a series of high profile events to promote debt awareness.

With Experian acting as a main partner this Debt Awareness Campaign was initiated in 2009 and is running for a year, with events, information and practical support to help local people, as well as local businesses, through the recession.

In addition, Experian has been integral to the Council's Economic Resilience (ER) programme. Our Chairman, John Peace is Chairman of the Economic Resilience Forum led by the Council's Chief Executive Jane Todd. The Forum is a unique partnership between the City Council, local businesses and the education sector and has developed a robust approach to focusing on the key issues for the city, leveraging data provided by Experian and other participants. Charlotte Hogg, Managing Director of Experian UK & Ireland, is also a member of the Forum and said: "We are pleased to be able to use our insight to help the Council prioritise around the key issues that will allow Nottingham to weather the recession successfully. As a major local employer, we are very much committed to doing whatever we can to support the community and help people cope with these challenging times."



# Performance

We have set objectives around each of our key responsibilities. The table below gives a brief overview of our achievements against each objective and the text that follows provides more insight to the parameters we measure and the progress we are making in each area. PricewaterhouseCoopers (PwC) were retained as our independent assurance providers. Their assurance report, relating to this report (published 11 June 2010) can be found at the end of the report.

Key responsibility	Objectives FY10	Status	Comment
Data	Further increase awareness of our global Information Security policies and processes with our employees and embed checking processes and systems in alignment with information security standard ISO27001.	Achieved	Although employee awareness is ongoing we have made a significant impact this year and are developing a benchmark through a security survey. We have also reached the majority of our developers worldwide and taken them through a programme of certification.
Products and services	Develop a benchmark to gauge satisfaction among consumers and better understand how we can meet their needs.	Part achieved	No one benchmark has been achieved. Initial research revealed we needed to focus our efforts on consumer education and resource has been focused on this. A Consumer Council has been established to initiate a dialogue with consumers, key consumer stakeholders and industry experts.
Consumers	Formalise a global network of consumer representatives and work collaboratively to share best practice and create globally useful resources to address consumer education.	Achieved	A team with representatives from all Experian's regions now holds regular calls to share best practice and meetings have agendas, actions and minutes. Materials shared and to be published on the Experian plc website in FY11.
Employer	Engage our people in active communications focused on our CR programme to enable them to understand its scope and impact, help them recognise how CR is embedded in the way we do business and what they can do to contribute and what channels to use.	Achieved	General programme of communication planned and delivered, CR representatives on communications forums, CR achievements included alongside financials in performance updates. CR included in employee annual report. Specific research programme delivered in UK with focus groups.
Environment	To achieve a 5% reduction in utility energy consumption (normalised per \$1,000 of sales) over the next three years and ensure quarterly energy and travel data is received from all regions.	Ongoing	Energy and travel data is being received monthly from all regions and use of a new data management system will support local targeting. CO <sub>2</sub> emissions related to buildings, (normalised per \$1,000 of sales) have remained constant. Energy saving measures have been put in place in data centres and are beginning to take effect.
Community	Define, agree and implement a global policy and strategy on employee workplace volunteering, enabling Experian to define quantitative global targets for improving the proportion of employees involved by March 2010.	Not achieved	Volunteering is up as a result of additional hours especially in the UK and through capture of data from South Africa. However, it was not felt appropriate to implement a formal global policy in the current business climate.

Our reporting principles and methodologies can be downloaded [here](#).



## Consumers

One of our key responsibilities is to consumers; we are focused especially on improving consumers' understanding of credit and helping them manage their financial status but we are also keen to reach out to them and listen to their views on the new products we develop and the way we interact with them.

Over the past year we developed a programme in North America looking specifically at our accessibility to the consumer, support for consumer education and how to enhance the protection of consumer identity. As a result of initial research we concentrated on supporting consumer education and promoting a dialogue with key stakeholders to enable us to better serve consumers' needs. Our first Consumer Council meeting was held this year and involved our North America CEO, Victor Nichols in group discussions with key industry experts and consumer stakeholders.

The year has seen a strong multimedia approach across our EMEA region; websites in Spain, Italy and Denmark have been improved to help consumers access information more easily, consumer surveys and consultation events have taken place in Norway and Bulgaria. Italy has developed a fraud prevention service in partnership with an insurance provider and the UK has reached out through partnerships with a charity to continue to support a national debt advice line. The UK has also worked in partnership with local government to target the most financially vulnerable through debt awareness campaigns and has participated in national competitions for young consumers.

Brazil has further developed its range of consumer focused services to support the prevention of fraud and has invested in developing a series of publications. The most significant development though has been a volunteering programme involving employees as financial education advisers working with schools and parents. The scheme is achieving some positive feedback from consumers as a result; see the community case study for more details.

Global cooperation has been a keynote for the year and consumer education executives from across all our regions have been cooperating to share expertise and produce an online resource that highlights all our consumer support initiatives.

## Products and services

As we develop new products and services, our defined CR responsibility is to ensure we consider the social and ethical risks and opportunities we present to society as a result of what we do.

This year we have specified social, ethical and environmental risks in our central risk management process. As any new development takes place, including the development of a new product, a risk register is prepared and these risks considered alongside all other considerations.

We have yet to build the discussion of social and ethical issues into further specific product development processes, partly due to the diversity of these processes. This is where the consideration of opportunities should be embedded and further work needs to be undertaken to make this a reality.

