



# The Power of YOU

Driving social impact and diversity, equity & inclusion

# Welcome to our Power of YOU Report 2024.

This report sets out how we are championing diversity, equity and inclusion (DEI) for our people, clients and consumers, and communities – and delivering social impact by helping people thrive on their financial journey.

It covers activities and performance for the financial year from 1 April 2023 to 31 March 2024, referred to as FY24.

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# Introduction

## At Experian, a high-performing, inclusive and purpose driven-culture is a fundamental pillar of our strategy.

I'm pleased to share the progress we have made over the last year towards making our company a more diverse and inclusive one.

Our DEI strategy focuses on building an inclusive workforce and workplace as part of our people-first approach. And supports our efforts to champion DEI outside Experian for clients, consumers and communities. Our most recent Great Place to Work survey results are a good indicator of how employees feel about our progress, with over 92% of them agreeing that they are treated fairly regardless of their sexual orientation, race, gender and age.

FY24 also saw the representation of women continue to increase at all levels of our business, from senior and mid-level leadership to our total workforce. Women also represent 45% of Experian plc Board members and 30% of our Group Operating Committee and their direct reports. I'm pleased that we have been recognised externally for our efforts, featuring in the Forbes' Top 100 Companies for Women in 2023 and Equileap's Top 100 Globally for Gender Equality.

Our global network of Employee Resource Groups (ERGs) continue to play an important role, both in our efforts to embrace and support DEI within Experian, as well as in our communities. In FY24 we launched a new global ERG portal, Iris, that connects our ERGs across the world, driving a significant increase in the number of ERG members.

I'm particularly proud of the work we have done this past year in driving financial inclusion across the world.

Our Support Hub in the United Kingdom (UK), that enables our clients and other organisations to enhance accessibility for everyone, is working well. Our initial trial saw great feedback from users, with a Net Promoter Score of +77. We are continuing to work with disability experts, charities and participating organisations – including HSBC, Nationwide Building Society, Tesco Bank, NewDay and OVO – to expand the hub.

In the US, we launched Experian Smart Money, our new digital checking account, that empowers individuals to build their credit without incurring debt. We have also seen Experian Go, which provides additional support for some of the USA's 28 million 'credit invisibles' to establish a credit profile, win a 2023 Fast Company World Changing Ideas Award. That follows Experian Boost receiving a similar award the previous year.

In Brazil, more than 1,100 young people have enrolled in our Transforme-se (transform yourself) programme since its launch in FY23. The programme provides free scholarships in technology and data to low-income and vulnerable young people in Brazil, helping them gain skills to pursue a career in tech. The programme itself was recognised by the American Chamber of Commerce in Brazil and Conscious Capitalism Brazil with the Sustainability Process Award in 2023.

All of this is only possible thanks to the hard work and dedication of our Experian colleagues across the world. Together we are creating a more diverse, inclusive and equitable organisation – and making a real difference for clients, communities and consumers everywhere. I look forward to continuing our work together.

**Brian Cassin (he/him)**  
Chief Executive Officer



**I'm particularly proud of the work we have done this past year in driving financial inclusion across the world." - Brian Cassin (he/him)**

# Putting social impact and DEI at the **heart of our business**

**Our commitments to deliver positive social impact and champion DEI are closely aligned and mutually reinforcing.** Both are core to our sustainability strategy and our purpose.

DEI is essential to our purpose of creating a better tomorrow, together, by making positive change in the world and supporting efforts to close the financial wealth gap of underserved communities. This core philosophy on DEI supports our ambition to deliver positive social impact by helping people thrive on their financial journey.

Driving financial inclusion is one of three key criteria set out in the Positive Social Impact Framework we have developed to drive progress towards our ambition ([refer to page 21](#)). Inclusion is also one of five Global

Data Principles for treating data, and those it belongs to, with respect.

Within Experian, DEI plays a central role in our efforts to inspire and support our people – by embracing and developing diverse talent and creating an inclusive working environment that supports high performance.

Refer to Experian's [Annual Report](#) for more on the development, implementation and governance of our sustainability strategy.

## Our sustainability strategy

### OUR PURPOSE

Creating a better tomorrow

### OUR AMBITION

Help people thrive on their financial journey

### DELIVERED BY

Driving financial inclusion

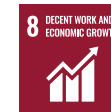
Enabling our clients to deliver positive outcomes

Building financial health and confidence

### CONTRIBUTING TO THE UNITED NATIONS' SUSTAINABLE DEVELOPMENT GOALS



1.4



8.10



9.3

### ENABLED BY

Treating data with respect

Security

Accuracy

Fairness

Transparency

Inclusion

### SUPPORTED BY

Our responsible business foundations

Inspiring and supporting our people

Working with integrity

Protecting the environment

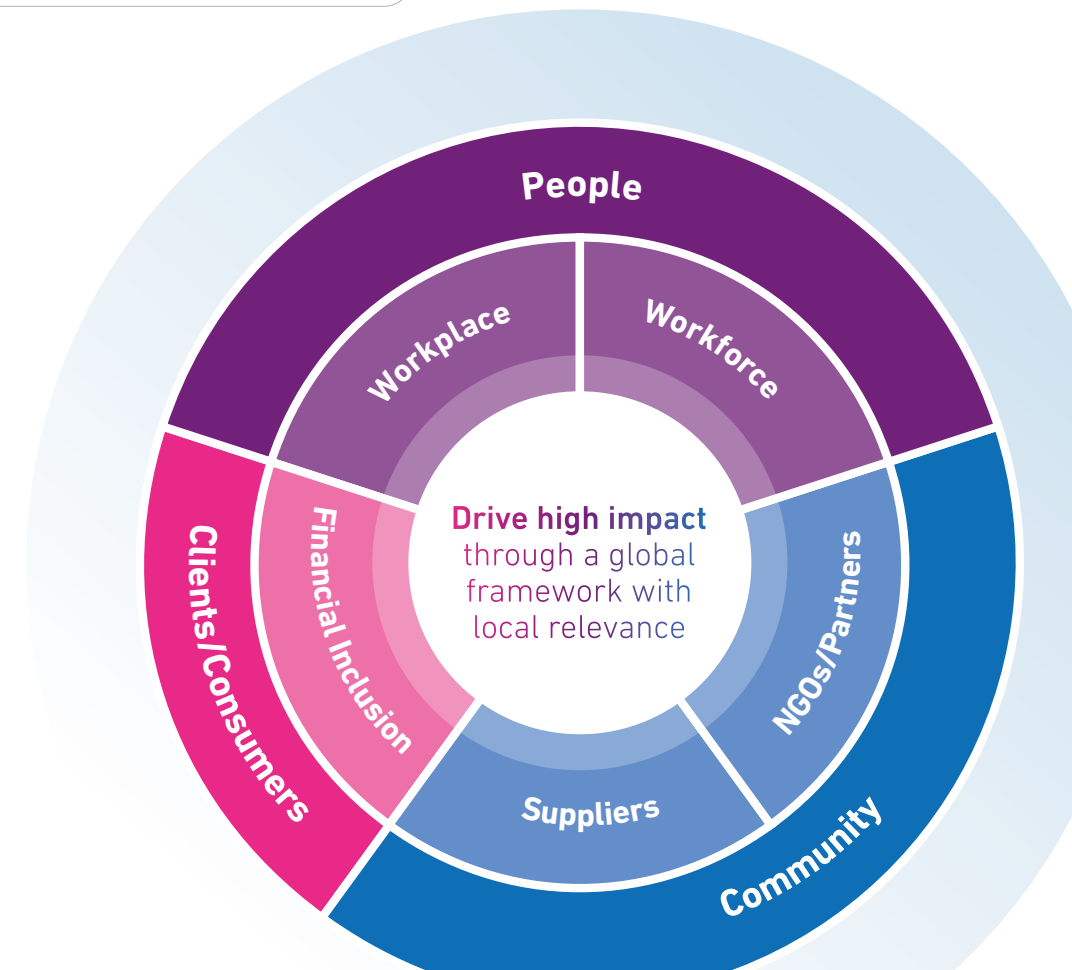
# Championing DEI inside and outside Experian

**Our DEI strategy fosters an inclusive workforce and workplace as part of Experian's people-first culture. It also supports our efforts to champion DEI outside Experian for clients, consumers and communities.**

The strategy's focus on financial inclusion for clients and consumers helps us drive positive social impact through our products and services.

We embed DEI into our processes, programmes and products, and create a culture of belonging for our people and for individuals in communities.

We actively support the potential of all expressions of diversity, including but not limited to gender identity and/or expression, sexual orientation, race, ethnicity, culture, religious beliefs, disability, veteran status, parental status, thought or style.



## Our DEI strategy



### People

**Workforce:** Evolve and develop processes and programmes that will increase the diversity of our people at all levels of the workforce.

**Workplace:** Create an all-inclusive workplace and support a culture of belonging that enables our people to speak their truth, feel valued and bring their whole selves to work.



### Clients/Consumers

**Financial inclusion:** Develop products for clients and consumers that set a standard of equity and financial inclusion and improve financial health for all.