Consideration for consumers' and clients' point of view is being taken into account in development cycles; in North America we have established a Consumer Council to create a dialogue with consumers, their champions and industry experts and stay close to consumer needs. Our work with our major clients also has a route for their regular input through three key mechanisms:

- an annual customer satisfaction survey
- an in-depth account planning and product development process
- an Executive Sponsor programme



## Performance (continued)

### Environment

Experian now has offices in forty countries. We may not manufacture physical products, nor do we manage thousands of retail branches, but nevertheless we have an environmental impact and a desire to operate efficiently. Our principal impact – and the one to which we have paid the closest attention – is the use of energy in our buildings and the carbon emissions arising from it. To get a complete picture of our carbon footprint we also track our flights around the world, converting those figures also into carbon dioxide emissions.

This year's carbon footprint was 78,000 tonnes (2009: 79,000 tonnes), with almost 80% of this related to building energy.

Emissions have been constant (or falling slightly) over the past three years, despite the global growth in our business which has led to new locations and more travel. Another trend tending to drive up emissions is our increasing use of data centres – dedicated locations to house our computing resources, which require power to drive the machines and control the interior temperature.

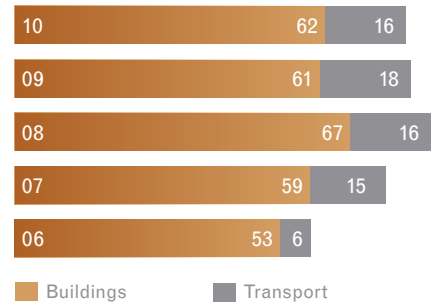
We have been able to keep consumption and emissions level overall by means of steady incremental improvements in efficiency. Our programme is a mixture of technical investment and staff involvement.

For example:

- We have studied and improved the air flow around our McKinney data centre (in Texas) to achieve the same cooling with lower power input. The project saved energy, paid back the investment in seven months and is potentially replicable in our other data centres.
- In the UK we hosted a series of 'Green Days' for people working in the UK offices. External speakers from national agencies charged with energy saving, waste reduction and public transport came along, and Experian people attending the events had the opportunity to ask the experts for energy saving advice; find out how to reduce the waste they throw away and travel more sustainably.
- Our UK business maintained its ISO14001 certification for its key Nottingham sites, extending the scope this year to include new premises. ISO14001 is the international standard for good environmental management and contains a commitment to continual improvement.
- Our business in South Africa has set up an Environmental team. This is focusing on 'quick wins', for example changing colleague behaviours to save energy in the office.

#### Carbon footprint (000's tonnes)

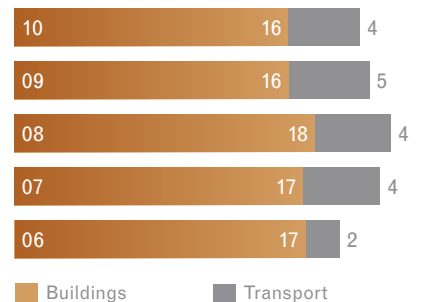
Experian's environmental impact is largely the result of energy use in buildings, especially its data centres, and employee travel. We are taking steps to steadily reduce energy consumption and hence cost, and to extend the purchase of energy from renewable sources.



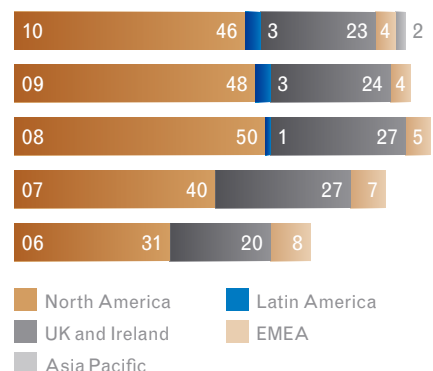
Where emissions factors have changed, we have applied the most recent factors retrospectively. Data in respect of air travel was included for the first time in 2007.

2010 data reflects improved measurement and estimation processes which it has not been possible to apply to previous years' data. See reporting principles and methodologies for details and calculation methods.

#### CO<sub>2</sub> emissions by source normalised by revenue (kg per \$1,000)



#### Total CO<sub>2</sub> emissions by region (000's tonnes)



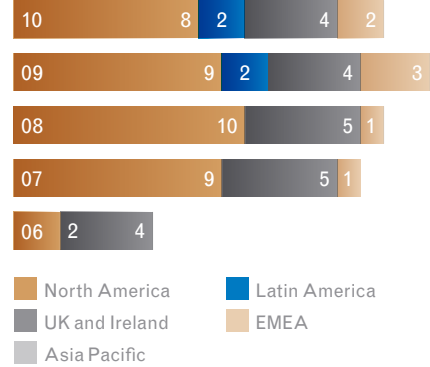
Total CO <sub>2</sub> emissions by region (000's tonnes)					
	2010	2009	2008	2007	2006
North America	46	48	50	40	31
Latin America	3	3	1	0	0
UK and Ireland	23	24	27	27	20
EMEA	4	4	5	7	8
Asia Pacific	2	0	0	0	0

- We have installed Voltage Optimisation units at Embankment House, Riverleen House and Lambert House in the UK – all large energy users. These pieces of technology give an optimum supply voltage for the site's equipment from the grid, increasing efficiency and saving energy.
- The US team is focusing on consolidating sites, and on proactive facilities management, for example ensuring that building energy management systems are only set to cover core office hours. Further plans include the replacement of building chillers with more energy efficient models, replacing constant air volume equipment with variable air volume equipment, and installing newer more efficient cooling towers.

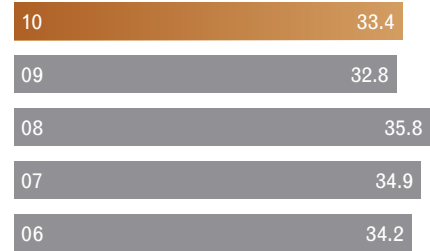
We track our emissions by region as well as in total and for the first time this year we are using an internet based data management system to capture data on a monthly basis wherever possible. This year we had more, and more accurate information from across the business.

We also show the split for travel and buildings by region.

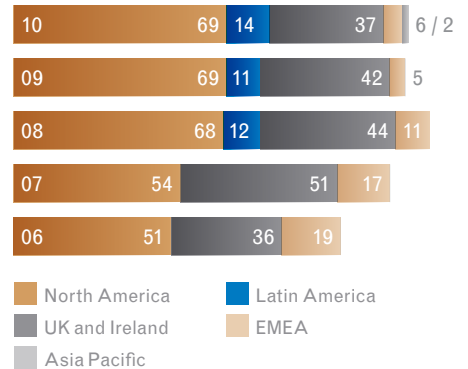
**Travel CO<sub>2</sub> emissions by region (000's tonnes)**



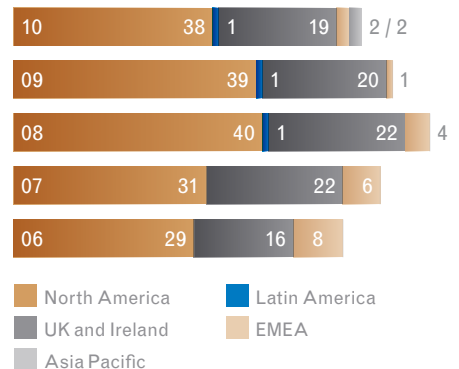
**Total building energy use normalised by revenue (kWh per \$1,000)**



**Total energy use in buildings by region (million kWh)**



**CO<sub>2</sub> from buildings by region (000's tonnes)**



## Performance (continued)

### Employer

The management of talent is critical to Experian's success and the Group invests over 50% of its cost base in attracting, developing and retaining its people.

Experian employs around 15,000 people globally with around 36% of these being based in North America, 24% in the UK & Ireland and 19% in Latin America. The remainder are spread across Europe, Middle East, Africa and Asia.

#### Diversity – expanding our talent pool

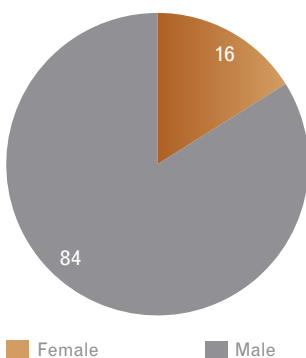
Employees are drawn from as diverse a pool as possible and the ethnic profile broadly reflects that of the populations in which Experian operates, with data indicating that around 46% of the global employee population is female and 54% male.

Data from 55% of employees indicates that broadly 43% are white and 12% non-white. Details are not available from all our employees, in some regions it is a mandatory requirement, in others it is illegal to ask people for their ethnicity. Information from North America and UK is shown in the tables.

We are also using a different approach to understand the split of ethnicity across our workforce, using a new product we have developed, Mosaic Origins.

Ensuring the future senior leadership team better reflects the diversity of our customer, investor and general employee base is a key objective.

#### Female Senior Leadership (%)



The gender split of the senior team is shown opposite:

The following business projects have been implemented within the past two years to address the various aspects of diversity and we are beginning to see some positive results.

#### The Experian Business Network

This is primarily a forum for supporting diversity. The network was launched in October 2008 and now runs within the UK and Ireland, EMEA, North America and Latin America regions.

#### Senior hiring review

A programme to ensure that Experian accesses the widest pool possible to secure the best candidate for the job.

#### FTSE 100 Cross Company Mentoring Programme

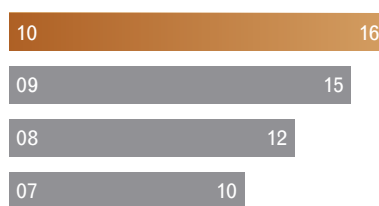
Experian participates in the FTSE 100 Cross Company Mentoring Programme, which pairs high potential female executives with CEO or Chairman Mentors from other non-competing FTSE 100 companies.

#### Succession planning – building bench strength

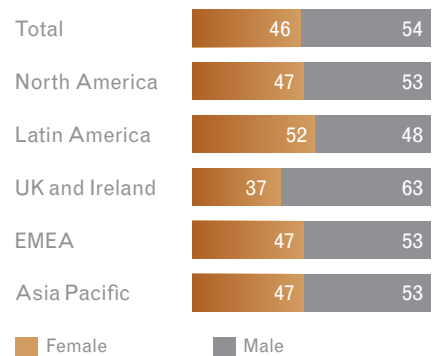
Succession planning ensures that appropriate leadership resources are in place to achieve Experian's strategic objectives. Plans are regularly reviewed by the Board's Nomination and Corporate Governance Committee.

75% of senior leadership appointments are now the result of internal promotions and development programmes.