### Community

**Non-governmental Organisations (NGOs)/ Partners:** Work with NGOs and other partners on programmes to empower diverse communities through financial education.

**Suppliers:** Support diverse businesses by promoting diversity among our own suppliers.

# How we're championing DEI and Social Impact

## Inside Experian

As I reflect on the past year, I'm proud of the progress we made towards building a more inclusive and diverse workplace, that is welcoming and supportive to all.

Throughout the years, our DEI strategy has been embedded into every aspect of our People strategy. To strengthen this even further, this year we took another step forward and integrated our DEI and Talent Acquisition teams to ensure that we're doing everything we can to attract diverse talent.

This strategic alignment has allowed us to ensure that our DEI strategy is integrated into everything we do, from recruitment to development. For example, we offer our new starters a DEI learning experience, so from the moment they join us they are aware of not only our policies but also how they can contribute to our inclusive culture. Additionally, we equip our hiring managers with the tools to support colleagues with visible or non-visible disabilities.

We continually listen and get feedback from our people on how we can ensure that our DEI efforts are responsive to the needs of our people and that we continue to do what we can to be 'a Great Place to Work' for all.

There is always work we can do to improve, but we remain ambitious on our goals for Diversity, Equity and Inclusion to ensure that we continue to provide an inclusive, purpose driven and high performing environment.

**Jacky Simmonds (she/her)**  
Chief People Officer



## Outside Experian

As we reflect on this past year, what has made us most proud is Experian's focus on driving impact and resiliency. Building a strong foundation starts with taking care of our people, and ensuring they have the tools they need to succeed in work, fuel their passions, and help those they care about. We're especially grateful to the hundreds of teammates who are trained Mental Health First Aiders and provide support to colleagues across the globe so they can thrive in their work life and with their families, friends and loved ones.

Building that resiliency enables us to make an impact around the world, for our clients with solutions to help companies better serve the unbanked and credit invisibles. For consumers, we're accelerating disability inclusion through the Support Hub in the UK; training future engineers in Brazil through Transforme-se; and launching innovations like Smart Money in the US to bring financial power to all.

Experian strives to be a positive difference in people's lives.

We are pleased with our continued effort to progress gender equity across our organisation – from our Board and Group Operating Committee to our businesses. Just the same, we have a significant focus on disability inclusion from workplace systems for our employees to financial services for our consumers. We want to facilitate access to anyone who desires it.

Experian is a great place to work because of our colleagues. We are in a dynamic position thanks to the focus our teammates bring every day driving financial inclusion, health and confidence in our communities.

**Wil Lewis (he/him)**  
Chief Diversity, Equity,  
Inclusion and Talent Acquisition  
Officer

**Abigail Lovell (she/her)**  
Chief Sustainability Officer



# Governing DEI and social impact

Our DEI strategy is led by the Chief Diversity, Equity, Inclusion and Talent Acquisition Officer. Social impact is an important part of our wider sustainability strategy, led by our Chief Sustainability Officer.

Each member of the Group Operating Committee – including regional chief executive officers and business leaders – is accountable for the development and implementation of a diversity action plan for their region or business. The diversity action plans include metrics and actions to drive progress on our DEI strategy, and provide snapshots of DEI efforts in each region and business that are reviewed by the Chief Executive Officer at quarterly business reviews.

Executive sponsors from the Group Operating Committee drive progress in five key areas of diversity: gender, mental health, disability, LGBTQ+ and ethnicity. Refer to pages [11](#) and [12](#) for their views on our progress in each of these areas.

To implement our DEI strategy, we are guided by our commitments to:

- 1 Active sponsorship** – Group Operating Committee members act as sponsors for under-represented populations
- 2 Better understand our opportunities and challenges** – through surveys of our people and consumers
- 3 Measure progress against specific goals** – we set goals each year to support progress on each pillar of our DEI strategy (refer to pages [19](#), [25](#) and [30](#))

**4 Ensure accountability** – through strong governance and open engagement with stakeholders

**5 Support our people** – through programmes to ensure they understand the importance of DEI.

Our [DEI Key Principles](#), reviewed and refreshed this year, guide us in everything we do. These align with and reinforce our commitment to the International Labour Organization conventions, the Universal Declaration of Human Rights, the UN Guiding Principles on Business and Human Rights, and the UN Women's Empowerment Principles (refer to page [31](#) and [32](#)).

Experian's wider sustainability strategy is developed, reviewed, approved and implemented through a robust governance structure with clear oversight from the Board, Audit Committee and Group Operating Committee. Our Environmental, Social and Governance (ESG) Steering Committee, comprising executive sponsors and workstream leaders and chaired by the Chief Financial Officer, meets six times a year to oversee our ESG agenda, including the sustainability strategy.

The Chief Sustainability Officer is responsible for ensuring delivery of the sustainability strategy and a cross-functional leadership team will oversee the implementation of our new Positive Social Impact Framework.

## What we mean by:



**Diversity:** the presence of differences that may include gender identity and/or expression, sexual orientation, race, ethnicity, culture, religious beliefs, disability, veteran status, parental status, thought or style.



**Equity:** promoting justice, impartiality and fairness within the procedures, processes and distribution of resources by institutions or systems.



**Inclusion:** an outcome to ensure those who self-identify as diverse feel welcome and actually are welcomed. You meet your inclusion outcomes when you, your institution and your programmes are truly inviting to all.



**Belonging:** a sense of fitting in or feeling you are an important member of a group.



**Financial inclusion:** increasing access to financial services to support financial health for all.



**Social impact:** a favourable and measurable change that occurs in someone's financial journey as a result of interacting with an Experian product (either directly or indirectly via an Experian client) – as defined in our Positive Social Impact Framework.

# Engaging our people and partners

We engage our people and partners to help us deliver our **DEI strategy** and make progress towards our ambition to create positive social impact by helping people thrive on their financial journey.

## EMBEDDING DEI BEHAVIOURS

DEI is central to the way we value each other, treating each other with respect, trust and integrity. This is one of the core tenets of our global way of working, The Experian Way (below), which informs how our people act and behave, and shapes our culture.

We encourage employees to adopt The Experian Way in everything they do and recognise these behaviours in others. This year, employees received over 30,000 awards celebrating Experian Way behaviours, based on nominations by their colleagues.

### The Experian Way

The Experian Way represents our values, and the behaviour we expect from our employees in their daily activities.



delight customers



innovate to grow



collaborate to win



safeguard our future



value each other

Find out what each of these means to us in the full version of [The Experian Way](#).



## TRAINING EMPLOYEES

We provide training to ensure all our people share our commitment to DEI and understand how to put this into practice.

All employees must confirm they have read and understood our [Global Code of Conduct](#) when they join Experian and every year thereafter. It includes The Experian Way and our philosophy on DEI.

Our DEI learning experience, introduced last year, is designed to offer consistent training across our regions to educate our people on DEI topics, such as conscious inclusion. It is available to all employees and we make new starters aware of it as part of our onboarding process.

We have continued to roll out instructor-led training on the DEI learning experience in FY24, focusing initially on our people leaders to help them lead inclusively. The training will empower them to support their teams in considering and committing to actions that will inspire DEI efforts in the workplace that will stimulate product innovation, drive financial inclusion and create a community of belonging at Experian.

Our senior executives, human resources and people leaders have now participated in DEI learning experience group sessions, collectively completing over 2,000 hours of training. Of those participating, 71% agree they are now more confident having DEI conversations with colleagues, and taking action that will drive and sustain DEI.

This year, we introduced a DEI style guide for our internal and external communications to ensure we use consistent, culturally appropriate language with our people, clients and consumers. Across the Spanish Latin America region, we held a talk to highlight the importance of inclusive language by emphasising the effects that the words we use can have on mental health.



## GETTING OUR PEOPLE INVOLVED

We encourage our people to get involved in activities that support DEI and positive impact on wider communities.

Our employee-led affinity-based Employee Resource Groups (ERGs) channel support for diverse communities inside and outside Experian, and help our people feel a sense of belonging. This year, we introduced a new global hub to promote engagement in our network of 16 global ERGs ([refer to page 14](#)).

Many of our people volunteer their time and skills to support our community investment programmes ([refer to page 27](#)). This year, employees volunteered almost 70,000 hours – more than ever before – including activities led by our ERGs.

We engaged more than 5,800 employees in two global hackathons this year to help us come up with new ideas to support our business priorities. Teams from across the business entered a wide range of ideas, including 24 related to delivering our purpose of creating a better tomorrow. Examples include a platform for small and medium enterprises to share ESG data with lenders to unlock financing and a prototype artificial intelligence (AI) chatbot to tackle accessibility challenges.

We also ran a Social Innovation workshop to come up with solutions to a specific challenge – to support immigrants arriving in the USA in building their financial profiles to help them thrive in their new country. We invited external experts and people with lived experience, including ERG members, to share insights into the challenge and provide feedback on the solutions proposed by our team. We are now developing one of these solutions further through our Social Innovation programme, which provides seed funding for new products that meet specific social needs.