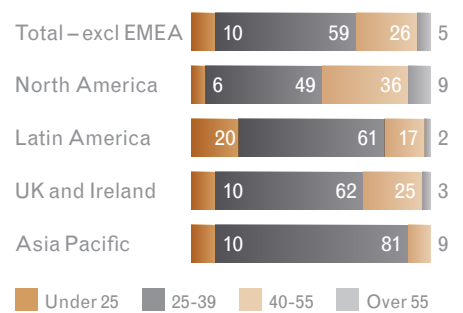
#### Female Senior Leadership (%)



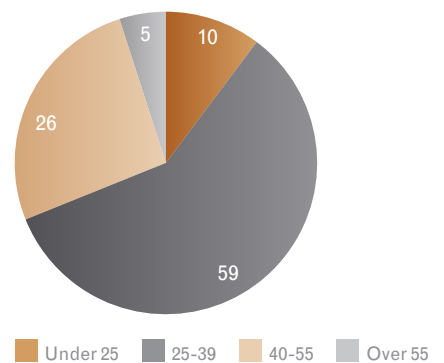
#### Gender diversity by region (%)



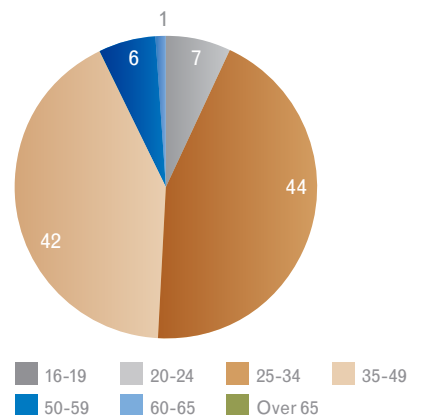
#### Age diversity by region – excl EMEA (%)



#### Total age diversity – excl EMEA (%)



#### Age diversity by region – EMEA (%)



Age diversity in EMEA was recorded via a different system and in different age brackets in FY10. The data will be synchronised in FY11.



75% of senior leadership roles within Experian have two successors ready now, or within one to two years of readiness, in line with best practice.

52 cross-regional development role change relocations were made over the 12 months ended September 2009, a good indicator of strong talent management.

### Talent development – investing in high potential employees

Experian is committed to ensuring that talented individuals at all levels are provided with the skills and experiences needed to become realistic future successors. Actions taken this year include expansion of leadership development programmes, enhanced career planning support and commitment to talent development forums, such as CEO breakfasts and Board lunches.

The leadership development programme, 'Inspire', continues to evolve and has become Experian's primary global leadership development initiative for the UK and Ireland, EMEA and North America regions. It engages leaders in an inspirational community challenge as part of the Group's commitment to widening social and ethical awareness.

### Ensuring our people are healthy and safe

Our main achievements this year have been

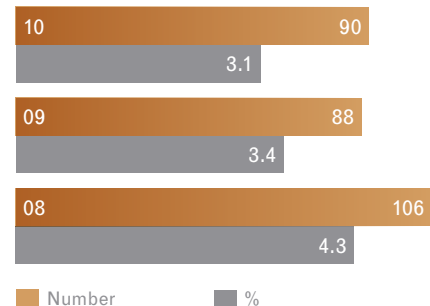
- Setting up a worldwide data management system to help us track and manage our health and safety performance
- Board endorsement for our global health and safety policy

We have not developed one standard means of reporting our workplace injuries and legislation varies from region to region. However, a common measurable is the number of injuries and an indication of whether there was time taken off work as a result of an injury.

The table below summarises our performance across three of our regions and by next year we intend to have a more complete picture.

In Brazil, our business has a very positive record for inclusivity and ensures many of our buildings are adapted to help people with disabilities cope in the work environment. A programme to ensure people with disabilities consider mainstream business environments within their grasp, has been running for some years in Serasa Experian. The business monitors the number of people they employ with disabilities.

### Number of individuals in Serasa Experian with disabilities



■ Number ■ %

#### Ethnic diversity US (%)

	2010	2009	2008
American Indian or Alaska Native	1	1	1
Asian	15	14	14
Black or African American	6	5	6
Hispanic or Latino	7	7	7
White (Not Hispanic or Latino)	70	73	72
Native Hawaiian / Other Pacific Islanders	0	0	0
Two or More Races	1	0	0

Data received from 99.8% of employees. Comparison data from 2000 US Census: 75% White, 4% Asian, 13% Hispanic and 12% Black (percentages do not add to 100% due to the collection process in which people may respond in more than one category).

#### Ethnic diversity UK (%)

	White British	White non British	Asian / Asian British	Other
2010	85	6	6	3
2009	84	6	6	4
2008	85	6	6	3

Data received from 54% of UK employees. Comparison data from the UK Office of National Statistics, Population by Ethnic Group, 2001: 92% White, 4% Asian, 4% Other.

#### Health and safety

	With absence	No absence	Total number of injuries
US	17	17	34
UK and Ireland	1*	28	29
Brazil	21	13	34

\* For the UK and Ireland, injuries with absence are comprised of injuries reportable under RIDDOR legislation (injuries resulting in absence from work for over three days). For further details refer to our reporting principles and methodologies.

## Performance (continued)

### Data

At the core of Experian's strategy, and underpinning our success, are comprehensive databases of credit and marketing information on consumers and businesses. We strive for market leadership in each of the three key measures of data capability – breadth, depth and quality. Careful management of data was also identified, at the outset of our CR programme, as one of our most important of our key responsibilities.