### A deeper look...

**16**

global ERGs introduced this year within a new global hub to promote engagement



Almost

**70,000**

employee hours volunteered – more than ever before



**5,800+**

employees engaged in two global hackathons



## ENGAGING EXTERNAL PARTNERS

We participate in external events to champion DEI, share our learnings and inspire social change.

This year, our Chief Diversity, Equity, Inclusion and Talent Acquisition Officer and our Chief Sustainability Officer presented at Vision, our client conference in the USA, on the power of DEI and ESG strategies in supporting business success.

We work with external partners to champion specific aspects of DEI and financial health, and reach diverse prospective employees, through joint activities and participation in events. This year, we continued to work with partners such as Disability:IN globally, Out & Equal in the USA, and Investing in Ethnicity in the UK. We also participated in local events, such as the WeTrade business fair that focuses on DEI in Latin America.

Our NGO partners play a central role in our United for Financial Health programme and other community investment initiatives by helping us connect with and empower communities through financial education. They include a range of organisations across our regions, such as HomeFree-USA, with whom we hosted a live hackathon this year ([refer to page 26](#)). Refer to pages [26-30](#) for more about our partnerships with NGOs to support diverse and other underserved communities.

## FOSTERING SUPPLIER DIVERSITY

Our [Supplier Code of Conduct](#), updated this year, clearly sets out our commitments to treat all suppliers fairly, and promote diversity and inclusion in our supply base. We invite potential suppliers in North America to register with us through our supplier diversity [website](#), which also provides more information on our approach. We raised awareness of supplier diversity among relevant employees this year through our internal procurement hub.

To grow our pool of diverse suppliers in the USA, we work with organisations that represent diverse and small businesses such as Disability:IN, the National Minority Supplier Development Council, the National LGBT Chamber of Commerce, the National Veteran-Owned Business Association, the US Small Business Association and the Women's Business Enterprise National Council. This fiscal year, we joined the 2023 Opportunity Exchange, where we shared our refreshed minority business matchmaking profile tool with potential diverse suppliers.



# How we're doing: External perspective

## EXTERNAL RECOGNITION HIGHLIGHTS IN FY24

### People-first culture



- Certified as a Great Place to Work in 24 countries
- [Fortune](#) Top 100 Companies to Work For
- Top 50 UK and Top 100 US Glassdoor Best Places to Work 2024, with an overall Glassdoor score of 4.3 out of 5 globally



### Workplace diversity



- [Newsweek's Greatest Workplaces](#) for Diversity in America for 2024
- [Glassdoor](#) score of 4.5 out of 5 for DEI, which remained our top metric in rating



### Social impact



- Experian Go recognised as [Fast Company's](#) 2023 World Changing Ideas Award – following similar recognition for Experian Boost in 2022

### Gender

- [Equileap's](#) Top 100 Globally for Gender Equality
- [Forbes'](#) Top 200 Companies for Women in 2023



### Disability

- 100% in the Disability Equality Index
- Best Place to Work for Disability Inclusion in rating by [Disability:IN](#) and American Association of People with Disabilities



### Mental health

- Tier 1 status in [CCLA](#) UK 100 Corporate Mental Health Benchmark for 2023



### LGBTQ+

- 100% in [Human Rights Campaign](#) Foundation's Corporate Equality Index as one of the best places to work for LGBTQ+ employees



### Ethnicity

- [Investing in Ethnicity](#) employees UK Top 25 Employer and Advanced Employer rating



# How we're doing: **Executive perspective**

VIEWS FROM GROUP OPERATING COMMITTEE DEI EXECUTIVE SPONSORS

**Our diversity, equity and inclusion strategy isn't just a programme. It's the catalyst to how we serve our communities, internally and externally.**

Part of the strategy includes a strong focus on five specific aspects of diversity, each sponsored by a member of our Group Operating Committee. Their advocacy and leadership in these areas are fuelled by the passion of our colleagues and driven by the commitment to create a better tomorrow.

The following showcases how Experian is bringing financial power to all from these respective areas.

Gender

Mental health

LGBTQ+

Disability

Race and ethnicity

## Gender



At Experian, promoting gender equality is a strategic priority. We've set ambitious goals to build an inclusive culture from the top down. The Women in Experian Employee Resource Group leads the way by offering leadership training, extensive networking opportunities, and mentoring. Experian's collaborations with nonprofits and community groups worldwide provide important opportunities for financial empowerment. Achieving gender parity requires teamwork. Support from our male colleagues plays a key role in making sure women's voices are heard and influential in our organisational decisions. Together, we are committed to continually improving female representation at all levels of our workplace and ensuring that each contribution is valued."

**Jennifer Schulz** (she/her)  
Chief Executive Officer, North America



## Mental health



At Experian, we recognise that the wellbeing of our people is essential to our company's success, and that good wellbeing is key to employee personal growth and business performance. Over the years our strategy has matured into a long-term, measurable programme, aimed at creating a meaningful and sustainable work environment where our people feel safe, heard and valued. I'm very proud of what we are achieving and how committed we are to making sure our approach continues to be relevant and sustainable, offering the very best support and training for our people, wherever they are in the world."

**Lloyd Pitchford** (he/him)  
Chief Financial Officer



Continued on next page...

# How we're doing: **Executive perspective**

VIEWS FROM GROUP OPERATING COMMITTEE DEI EXECUTIVE SPONSORS

## LGBTQ+



I am delighted to be the Global Sponsor for Pride, as I passionately believe that everyone in our community deserves to be visible, valued, and included. When we value representation, we acknowledge the unique perspectives that make us a stronger and more innovative company. Being part of Experian means being treated with respect and dignity, whoever you are and wherever you are in the world. And I enjoy working with all our members to make this the best and most inclusive place to work that it can possibly be, regardless of sexual orientation, gender identity or gender expression."

**José Luiz Rossi** (he/him)  
Managing Director, UK and Ireland



## Race and ethnicity



Starting new initiatives is always exciting. But sustainability and follow through are more difficult, and far more valuable. I'm delighted with the breadth of progress we've made leveraging our diversity to drive financial inclusion in areas such as homeownership, entrepreneurship, education and more across our business and the globe.

Our commitment to DEI is more important than ever. It continues to be the foundation of who we are, how we innovate and how we create a better tomorrow in our communities. Changes won't be quick, but with consistency, they will be impactful."

**Craig Boundy** (he/him)  
Chief Operating Officer



## Disability



As Global Sponsor of Inclusion and Accessibility at Experian, I have the honor of leading this front that impacts the lives of many people.

We are evolving with the global "Barrier Free Workplace" project, which aims to eliminate physical and digital barriers to create an even more welcoming and inclusive space for all our people.

I invite you to continue building an increasingly respectful, accessible, and equal work environment."

**Valdemir Bertolo** (he/him)  
President, Brazil



# How we're doing: Employee perspective

## LISTENING TO OUR PEOPLE

We get feedback from our people on how they feel we are doing on DEI through our annual global Great Place to Work (GPTW) survey and regular pulse surveys.

In FY24, 83% of our people participated in our third annual GPTW survey, up from 70%<sup>1</sup> the previous year, showing an increased appetite from people to share their views. Our overall employee engagement score increased by one point to 83%.

Our Global Inclusion Index increased by one point to 81%, with improvements in many individual questions as set out below.



## COUNT ME IN

Our Count Me In self-identification programme invites our people to opt in to share information about their diversity profile – such as their ethnicity, gender identity/ expression and disability status – on a confidential basis and only in countries where it is legally permitted to do so. We aggregate the results to gain a better understanding of our diversity.

We use this information to identify opportunities to improve the representation of minority groups in our business and strengthen our diversity programmes globally. This year, we launched a campaign to encourage new joiners to participate in Count Me In during their first week at Experian.

In the UK, people from different backgrounds shared their stories in a series of videos as part of a Count Me In storytelling campaign, contributing to higher rates of disclosure by highlighting why sharing diversity information is important.

### Responses to DEI questions in our annual GPTW survey:

**89%**

of employees are proud to tell others they work at Experian (up one point)



**87%**

agree they can be themselves at Experian (same as last year)



**91%**

agree Experian makes the workplace accessible for them (up two points)



**78%**

agree that Experian is a psychologically and emotionally healthy place to work (+2% since 2022)



### Almost all agree people at Experian are treated fairly regardless of:



**Sexual orientation**  
(97%, up one point)



**Race**  
(95%, same as last year)



**Gender**  
(94%, up one point)



**Age**  
(92%, same as last year)

<sup>1</sup>Restated due to an error in reporting last year, when this was incorrectly reported as 65%.



# People: Strategy in action

## FOSTERING OUR CULTURE OF BELONGING THROUGH ERGs

Our global network of Employee Resource Groups (ERGs) have an important role to play in our efforts to embrace and support DEI within Experian and beyond.

From Women in Experian to Pride for LGBTQ+, our 16 employee-led ERGs enhance a sense of belonging by building and celebrating identity, while seeking to understand each other's diverse experiences.

This year, we created a new global portal, know as Iris, to promote engagement in our ERGs. The multi-language and fully accessible online hub provides a one-stop-shop for ERG membership, news and resources – as well as enabling employees to join virtual ERG events anywhere in the world.

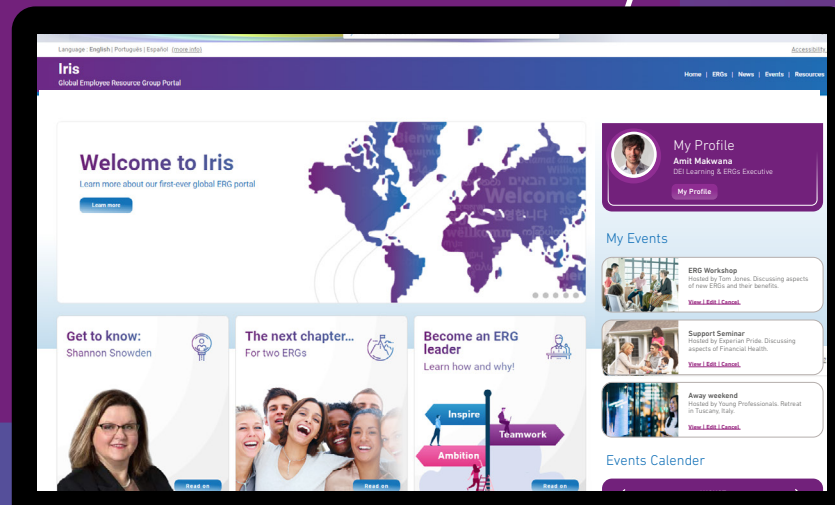
Since the launch of Iris in June 2023, global engagement in our ERGs has surged. More than 2,300 employees are now members of at least one ERG, with total ERG memberships surpassing 5,000 – higher than ever, enabling the ERGs to organise 217 events worldwide this year.

Our ERGs also support DEI in our communities and help us create inclusive products for clients and consumers by testing solutions we are taking to market, including through our Social Innovation workshop this year ([refer to page 9](#)).

### A look at some of our ERGs...



➤ [Find out more about our ERGs on our website](#)



2,300+ employees have joined an ERG (unique employee count)

5,000+ total ERG memberships

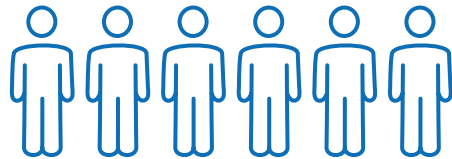


# People: Diversity in our workforce



## FY24 Snapshot

### Employees

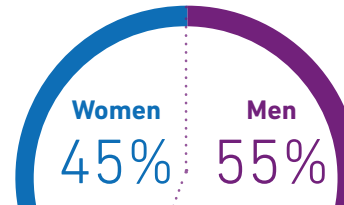


**22,500**  
across 32 countries

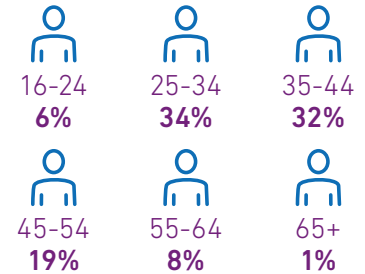
North America	40%	Latin America	26%
UK and Ireland	18%	EMEA and Asia Pacific	16%

### Gender

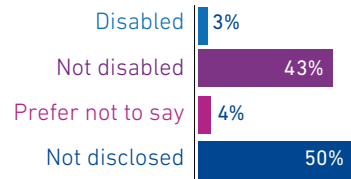
We currently report legal gender externally, however gender identity is asked as part of our self-identification options.



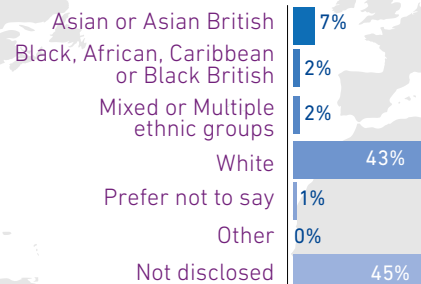
### Age



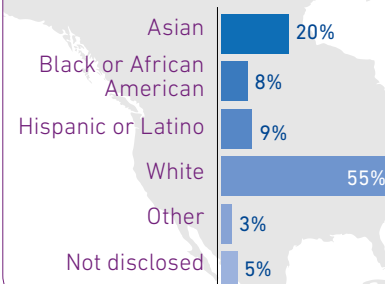
### Disability



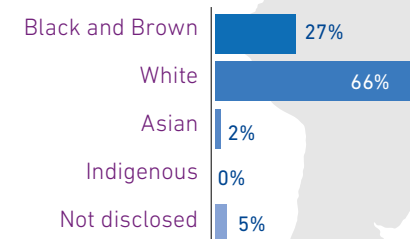
### Ethnicity (UK)



### Ethnicity (USA)



### Ethnicity (Brazil)



See ESG Performance Data, available on our online [ESG reporting hub](#), for more detailed breakdowns on workforce diversity and year-on-year comparisons.



# People: Highlights in FY24

## CELEBRATING OUR DIFFERENCES AND WHAT UNITES US

We organise events to promote diversity awareness and support external campaigns for inclusion and respect, covering gender, LGBTQ+, mental health, disability, and ethnicity.

To advance gender equality, we hosted talks and events for International Women's Day, International Men's Day, and International Day for the Elimination of Violence against Women.

We showed support for the LGBTQ+ community during Pride Month, International Non-Binary People's Day, Trans Awareness Week, and International Day Against Homophobia, Biphobia, and Transphobia.

Events for World Mental Health Day and our annual Your Mind Matters Week highlighted wellbeing resources. We also promoted resilience during National Families Week in Australia and raised awareness for visible and non-visible disabilities on International Day of People with Disabilities.

Celebrations of cultural diversity included Lunar New Year, Diwali, Black Awareness Day in Brazil, and Black History Month in the UK. In the USA, we celebrated Juneteenth, Hispanic Heritage Month, Military Appreciation Month, and Asian American and Pacific Islander Heritage Month.

## DEVELOPING WOMEN IN LEADERSHIP

In FY24, women's representation increased across all business levels: 35% in senior leadership, 37% in mid-level roles, and they make up 45% of our total workforce. Women also account for 45% of Experian plc Board members, and we achieved our FY24 goal of 30% representation on our Group Operating Committee and their direct reports.

While we didn't fully meet our ambitious gender diversity goals for FY24, we've steadily progressed in recruiting and developing women across all levels. We've set three-year goals for FY27 (set out in the chart opposite).

This year, we continued offering mentoring, coaching, and leadership training to support women's development globally.

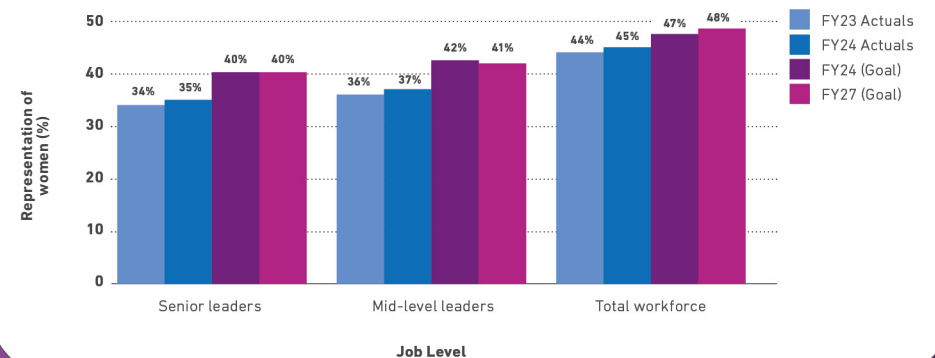


In Brazil, we piloted a coaching programme for eleven women in leadership, provided leadership training for almost 300 women, and supported events on training and development opportunities for our Women in Experian ERG, reaching over 1,000 employees.

In the UK and Ireland, women represented 53% of participants in our Early Careers programme, including apprentices and graduates. Ten women were mentored by our leaders as part of the external Mission Gender Equity scheme.

Experian received recognition as the Best Tech Employer at the UK Women in Tech Awards. We were also included in Equileap's Top 100 Globally for Gender Equality and Forbes' Top 100 Companies for Women. Additionally, we received accolades as one of the best workplaces for women in various countries. Individual Experian employees were also honoured in external awards celebrating women in our industry.

## Progress against our FY24 goals





## MAKING EXPERIAN BARRIER-FREE

We created a toolkit for hiring managers to promote disability inclusion, set for training in FY25. It offers guidance and resources for supporting employees with visible or non-visible disabilities during onboarding and throughout their careers.

To improve workplace accessibility, we're adding features like ramps, designated parking for disabled employees, and braille signage in lifts at many offices. We're also enhancing website and IT software accessibility and providing specialist support if necessary.

In Brazil and the UK, we introduced sunflower lanyards for people with hidden disabilities like deafness or Autism Spectrum Disorder, indicating they may need support.