We hold credit application and payment history data on approximately 500 million consumers and 40 million businesses globally.

Our data management services over 160 countries and we hold demographic data on over 260 million households worldwide, as well as online behaviour data for 25 million internet users across more than one million web sites.

Globally, we have segmented more than 2.2 billion consumers in 30 countries, across the world's most economically active economies.

We invest heavily each year to maintain complete, accurate and up-to-date information, while continuing to add new data sources that may be of value to our clients. For example, we have recently added vehicle accident data, and income data in the US. We have added data on consumers to our bureaux in Russia and Morocco, and we have expanded our Marketing Services data sources in Brazil.

Experian is the trusted steward of databases containing sensitive information. We have an obligation to protect this for our clients, who are the source of much of the data, and for consumers, who are the subjects of the data. We therefore operate very rigorous security and control policies, which are reviewed on a regular basis.

This year, one of the main objectives for our Global Security Office, was to increase employee awareness and improve security training and development across our team of technical developers. We achieved both elements of this objective successfully with a wide range of activities to engage our employees and encourage them to take responsibility at an individual level. These included an improved orientation programme for new employees and campaigns covering security of mobile computers, encryption, data transfer and incident management. A case study describes some of the activities in more detail. .

In addition to managing the security of our data, we also have a duty to comply with all legal obligations governing the use of data, which varies across our regions. Experts from the compliance teams across our business have worked together to again, raise employees' awareness of their own responsibilities. They have focused first on the teams that have most potential impact, including our sales teams and provided advice, materials and, in the UK, a compliance website to support any employee with either a general query or a specific contract requirement. Another key achievement has been the development and Board approval of a global code of conduct, to set a common ethical standard for all employees.

# NOTHING PERSONAL BRIAN!


Managing data securely and well is one of our key responsibilities. Over FY09 and FY10 we have established and developed our Global Security Office to ensure we maintain high standards on a worldwide basis. We have analysed risks, shared best practice, developed and delivered programmes to enhance the high standards we have been achieving regionally.

However many standards and processes we enhance, we are only as good as the people who implement them, so employee awareness and training have been a priority.

Over the year a whole range of activities have been implemented as part of a planned programme of awareness raising, including information security awareness weeks in all our major regions. These involved using posters, videos and desk guides with a touch of humour to engage people's attention while backing this up with a serious message around personal responsibility.

The image behind this text was used with the caption:

"This is Brian. He looks trustworthy enough – but he's only the start of the journey. If the disc he has in that package is unencrypted, well, any number of people could end up with it. Nothing personal, Brian!"



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## Performance (continued)

### Community

The main achievement this year has been to focus our central funding on projects that support financial education and entrepreneurship. Our regions all deliver a wide range of projects that support local community needs, but to make our mark and have some impact it is important we provide a focus. This year we spent 81% of our funds on projects with this strategic focus. Projects currently underway include:

#### North America

A major financial education project underway in partnership with the National Bankers Association, reaching minority and underserved communities.

#### UK and Ireland

Experian funds matched by UK Government and spent on the second phase of a two year project, providing school pupils with practical lessons in managing finances and avoiding debt and working in partnership with a national charity, Debt Doctors.

#### Latin America

Real Dreams project in Brazil well underway, enabling employees to lead workshops on financial education with teachers, parents and community leaders. The project is described in full in the regional reports and has a short case study.

<b>Community investment</b>	<b>2010 US\$'000</b>	<b>2009 US\$'000</b>
Funds from Experian plc	<b>1,001</b>	937
Financial donations from Experian subsidiaries	<b>932</b>	1,012
Employee time volunteered	<b>595</b>	353
Gifts in kind	<b>343</b>	222
Management costs	<b>179</b>	185
<b>Total from Experian</b>	<b>3,050</b>	2,709
As % of Benchmark PBT*	<b>0.34%</b>	0.32%
Employee fundraising	<b>679</b>	466
GUS Charitable Trust donations	<b>602</b>	423
<b>Total value of all giving</b>	<b>4,331</b>	3,598
As % of Benchmark PBT*	<b>0.48%</b>	0.43%

\* Benchmark profit before tax ('Benchmark PBT')  
Benchmark PBT is defined as profit before amortisation of acquisition intangibles, goodwill impairments, charges in respect of the demerger-related equity incentive plans, exceptional items, financing fair value remeasurements, tax and discontinued operations. It includes the Group's share of associates' pre-tax profit.

#### EMEA

Experian is working with the Danish Tax Authority to provide support and financial education to vulnerable young people leaving home for the first time. In South Africa a project linked with a charity called 'Women's Development Businesses' will help empower rural women in accessing credit and launching their own small enterprises.

#### Asia Pacific

A project received the go-ahead in March 2010. Employees from Experian Singapore will be working with a Microfinance charity in Mongolia and Cambodia, providing advice and support as well as funding for these two branches of the charity.

Over and above the central funds donated by Experian plc, our funding is up across our regions as a result of increased volunteering hours and additional gifts in kind. We continue to support our people in their voluntary roles, matching their fundraising efforts and giving more pro-bono business support to charities and social projects.

# INSPIRE

Our 'Inspire' leadership programme is based on the premise that leadership development is not so much about techniques and models; it's about inspiration of the individuals who lead and those in their teams. The programme has been designed around the unique challenges and environment in which we operate day to day. It's based on deepening self-awareness supported by intensive and challenging feedback, and working through activities that put individuals under pressure to draw out how they really behave, think and lead.