On International Day of People with Disabilities, we held a webinar in the UK and Ireland discussing 'What is Disability?' with a psychologist experienced in ADHD and two members of our Disability ERG. In Brazil, we hosted an event on National Day of People with Disabilities for REIS network companies, opened by Valdemir Bertolo, our Disability Executive Sponsor.



## PROMOTING ACCEPTANCE FOR THE LGBTQ+ COMMUNITY

Throughout June 2023, Pride Month celebrations occurred to honour the LGBTQ+ community across our regions. We shared regional highlights via a [video](#) on LinkedIn. Our LGBTQ+ Executive Sponsor, José Luiz Rossi, convened with representatives from all regions to discuss strategies for engaging in this year's Pride activities.

In our Europe, Middle East and Africa, and Asia Pacific (EMAP) region, we organised a panel discussion titled "Celebrating Difference" with over 300 attendees. Additionally, we hosted a quiz on #KnowYourPrideFacts.

In Brazil, we arranged seven events featuring guest speakers from the LGBTQ+ community, reaching over 700 people during Pride Month. As part of our DEI Week in Brazil, drag queen and former airline executive Mama Darling shared her story, including her early career and company support.

In the UK and Ireland, we held a Trans Day of Awareness event in collaboration with our partner Out & Equal. In Spanish Latin America, we conducted a TalentLab workshop for over 70 employees, stressing the importance of LGBTQ+ representation.

We also produced a YouTube [video series](#) showcasing four Experian LGBTQ+ employees in North America, sharing their coming out stories, ahead of our participation in the Out & Equal Workplace Summit.



## CELEBRATING BLACK HISTORY

During Black History Month in the UK, our Black Professionals ERG organised a series of activities under the theme 'Saluting our Sisters' to honour the contributions of Black women to social justice. Two Black businesswomen shared their career journeys and how they overcame obstacles. We provided employability training for 15 young people at our London offices to kickstart their tech careers, and over 100 attendees joined our credit workshop at the UK Black Business show we sponsored.

In Brazil, almost 250 employees participated in a webinar with a historian on Black Awareness Day to explore the history of race and its cultural influence in the country today.

## EMBEDDING DEI INTO PEOPLE PROCESSES

This year, we've implemented new initiatives to integrate DEI into our people processes in the UK and Ireland.

To help remove any barriers people may experience in their career development, we reviewed our promotion process to ensure it continues to be fair and equal for all employees. Additionally, we updated the diversity questions in our recruitment process to encourage higher disclosure rates, providing a more accurate understanding of diversity in our hires.

We've also created a new tool to monitor progress on key DEI metrics for each regional business unit. Monthly and quarterly reporting of these metrics will enhance accountability and enable prompt identification and response to any issues.

## PROMOTING MENTAL HEALTH AND WELLBEING

We aim to foster an open and supportive culture regarding mental health through our Global Approach to Mental Health and Wellbeing, launched last year.

We've built a community of certified Mental Health First Aiders (MHFAs) who play a vital role in implementing our approach and assisting our employees in accessing appropriate support when needed. With a target of maintaining 1% of our workforce as trained MHFAs, we expanded the programme in Latin America in FY24 to include Spanish and Portuguese speakers. This expansion has enabled us to surpass our target, with approximately 2% of our employees now trained in Mental Health First Aid. In FY24, MHFAs led a campaign highlighting that support is readily available through our global wellbeing hub. They also supported our annual Your Mind Matters Week, which reached over 17,000 employees this year, providing support and educational resources on various topics, from psychological safety to the importance of bringing one's whole self to work. Our ASPIRE ERG continued to promote mental health through activities and wellness discussions.

In Spanish Latin America, we provided access to resources supporting mental health and wellness via the Selia platform and conducted a series of wellness sessions attended by over 250 colleagues.



“Super excited for our Black History Month speakers. Aisha Bowe from NASA and DeeDee Trotter are beyond inspiring. Here's to our limitless potential!” - **Shonda Weathers (she/her), Senior Data Quality & Governance Manager**



# People: Progress and commitments

FY24 goals	Progress in FY24	Planned actions for FY25 and beyond
<ul style="list-style-type: none"> <li>➤ Launch global ERG portal, increase ERG membership, and leverage ERGs in the development of our Global DEI Framework</li> </ul>	<p>We launched a new multi-language internal ERG portal, Iris, that provides a one-stop-shop on ERG membership, events, news and resources. 2300+ employees are now members of at least one ERG and total ERG memberships have surpassed 5,000, more than ever. ERGs also continued to support the development of our Global DEI Framework. <a href="#">Refer to page 14.</a></p>	<ul style="list-style-type: none"> <li>• Develop an engagement strategy for ERGs, including global guidelines, leadership development opportunities and collaboration between ERGs to promote understanding and solidarity.</li> </ul>
<ul style="list-style-type: none"> <li>➤ Roll out DEI learning experience to all 22,500 employees and integrate into onboarding.</li> </ul>	<p>DEI learning is available to all employees and offered to new starters as a part onboarding. All senior executives and around 60% of human resources and people leaders have now participated in DEI learning experience group sessions. <a href="#">Refer to page 8.</a></p>	<ul style="list-style-type: none"> <li>• Continue rollout of instructor-led DEI learning for people leaders and launch e-learning courses for all employees including HR Practitioners, People Leaders and Individual Contributors.</li> </ul>
<ul style="list-style-type: none"> <li>➤ Foster diverse representation across Experian, including increasing women representation in our Group Operating Committee and direct reports to 30%, in senior leaders to 40%, in mid-level leaders to 42% and in total workforce to 47%.</li> </ul>	<p>While we have not met all our ambitious gender diversity goals for FY24, we made continued progress to recruit and develop women across all levels of the business – to 30% of Group Operating Committee and direct reports, 35% of our senior leaders, 37% of our mid-level leaders and 45% of our total workforce. We also continued to foster representation of other diversity in our workforce (<a href="#">refer to page 16</a>).</p>	<ul style="list-style-type: none"> <li>• FY27 Gender Goals: senior leaders - 40%, mid-level leaders - 41% and total workforce - 48%</li> </ul>
<ul style="list-style-type: none"> <li>➤ Drive progress towards a barrier-free Experian with a focus on accessibility in onboarding, offices and internal websites.</li> </ul>	<p>We developed a disability inclusion toolkit for hiring managers, began installing additional features in many offices (including ramps, designated parking for disabled employees and braille signage in lifts), introduced accessibility features of our websites and IT software, and surveyed employees with a disability, enabling us to provide specialist support based on individual needs. <a href="#">Refer to page 17.</a></p>	<ul style="list-style-type: none"> <li>• Drive further progress towards a barrier-free Experian by upgrading our offices and websites, rolling out accessibility training to managers and setting up a steering committee to oversee progress.</li> </ul>
<ul style="list-style-type: none"> <li>➤ Further embed our global mental health and wellbeing strategy, and increase awareness and utilisation of our Mental Health First Aiders (MHFAs) globally.</li> </ul>	<p>We continued to embed our <a href="#">Global Approach to Mental Health and Wellbeing</a>, supported by our MHFAs. We trained 43 more MHFAs this year and around 2% of our people globally are trained as MHFAs ( exceeds target of 1%). MHFAs led a range of wellbeing initiatives and helped run the annual Your Mind Matters Week, reaching over 17,000 of our people. <a href="#">Refer to page 18.</a></p>	<ul style="list-style-type: none"> <li>• Introduce new tools and resources including a MHFA support programme, burnout prevention guides for people leaders and wellbeing rooms in our offices.</li> </ul>



# Clients and consumers: Strategy in action

## HELPING VULNERABLE CONSUMERS SHARE THEIR SUPPORT NEEDS

Millions of people with a disability struggle to access everyday services because the process of contacting their providers to explain their support needs is daunting and time-consuming.

Experian's Support Hub in the UK is a first-of-its-kind solution that aims to remove the frustration and anxiety people feel when contacting service providers, and enable our clients and other organisations to enhance accessibility for everyone.

The one-stop portal allows people with sight, hearing, mental health or dementia needs to tell multiple businesses how they want to be contacted and what support they need in a simple, standardised way – all in a matter of minutes. Users are in full control of the information they disclose to which organisations.

This year, we partnered with influencers who have their own support needs to create a [video](#) to raise awareness of Support Hub and the difference it can make to people's lives. Since launch in September 2023, more than 1,000 people have already registered with Support Hub to share their support needs.

Support Hub now has 25 participating organisations – including HSBC, Nationwide Building Society, Tesco Bank, NewDay and OVO. We are continuing to work with these organisations, as well as disability experts and charities, to expand Support Hub.

➤ Visit the [Support Hub](#) for more information



I struggle with brain fog and fatigue due to my Lupus. Having to communicate different access needs to loads of different providers is quite humiliating. For me, Support Hub takes the pressure off asking for help multiple times."

**Jameisha Prescod (she/they)**  
**Artist, filmmaker and content creator**



I'm moving house and there's a lot of essential services that need to be changed. I keep receiving letters in the post but I'm blind, I can't read a letter. Support Hub means I don't have to explain the same needs over and over again."

**Toby Addison (he/him)**  
**Blind footballer and content creator (@blindtobes)**



Any of us can find ourselves needing support from an accessibility perspective. We need to come together to provide solutions and having a platform that allows customers to be put first makes it a lot easier for people."

**Steve Donovan (he/him), Consumer Vulnerability lead, OVO**



# Clients and consumers: Highlights in FY24

## OUR NEW AMBITION: HELPING PEOPLE THRIVE ON THEIR FINANCIAL JOURNEY

Every individual and small business embarks on a unique financial journey, spanning from establishing their financial identity and credit history to gaining confidence, achieving goals, and making informed financial decisions to thrive in the long term.

Enhancing financial health has long been a central focus for Experian. This year, we've refined our approach to emphasize the positive social impact our products and services can have, articulating a new ambition: Helping people thrive on their financial journey.

To achieve this goal, we will leverage our products and services to drive positive change by:

- 1 **Driving financial inclusion:** Assisting individuals in establishing a financial identity and building a credit profile to access financial services.
- 2 **Enabling our clients to deliver positive outcomes:** Equipping clients with insights into their customers to offer equitable and accessible credit, enabling people to pursue essential needs such as housing, entrepreneurship, education, and healthcare.
- 3 **Building financial health and confidence:** Empowering consumers and small businesses to manage their finances with confidence, safeguard their financial identities against fraud, and navigate unexpected challenges like rising living costs and significant life events.



Our new Positive Social Impact Framework will guide our progress measurement. After assessing our products against this framework, we're developing a methodology to quantify the number of individuals our products and services support in thriving on their financial journey, with plans to report this in the future.



We aim to accelerate progress towards our goal by expanding our existing product range and prioritising positive social impact in the development of new offerings. Our Social Innovation programme continues to provide initial funding for products addressing specific social needs, while our global hackathons foster innovation across Experian.

## USING NON-TRADITIONAL DATA TO BOOST CREDIT SCORES

Incorporating non-traditional data into credit profiles can aid individuals with limited or no credit history in becoming visible to lenders, thereby improving their scores and enhancing access to mainstream credit.

Through Experian Boost, US consumers have the option to include positive data, like timely payments for rent, streaming services, utility bills, and now insurance premiums, into their Experian profiles, leading to an instant enhancement of their FICO® Score. Experian Go offers additional assistance to individuals without credit profiles, enabling approximately 210,000 of the USA's 28 million 'credit invisibles' to establish a credit profile since its launch three years ago. Experian Go received recognition as a World Changing Idea at the Fast Company Awards in 2023, following similar acknowledgment for Experian Boost in 2022.

Over 15 million US consumers have utilized Experian Boost in the past five years, resulting in the addition of over 106 million points to credit scores. This year, we integrated Experian Boost into our new Experian Smart Money Digital Checking Account & Debit Card in the USA, facilitating the identification of eligible bill payments that could potentially elevate credit scores.

In the UK, Leeds Building Society became the pioneer lender to utilize Experian Boost, aiding individuals in increasing their likelihood of securing a mortgage by incorporating data such as council tax and streaming service payments into their credit profiles. We've extended the use of non-traditional credit data to promote financial inclusion in other areas. In South Africa, where 20% of the population is unbanked, we've teamed up

cont... with Chenosis to include agreed-upon details about mobile airtime and data purchases to enhance credit scores. Our new Advance XScore in Peru could integrate three million additional individuals into the financial system by utilising alternative data from telecoms companies.

### SUPPORTING SMALL BUSINESSES

Our commitment to enhancing financial well-being extends to small and medium enterprises (SMEs) alongside consumers.

In Brazil, SMEs contribute significantly to the economy, accounting for a third of GDP and over half of all employment. However, one in four of these businesses faces bankruptcy within five years of establishment. This year, we introduced a new product called Descomplica ('uncomplicated') through our Social Innovation programme. Descomplica offers SMEs in Brazil a user-friendly financial dashboard with tailored recommendations and guidance based on their financial activities.

Through our Smallholders Marketplace initiative, we collaborate with a farmers' cooperative and multiple lenders to facilitate credit scoring for Brazil's 4.4 million smallholder farmers, many of whom have limited credit histories. In Brazil, our ESG and credit risk reports, as well as remote crop monitoring, have been utilised to evaluate nearly 400,000 farmers and over 475,000 properties, with small landowners representing 34% of these.

In South Africa, we partnered with the National Small Business Chamber to launch a campaign titled 'How To Be Financially Fit,' aimed at educating SMEs on enhancing their financial well-being and credit ratings. Meanwhile, in Malaysia, we introduced a web data score that leverages publicly available online data to enable credit scoring for SMEs across the nation.

### ENABLING IMMIGRANTS AND CREDIT INVISIBLES TO CREATE A FINANCIAL IDENTITY

Individuals relocating to a new country often encounter obstacles to social and financial integration, despite possessing proper documentation, due to the absence of a reliable mechanism for identity verification.

Through our Social Innovation programme, we devised a solution to address this challenge for Venezuelan immigrants arriving in Colombia. This year, we launched the Validation 2.0 solution, which integrates data from Colombian immigration authorities into our identity verification products. Already, this solution has enabled organisations to verify the identities of approximately 75,000 Venezuelan immigrants in Colombia. Additionally, another social innovation solution, initially designed to assist Ukrainian refugees in establishing financial profiles and initiating credit histories within three months of their arrival in the UK, has received additional investment. This investment aims to extend support to the 4-5 million 'credit invisibles' across the country.



**The foreign ID Validation product has expanded the base of users who can benefit from this type of credit and has a significant power of inclusion within our current operation.** Since it truly opens up a new niche where we can reach with this credit line and continue benefiting and fulfilling the nature of our business.” - **Andrés Madrid Malo Barvo, Head of Non-Bank Finance, Gases del Caribe**

## BUILDING FINANCIAL CONFIDENCE

Worldwide, over 180 million consumers use our free platforms – such as CreditExpert in the UK and Serasa Free Score in Brazil – to access products and services that can help them understand and manage their credit profiles.

Two new Experian apps, Up and Midatacrédito, are designed to build financial confidence. Up, powered by Experian, is now launched in South Africa, offering consumers gamified credit and financial education, the ability to track and manage their credit scores, and an option to build their credit scores using alternative data.

Midatacrédito, to be launched in FY25, offers personalised advice and day-to-day support to help consumers in Colombia understand and manage their savings, personal expenses and credit scores.

Our Consumer Services business also helps people protect themselves by spotting potentially fraudulent transactions in their credit profiles, and we enable Experian members in Brazil, the UK and the USA to lock their profiles to reduce the risk of identity theft and fraud. This year's Christmas fraud awareness campaign from our UK team, featuring Santa getting scammed, clocked up over 1.5 million views.



## HELPING PEOPLE MANAGE DEBTS

Around 72 million people in Brazil have defaulted on their debts, according to data from our Default Map.

More than 39 million people in Brazil have now used our Limpa Nome recovery portal. In FY24 alone we facilitated the renegotiation of US\$14.5 billion of unmanageable debt, and helped to write off a total of US\$11.9 billion.

We have also continued our community outreach to help more people renegotiate their debts and learn about ways to avoid defaulting in future.

Experian volunteers contributed their skills to two Limpa Nome Fairs as well as a mobile unit, Serasa na Estrada, that travelled around the country.

General services caretaker Rosângela da Silva Floriano, who renegotiated R\$347 of debt with a 70% discount, is one of the people our mobile unit supported this year (refer to quote below).



It's not easy to clear your name with today's high interest rates. You have to know how to organise yourself with your salary and take advantage of opportunities like this to pay your debts."

**Rosângela da Silva Floriano (she/her),  
A consumer supported by our Serasa na Estrada mobile unit**



## INCLUSION FORWARD: EXPERIAN EMPOWERING OPPORTUNITIES

Now in its third year, our Inclusion Forward initiative harnesses Experian's data, analytics, technology and expertise to help clients, like lenders and financial institutions, provide more affordable credit access to the communities they serve.

This year, we launched a Financial Inclusion Speakers Bureau to help amplify the importance of inclusive finance. We also shared best practices at industry conferences and events, as well as offering ongoing support to clients through new tools and communications, including our refreshed [website](#) and [thought leadership blogs](#) focused on financial inclusion.

We continued our partnership with Inclusiv Network – a leading US association of community development financial institutions with more than 500 credit union members with a network of more than 21 million consumers – to promote financial inclusion specifically among Hispanic and Latino consumers.

As well as collaborating through webinars and industry events, we provided financial education resources on a dedicated Experian page of the [Juntos Avanzamos website](#) for credit unions committed to serving Hispanic and immigrant consumers and empowering them to navigate the US financial system and access affordable financial services.



## UNDERSTANDING FINANCIAL HEALTH NEEDS OF THE LGBTQ+ COMMUNITY

We are partnering with Out & Equal on a study to help us better understand the financial health of the LGBTQ+ community in the USA.

Information on consumers' identities, such as gender and sexual orientation, is not included in traditional lending data, making it difficult to identify any specific needs of the LGBTQ+ community.