One element of the programme involves people in tackling a challenging community project to test their skills and ability to work both as a team member and a leader.

Initially launched in the UK, over the last fiscal year (FY10) over 200 of the leadership team in UK and Ireland have been 'Inspired' and the programme is now being delivered in North America with plans for further expansion in the coming year.

One major community project tackled as part of the programme involved business leaders working with a school in the St Ann's area of Nottingham. It's a particularly challenged area, and children had expressed a wish for their play areas around the school to be safer and more fun. They also wanted to have people from the community around them when they played there. The Experian team rose to the challenge over a period of time and the whole story unfolds in the video you can see here. Truly inspirational!



# An overview of Experian

Experian’s vision is for its people, data and technology to become a necessary part of every major consumer economy in the world. The Group provides information, analytical tools and marketing services to organisations around the world. Clients use these services to manage risk, find and retain customers, and automate decision-making. Experian also helps consumers to manage their credit relationships and to minimise the risk of identity theft.

## Business lines

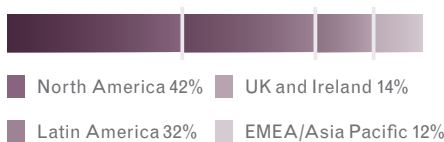
Experian provides data, analytical tools and marketing services to organisations in North America, Latin America, UK and Ireland and EMEA/Asia Pacific.

The Group’s financial performance is reported by geography. Activities in these regions are grouped into four principal activities.

## Credit Services

Credit Services enables organisations to manage the risks associated with lending money. Experian helps clients to find new customers for credit, to predict and manage credit risk, and to reduce exposure to bad debt and fraud. It maintains very large, comprehensive databases that hold the credit application and repayment histories of millions of consumers and businesses. In total, Experian operates 16 consumer credit bureaux and 12 business credit bureaux around the world.

### Revenue by region



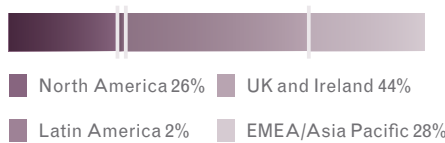
### Contribution to Group revenue



## Decision Analytics

Decision Analytics helps organisations with large customer bases to manage and automate huge volumes of day-to-day decisions. Clients include international banks, utility companies and public service providers, who rely on Experian’s predictive tools and sophisticated software to control decision-making at all points of contact with customers.

### Revenue by region



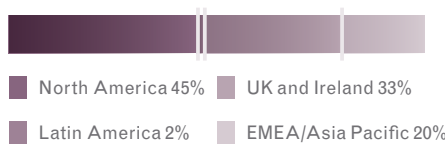
### Contribution to Group revenue



## Marketing Services

Marketing Services helps organisations to target and engage customers effectively, improving returns on marketing investment. Experian maintains extensive geographic, demographic and lifestyle data on consumers and businesses. This information is used in conjunction with advanced analytical systems to enable clients to understand their customers and execute relevant communications across a variety of channels.

### Revenue by region



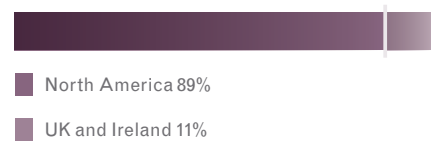
### Contribution to Group revenue



## Interactive

Interactive enables consumers to manage and protect their personal credit files, as well as to make more informed online purchasing decisions. Credit reports are provided directly to consumers, along with credit scores. Experian also provides online monitoring services that help consumers to protect themselves from identity theft. Its lead generation services help businesses to find new customers over the internet.

### Revenue by region



### Contribution to Group revenue







# DEVELOPING DIVERSITY

Experian has access to some unique data sets and insights that have enabled us to develop a product that can help us, and other organisations, better understand the ethnic profile of our workforce. This is important because, in common with most organisations, achieving a diverse workforce is one way we can ensure we tap into the broadest range of talent available to us.

Last year's report described the development of this new Experian software, which infers people's ethnic origins from their name: MOSAIC Origins. This year has seen Experian begin to apply the product to helping companies understand and manage the diversity of their workforces, starting with itself.

The MOSAIC Origins tool works by comparing a list of names with a database, containing millions of first and family names from around the world. By weighting the combinations of names it can provide a strong indicative analysis of the ethnic mix of the names on the list. It is a statistical tool, in that it is best applied to large numbers of names, rather than an individual, but it gives companies the ability to look quickly and easily at their staff mix, without the need for intrusive questionnaires. It can be used to understand how the patterns in the employee data reflect the organisation's structure, the diversity of its employee catchment pool and its customers.

We initially used it to profile our 1,600 people working in Nottingham. By analysing our employee records and comparing them to the local population we were able to see which groups of people might be under- or over-represented in our workforce. The answer was 'none' – we matched our catchment very closely.

But there were immediate additional insights that came from the data, and the HR team took on a more detailed analysis, extending this to the whole of the Experian UK team. During the year we have been able to look much more deeply into the statistics: are all our divisions equally diverse, or are there concentrations of particular groups of people in particular roles? How does ethnic and gender diversity relate? Are our more recent recruits more or less diverse than the average; are we getting our recruitment right?

The answers are extremely valuable and confirm that Experian's employees show a strong mix of origins, and that we reflect society pretty well. We have also found that we are becoming more diverse; our younger people come from a much greater mix of backgrounds, which is a useful insight for our recruiters. The project is ongoing, and we have more to learn, but this real-life trial has proved extremely valuable so far.