The [LGBTQ+ Credit Data Study](#) is the first of its kind. Together with Out & Equal, we are asking LGBTQ+ consumers to participate in the study to financially empower the LGBTQ+ community. As an incentive, participants receive free access to Experian's credit monitoring services and monthly FICO® score updates.

By building a better picture of the financial health of LGBTQ+ consumers, the study aims to provide lenders and other organisations with the information they need to develop tools and resources specifically to meet the needs of the LGBTQ+ community and address any potential areas of inequality that may be revealed.

We promoted the study through our participation at this year's Out & Equal Workplace Summit, the largest LGBTQ+ conference in the world that brought together more than 5,000 people working for LGBTQ+ equality. We also created a [video](#) about the event.



**I'm so happy that Experian is partnering with Out & Equal on this survey. I hope the data will improve inclusion in the financial system."**

**- Mike Delgado (he/him), Director, Social Media**





# Clients and consumers: Progress and commitments

## FY24 goals

- Raise awareness of financial inclusion products among employees.
- Extend our Inclusion Forward initiative to our UK and Ireland region.
- Establish a standard for accessibility for consumer products and internal software.

## Progress in FY24

We ran training sessions for over 100 Experian sales executives at our Sales Summit in the USA during Financial Literacy Month to raise awareness and demonstrate how our products support financial inclusion.

While we postponed plans to extend Inclusion Forward to the UK and Ireland to FY25, we continued this initiative in North America with a new Financial Inclusion Speaker's Bureau, refreshed online resources and collaboration with Inclusiv Network to support clients in providing more affordable credit access to the communities they serve ([refer to page 24](#)).

We conducted a gap analysis across our regions to support development of a standard for accessibility for consumer products and internal software.

## Planned actions for FY25 and beyond

- Raise awareness of financial inclusion products among employees.
- Extend our Inclusion Forward initiative to our UK and Ireland region.
- Establish a standard for accessibility for consumer products and internal software, and develop new or modified accessible products and services accessibility.





# Communities: Strategy in action

## Creating a path to home ownership in the USA

Homeownership in the USA is at its lowest rate since 1970, with Black and Hispanic people struggling the most to get on the property ladder with limited or no credit histories making it difficult to access affordable credit.

We are partnering with HomeFree-USA – a non-profit dedicated to helping People of Colour achieve homeownership – to tackle these challenges through financial education for students from historically Black colleges and universities (HBCUs).

More than 200 students from 15 HBCUs have now completed the six-month Credit Academy we launched last year as part of HomeFree-USA's Center for Financial Advancement® (CFA), learning from Experian experts about finance, credit and leadership.

The grand finale of the CFA Credit Academy is an 'If You Know You Know' (#IYKYK) hackathon or pitch competition that challenges participants to create an inclusive credit education programme for college students and young adults. The top prize is a US\$40,000 scholarship for the winning team.

Teams from Alabama State University and Bowie State University scooped the top prizes in the first two #IYKYK competitions for two innovative app concepts. The Alabama team's Credit Rush app enables users to learn as they go by watching a video or taking a quiz to advance to the next level. The Bowie team's Lotus Wallet app offers credit education, advisors and access to resources such as grants, scholarships and internships to help students and their families learn and build generational wealth together.

The CFA Credit Academy alumni are now putting what they learned into practice in their communities, renting apartments for the first time, and helping family and friends establish and build their credit identities. They are also helping us recruit the next cohort of students to join the CFA Credit Academy.

We were awarded HomeFree-USA's Trailblazer Award and CFA Partner of the Year Award in 2023 for our efforts to improve the financial know-how and life opportunities of young Black people. [Watch a video](#) to hear from participants in the CFA.



It's nothing short of amazing that Experian is offering this programme to our college students. It allows them to really understand how to make the best choices and have the best credit practices to be able to purchase that home one day or be able to purchase a car."

**Wayne Hill (he/him)**  
Special Assistant for the Vice President,  
Morgan State University



You don't only learn about credit, you also learn about financial management, mortgages and many aspects of life that actually build wealth."

**Thomas Mulaisho (he/him)**  
Student, Alabama State University



I didn't know much about credit before participating in the CFA Credit Academy with Experian."

**Carline Boston (she/her),**  
Student, Fisk University

# Communities: Highlights in FY24

## United for Financial Health: Empowering communities around the world

### 1. Brazil

Our Impulsiona programmes, launched this year, offer support for small businesses. We held financial health workshops led by Experian volunteers to help small businesses reduce their debts, build their businesses and create more jobs. We also provided six start-ups in Brazil with mentoring, training, access to Experian solutions and grants to develop socially impactful products. We made over 700,000 connections through the Impulsiona programmes this year.

### 2. Italy

Our IncludiMi ('include me') [website](#) continued to provide free courses on managing money and advice on starting a business for young people. We launched a new IncludiMi school programme to encourage high school students to take a free assessment of their ability to manage finances through digital and in-person workshops and a national gamified competition. We also offered mentoring on how to create a financial identity, access credit and become financially independent. Overall, we made approximately 94,000 connections through IncludiMi this year.

### 3. India

We partnered with the Srujna Charitable Trust to hold 450 financial literacy sessions, run by women for women, to help those affected by poverty to improve their quality of life by saving money for their children's education, their retirement and unplanned events such as sudden hospitalisations. Since launch at the end of last year, our partnership with Srujna has provided 35,000 women in India with financial literacy skills.

### 4. UK

We partnered with the National Literacy Trust to expand the Words that Count campaign. In addition to raising awareness of financial literacy nationwide through videos and online resources, we worked with grassroots organisations such as sports clubs to deliver workshops on managing money to 200 young people aged 15 to 19. We made over 394,000 connections through our partnership with the National Literacy Trust this year.

### 5. USA

We worked with DIFFvelopment and influencer Daymond John to empower Black students with tools to support their financial health through a social media campaign that clocked up 1.3 million connections this year. Separately, we made over 76,000 connections by teaming up with Operation HOPE to fund and train a HOPE coach who provides advice to young adults serving in the Armed Forces on how to increase savings, reduce debt, improve credit scores and access finance.



33 million connections this year

146 million connections since 2020

## SUPPORTING DIVERSE COMMUNITIES

We made US\$19.7 million in charitable and voluntary contributions to support communities this year. Much of this support is channelled through our United for Financial Health programme that aims to empower communities to improve their financial health through financial education.

We partner with NGOs and influencers to reach specific communities, with support from our people, who share their expertise through skills-based volunteering and community outreach activities led by our ERGs. Highlights from this year include:

### MASTERING MONEY BASICS: WHAT IS CREDIT?

In addition to the support we offer through our Consumer Services channels to help people understand and manage their finances, we partner with others to share knowledge and explain the role of credit and credit bureaux.

This year, we teamed up with the Singleton Foundation, a financial literacy charity in the USA, to create a new video series on how to master money basics, available [online](#). 'Your World on Money' covers a range of topics – from budgeting and investing to homeownership and retirement – and has made over 436,000 connections this year.

In Colombia, we launched a [podcast](#) with Teach for Colombia on the role of a credit bureau that was shared online, as well as on community radio stations to reach people who do not have internet access. The programme received an award from foro INcluye, which recognises DEI strategies. Experian volunteers also attended government fairs that aimed to help people understand how to move away from informal credit to access formal financing.



### EMPOWERING YOUNG PEOPLE

Our financial education programmes for young people this year provided essential know-how to hundreds of students from diverse and low-income communities, helping them understand how to manage their money, adopt healthy spending habits and plan for their futures.

In the USA, we launched [B.A.L.L. For Life \(Be A Legacy Leader\)](#) – a financial empowerment experience for young people. B.A.L.L. for Life tackles core financial topics such as banking, credit and investing through gamified credit trivia, self-paced modules, just-in-time tools and interactive experiences to help participants build their financial legacy. The programme was launched in partnership with National Urban League, at the [Allen Iverson Roundball Classic](#), and has expanded to reach thousands of young people, including students at historically Black colleges and universities and Hispanic serving institutions throughout the year. In addition to the B.A.L.L. for Life programme, we also hosted virtual events with Junior Achievement on topics such as credit, banking, investing and budgeting throughout the year.

In Colombia, we teamed up with financial education specialists, Clever Finance, and an expert in personal finance to reach more than 1,000 students at five universities, encouraging them to take control of their credit profiles and build solid financial foundations to fulfil their dreams.

Our Black Professionals at Experian ERG in the UK and Ireland hosted a series of educational workshops for young people in Nottingham and London on the basics of credit and why it is important for students.

## GETTING WOMEN INTO TECH

We provided free courses, training and events to help close the gap for women in technology.

Our five-week user experience (UX) design bootcamp, with the NGO Laboratoria, gave 20 students in Peru and Colombia practical, hands-on experience working directly with Experian product owners to solve tech challenges. We are also supporting a 14-week Upskilling programme with Laboratoria in Latin America to help increase representation of women in tech, with mentoring from the Experian IT Services team. We partnered with Geek Girls, another NGO, to give 13 girls the opportunity to visit our offices in Colombia and learn about the possibilities of a career in technology, data and analytics.