## An overview of Experian (continued)

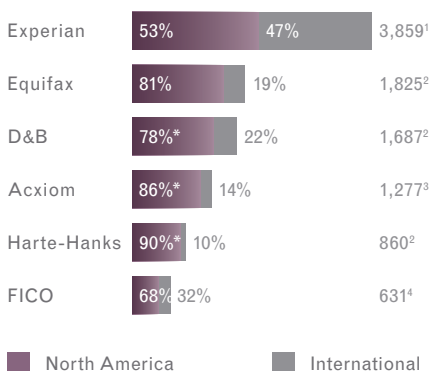
### Market position

Experian is the global leader in its industry, with strong market positions. It is more than twice the size of its nearest peer and considerably broader in its capabilities and global reach. This diversity enables Experian to support clients across many countries, providing competitive advantage, and creates many opportunities for growth in growing economies.

There is no single competitor that operates across all four principal activities, although the Group does have a number of competitors within each.

### Competitive position

#### Global revenue US\$m



Source: Latest full-year revenue, Company financials

<sup>1</sup> Year ended 31 March 2010

<sup>2</sup> Year ended 31 December 2009

<sup>3</sup> Year ended 31 March 2009

<sup>4</sup> Year ended 30 September 2009

\* US only

### Credit Services

Experian is the primary provider of consumer credit information to many financial institutions in the US; the other credit bureaux are Equifax and TransUnion. In the UK and Brazil, Experian is the clear market leader and it has leading positions in many other countries.

In business information, Experian is the leading provider in the UK and Brazil, and in a number of other markets. Dun & Bradstreet (D&B) is the only global competitor in this field.

### Decision Analytics

Experian is the market leader in the provision of decision analytics in all geographies other than the US, where Fair Isaac Corporation (FICO) is the market leader. There is also competition in individual markets from smaller, local suppliers.

### Marketing Services

During the year, Experian expanded its global reach and now has a Marketing Services presence in major economies around the world, including the UK, US, Germany, France, China and Japan. This enables the Group to provide marketing solutions to global companies.

In the US, large marketing competitors for traditional direct marketing services include Acxiom and Harte-Hanks. Competition elsewhere tends to be fragmented and specialised.

### Interactive

Experian's direct-to-consumer, credit information business is the clear market leader in both the US and UK. In the US, competition is provided by Equifax, TransUnion, FICO and other smaller specialists, but Experian is more than twice the size of any of these competitors. In the UK, competition is provided by Equifax and smaller niche suppliers.

### Key facts

- Experian has over 100,000 clients across the world, with no single client accounting for more than 1% of global revenue. The top ten clients account for 11% and the top 50 for 24% of global revenue.
- In the year ended 31 March 2010: 53% of revenue came from North America, 15% from Latin America, 20% from UK and Ireland and 12% from EMEA/Asia Pacific.
- Experian's customer base is diverse, with 36% of revenue generated from financial services clients, 14% from direct-to-consumer, 14% from retail, 5% from public sector and education, 5% from telecommunications and utilities, 5% from automotive, and the balance from other.
- Experian employs approximately 15,000 people and has offices in 40 countries.

# Independent Assurance Report to the Directors of Experian plc on Selected Corporate Responsibility Information

We have been engaged by the Directors of Experian plc (the “Company”) to perform an independent limited assurance engagement in respect of Selected Corporate Responsibility Information (“Selected Information”) for the year ended 31 March 2010 contained in the report “Experian – Corporate Responsibility 2010” (the “Corporate Responsibility Report”).

## Scope and subject matter

The Selected Information for the year ended 31 March 2010 subject to limited assurance consists of data in the Corporate Responsibility Report relating to:

- Carbon dioxide emissions
- Community investment
- Employee diversity
- Health and wellbeing

The data which has been subject to the limited assurance has been presented together in the section entitled “Selected Information subject to limited assurance engagement”.

We read the other information included in the Corporate Responsibility Report and consider whether it is consistent with the Selected Information. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the Selected Information. Our responsibilities do not extend to any other information.

## Respective responsibilities of the Directors and PricewaterhouseCoopers LLP

The Directors are responsible for the content of the Corporate Responsibility Report, the preparation of the Selected Information in accordance with the criteria set out in the Company’s Reporting Policies (as set out in Reporting Principles and Methodologies at [www.experiancrreport.com](http://www.experiancrreport.com)), and for the development of the Reporting Policies.

The Directors are responsible for the controls over and the security of the website and for establishing and controlling the process for electronically distributing the Corporate Responsibility Report and Selected Information. We accept no responsibility for any changes that may have occurred to the Selected Information or the Corporate Responsibility Report since it was initially presented on the website.

Our responsibility is to form an independent conclusion, based on our limited assurance procedures, on whether anything has come to our attention to indicate that the Selected Information is not fairly stated, in all material respects, in accordance with the Company’s Reporting Policies.

We are in compliance with the applicable independence and competency requirements of the Institute of Chartered Accountants in England and Wales (ICAEW) Code of Ethics. Our team comprised assurance practitioners and relevant subject matter experts.