In the UK, we continued working with Code First Girls to provide free coding courses to help women kick-start their careers in tech. We also sponsored and hosted the Reach Next Generation Summit which showcased opportunities to over 70 girls.



## TRANSFORMING LIVES WITH TECH TRAINING

Our Transforme-se ('transform yourself') programme provides free scholarships in technology and data to low-income and vulnerable young people living in seven cities in Brazil, helping them gain skills to pursue a career in tech.

This year, we offered scholarships to a further 840 young people, providing them with training on IT and data skills as well as mentoring from Experian volunteers on topics such as interview techniques, CV writing and how to create a LinkedIn profile.

More than 1,100 people (young people from public schools and Favelas, women, persons with disabilities) have graduated from the programme in the two years since its launch, with 81% of young people from public schools and women going on to increase their income, or get a job, after one year in the tech and data sector. Transforme-se also helps us recruit diverse talent and we have welcomed 57 alumni to Experian as apprentices or employees for our technology and data areas so far.

Transforme-se was recognised by the American Chamber of Commerce in Brazil and Conscious Capitalism Brazil with the Sustainability Process Award in 2023.

## OFFERING CREDIT EXPERTISE IN OUR COMMUNITIES

Experian employees around the world volunteered almost 70,000 hours of their time (in and outside working hours) to help their communities this year.

Many chose to share their expertise to support programmes designed to improve financial health – including through sessions for National Health Service (NHS) workers and communities near our regional operational headquarters in Nottingham, UK.

Experian volunteers hosted 39 outreach sessions to provide NHS workers with advice on how to manage their finances and improve credit scores, including a number of face-to-face money clinic events located in healthcare settings.



**What I was most amazed by was all the preparation and care** that those responsible for Transforme-se had with us, providing knowledge, quality equipment, financial aid and a great environment to study (Senac São Carlos)."

- **Miltom Santos (he/him), a Transforme-se graduate**

# Communities: Progress and commitments



## FY24 goals

- Continue to develop our supplier diversity programme.
- Launch a community counsellor/ambassador training programme focused on decreasing the homeownership gap for People of Colour in North America.
- Develop and launch a community inclusion framework in North America to strengthen relationships and partnerships with diverse communities while promoting new products and financial education.
- Reach more students at historically Black colleges and universities through the HomeFree-USA Center for Financial Advancement® Credit Academy.
- Extend our Transforme-se model to other regions to help more vulnerable people transform themselves and develop a pipeline of diverse tech talent.

## Progress in FY24

We updated our Supplier Code of Conduct to ensure we continue to promote diversity and inclusion in our supplier base, raised awareness among relevant employees via the internal procurement hub, continued to engage with diverse and small businesses in the USA, and shared our revised minority business matchmaking profile with potential diverse suppliers.

Our planned launch of a community counsellor/ambassador training programme focused on decreasing the homeownership gap for People of Colour in North America has been postponed to FY25. This year, we continued our partnership with HomeFree-USA (refer to relevant goal below) to educate students from historically Black colleges and universities about credit and enable them to become credit knowledge ambassadors by sharing what they have learned with their peers, families and communities.

We developed and launched a community inclusion framework, engaging with NGO partners to drive implementation.

More than 500 students from 15 historically Black colleges and universities have completed our six-month Credit Academy programme with the HomeFree-USA Center for Financial Advancement® this year, receiving training, tools and coaching from Experian experts ([refer to page 26](#)). These alumni are acting as knowledge ambassadors who are helping us reach more students.

We continued our Transforme-se programme in Brazil ([refer to page 29](#)), but we have discontinued our plan to expand it to other regions, focusing instead on existing programmes and partnerships that support diverse communities.

## Planned actions for FY25 and beyond

- Continue to enhance representation of diverse businesses in our supply base, cultivate an inclusive environment and facilitate increased opportunities for diverse spending.
- Launch a community counsellor/ambassador training programme focused on decreasing the homeownership gap for People of Colour in North America.
- Help more diverse communities bridge the wealth gap and secure a financial future by scaling up the B.A.L.L (Be A Legacy Leader) for Life programme in the USA with new partners including colleges, universities and Hispanic-Serving Institutions.

# Supporting the UN Women's Empowerment Principles



UN Women's Empowerment Principle	Most relevant Experian DEI Key Principle	Highlights in FY24
<p><b>1 High-level corporate leadership</b></p>	<p>We are committed to creating and supporting a diverse workforce. We have DEI executive sponsors from our Group Operating Committee who drive key areas of our DEI strategy: gender, ethnicity, LGBTQ+, disability and mental health.</p>	<ul style="list-style-type: none"> <li>We maintained strong commitment from Experian leaders including our Chief Executive Officer, Chief People Officer, Chief Diversity, Equity, Inclusion and Talent Acquisition Officer and Chief Sustainability Officer.</li> <li>Jennifer Schulz, our first woman Chief Executive Officer, North America, continued her role as our dedicated executive sponsor for gender and the global ambassador for our Women in Experian ERG.</li> </ul>
<p><b>2 Treat all women and men fairly at work without discrimination</b></p>	<p>We work to create an environment where everyone is treated fairly, with respect, and has equal access to opportunities and resources, regardless of their gender identity and/or expression, sexual orientation, race, ethnicity, culture, religious beliefs, disability, veteran status, parental status, parental leave, thought or style.</p>	<ul style="list-style-type: none"> <li>Women make up 45% (five of 11 members) of the Experian plc Board.</li> <li>We reviewed, refreshed and recommitted to our <a href="#">DEI Key Principles</a> in November 2023.</li> <li>We reviewed our processes for promotion and recruitment in the UK and Ireland to ensure they continue to be fair and equal for all employees.</li> </ul>
<p><b>3 Employee health, well-being and safety</b></p>	<p>We are committed to 'good work' principles, to support better work and working lives for our people including: DEI, professional development, fair pay and financial wellbeing, flexible work arrangements, and the absence of bullying and harassment.</p>	<ul style="list-style-type: none"> <li>We continued our focus on mental health awareness and resources for all employees, including training more Mental Health First Aiders.</li> <li>We continued to offer employee benefits and leave to support working parents in several regions. In the UK, we were rated among the Top 30 Employers for the fifth year running by Working Families, the UK's national charity for working parents and carers.</li> <li>We also maintained our dedicated menopause health plan and awareness efforts in the UK and Ireland.</li> </ul>

## Supporting the UN Women's Empowerment Principles (cont...)

<p><b>4 Education and training for career development</b></p>	<p>We are committed to equal opportunities for training and career development. We provide training, career and leadership development, coaching, mentoring and promotion opportunities to all employees.</p>	<ul style="list-style-type: none"> <li>• We continued to support women in developing their careers with us, including through leadership training.</li> <li>• We supported women to take up careers in technology through events and partnerships in several regions.</li> </ul>
<p><b>5 Enterprise development, supply chain and marketing practices</b></p>	<p>We are committed to supplier diversity. We're developing our supplier diversity programme including increasing the use of diverse suppliers and suppliers that share similar principles, and drive positive behaviours around DEI.</p>	<ul style="list-style-type: none"> <li>• We set out our commitments to treat all suppliers fairly, and promote diversity and inclusion in our supply base, in our refreshed <a href="#">Supplier Code of Conduct</a>.</li> <li>• We continued to partner with organisations, such as the US Small Business Association and the Women's Business Enterprise National Council, to engage with and support women-owned and other diverse suppliers.</li> </ul>
<p><b>6 Community initiatives and advocacy</b></p>	<p>We are committed to improving financial health and driving financial inclusion. Our products and services help to close the financial wealth gap of marginalised communities. We also support and partner with non-profit and diversity organisations around the world.</p>	<ul style="list-style-type: none"> <li>• We launched our ambition to help people thrive on their financial journey and made financial inclusion a key pillar of the accompanying Positive Social Impact Framework.</li> <li>• We supported financial inclusion for all through our products for clients and consumers, and through our engagement with and investment in communities. One example specifically targeting financial education for women is our partnership with Srujna Charitable Trust in India to help women affected by poverty improve their quality of life through financial education.</li> </ul>
<p><b>7 Measurement and reporting</b></p>	<p>We are committed to improving gender diversity. We have set ambitious goals and measure progress against these during our quarterly business reviews.</p>	<ul style="list-style-type: none"> <li>• We continued to drive, monitor and report progress towards our gender diversity goals as part of our diversity action plans. While we have not met our ambitious goals on gender diversity for FY24, we have continued to increase representation of women at all levels of the organisation and have set new goals going forwards.</li> </ul>





## Find out more

### > Reporting hub

Visit our online [ESG Reporting Hub](#) to view:

- Our Annual Report and Accounts 2024, including how DEI fits into our wider environmental, social and governance approach and performance.
- Detailed year-on-year Performance Data on workforce diversity and other employee metrics.

### > Experian resources

Visit our website for:

- [Experian Diversity](#)
- [Experian Supplier Diversity](#)
- [Life at Experian](#)
- [Improving financial health](#)
- [Inclusion Forward](#)
- [Small Business Matters – Podcasts](#)

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