This report, including the conclusion, has been prepared for the Directors of the Company as a body, to assist the Directors in reporting on the Company’s activities in relation to corporate responsibility. We permit the disclosure of this report within the web based Corporate Responsibility Report for the year ended 31 March 2010, and a printed version thereof, to enable the Directors to demonstrate they have discharged their governance responsibilities by commissioning an independent assurance report in connection with the Corporate Responsibility Report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Directors as a body and the Company for our work or this report save where terms are expressly agreed and with our prior consent in writing.

## Assurance work performed

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised) – ‘Assurance Engagements other than Audits and Reviews of Historical Financial Information’ issued by the International Auditing and Assurance Standards Board (“ISAE 3000”).



## Independent Assurance Report (continued)

Our limited assurance procedures primarily comprised:

- Making enquiries of relevant management of the Group about the process for preparing the report and the associated internal control system;
- Evaluating the design of the key processes and controls for managing and reporting the Selected Information;
- Limited testing, on a selective basis, of supporting evidence for the Selected Information;
- Agreement of benchmark Profit Before Tax (PBT) with that reported within the Company's Annual Report;
- Undertaking analytical procedures over the Selected Information;

We have not performed assurance procedures over the gathering and processing of data by the third party provider of floor space information.

A limited assurance engagement is substantially less in scope than a reasonable assurance engagement under ISAE 3000. Consequently, the nature, timing and extent of procedures for gathering sufficient appropriate evidence are deliberately limited relative to a reasonable assurance engagement.

### Inherent limitations

Non-financial performance information is subject to more inherent limitations than financial information, given the characteristics of the subject matter and the methods used for determining such information. The absence of a significant body of established practice on which to draw allows for the selection of different but acceptable measurement techniques which can result in materially different measurements and can impact comparability. The precision of different measurement techniques may also vary. Furthermore, the nature and methods used to determine such information, as well as the measurement criteria and the precision thereof, may change over time. It is important to read the Corporate Responsibility Report in the context of the Company's Reporting Policies set out in Reporting Principles and Methodologies on [www.experiancrreport.com](http://www.experiancrreport.com).

In particular, the conversion of electricity and fuel used to carbon emissions is based upon, inter alia, information and factors derived by independent third parties as explained in the Reporting Policies. Our assurance work has not included examination of the derivation of those factors and other third party information.

### Conclusion

Based on the results of our procedures nothing has come to our attention that causes us to believe that the Selected Information included in the Corporate Responsibility Report for the year ended 31 March 2010, is not fairly stated, in all material respects, in accordance with the Company's Reporting Policies.

PricewaterhouseCoopers LLP  
Chartered Accountants  
London  
11 June 2010

# Selected Information subject to independent limited assurance engagement

The following tables present the Selected Information subject to limited assurance contained in Experian plc's Corporate Responsibility Report for the year ended 31 March 2010.

All data refers to the year ended 31 March 2010 unless otherwise stated. The Reporting Principles and Methodologies used in preparation of the Selected Information are set out on [www.experiancrreport.com](http://www.experiancrreport.com).

<b>CO<sub>2</sub> emissions</b>	Kilo tonnes	Kilograms per US \$1000 revenue
Buildings	62	16
Transport	16	4
<b>Total</b>	<b>78</b>	<b>20</b>

<b>Community investment</b>	US\$'000
Funds from Experian plc	1,001
Financial donations from Experian subsidiaries	932
Employee time volunteered	595
Gifts in kind	343
Management costs	179
<b>Total from Experian</b>	<b>3,050</b>
% of benchmark PBT	0.34%
Employee fundraising	679
GUS Charitable Trust Donations	602
<b>Total value of all giving</b>	<b>4,331</b>
% of benchmark PBT	0.48%

<b>Gender diversity (%)</b>	Male	Female
North America	53	47
Latin America	48	52
UK and Ireland	63	37
EMEA	53	47
Asia Pacific	53	47
<b>Total</b>	<b>54</b>	<b>46</b>

<b>Age diversity excluding EMEA (%)</b>	Under 25	25-39	40-55	Over 55
North America	6	49	36	9
Latin America	20	61	17	2
UK and Ireland	10	62	25	3
Asia Pacific	10	81	9	0
<b>Total excluding EMEA</b>	<b>10</b>	<b>59</b>	<b>26</b>	<b>5</b>

<b>Age diversity EMEA (%)</b>	16-19	20-24	25-34	35-49	50-59	60-65	Over 65
EMEA	0	7	44	42	6	1	0

## Selected Information subject to independent limited assurance engagement (continued)

<b>Ethnic diversity US (%)</b>	
American Indian or Alaska Native	1
Asian	15
Black or African American	6
Hispanic or Latino	7
White (Not Hispanic or Latino)	70
Native Hawaiian / Other Pacific Islanders	0
Two or More Races	1

<b>Ethnic diversity UK (%)</b>	
White – British	85
White – non British	6
Asian / Asian British	6
Other	3

<b>Disabilities – Brazil (Serasa)</b>	Number of individuals by disability type
Physical	48
Hearing	25
Visual	16
Learning difficulties	1
<b>Total</b>	<b>90</b>

<b>Health and Safety</b>	Injuries with absence	Injuries with no absence	<b>Total injuries</b>
UK and Ireland	1	28	<b>29</b>
US	17	17	<b>34</b>
Brazil	21	13	<b>34</b>



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Corporate website  
[www.experianplc.com](http://www.experianplc.com)

Corporate Responsibility Report  
[www.experiancrreport.com](http://www.experiancrreport.com)

Annual Report 2010  
[www.experianannualreport.ie](http://www.experianannualreport.ie)