



# Experian around the globe

Experian is the leading global information services company, providing data and analytical tools to clients around the world. We help organisations to manage credit risk, prevent fraud and increase customer revenue and loyalty.

We also help individuals to access and understand their credit profile and protect against identity theft. Our business activities are grouped into four areas: Credit Services, Decision Analytics, Marketing Services and Consumer Services.

Our vision is for Experian's people, data and technology to become a necessary part of every major consumer economy.

In North America, we are investing in products to enable healthcare organisations to determine the best payment plans for disadvantaged patients.  
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In North America, we received the 'Making a Difference' Partner Award from the National Foundation for Credit Counseling for empowering consumers to better manage their finances.  
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In Chile, we are working with a local NGO during the next year to create training centres for small business in the most deprived areas.  
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In Kenya, Ghana and Ivory Coast, we are enabling branchless banking where access to financial services is limited.  
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In Brazil, our online debt recovery portal is helping over 1.3 million consumers address their debt issues.  
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In the UK and Ireland, we've reduced our energy consumption in data centres by 11% by making them more efficient.  
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# Experian around the globe continued

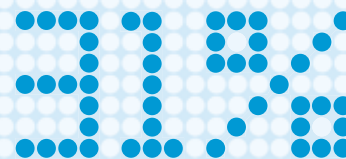
In the UK and Ireland, we are working to transform 21 disadvantaged primary schools into Centres of Excellence in financial education.  
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In Turkey, we are working with the United Nations Development Programme, Habitat Center for Development and Governance and the Turkish Credit Bureau to promote financial awareness and education to 18 to 30 year olds and small businesses.  
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In Singapore, we host an annual SME Development conference. Since 2002, some 4,500 SMEs have benefited from this event.  
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In Australia, we launched a Corrections Exchange service to help consumers resolve queries about their credit profile.  
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In India, we are working with the government to address social exclusion and inequality by helping provide residents with the ability to prove their identity.  
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Our community giving increased by 31%.

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Information in this report covers activities during the 2014 financial year (FY14: 1 April 2013 to 31 March 2014).



# Chief Executive's introduction

Fuelling innovation to make a sustainable difference to our communities.



**Don Robert**  
Chief Executive Officer

Our annual sales are

**£1.9bn**

with profits of

**£190m**

Our **16,000** people are  
based in offices in **39**  
countries

# Chief Executive's introduction continued

I am pleased to report that this has been a year of major progress and many milestones. Since its launch in March 2013, our Heart of Experian Social Responsibility programme has gathered real momentum across all our regions, engaging and inspiring our people and producing impressive results.

The core idea is to use our unique assets and the skills of our people to help communities achieve their social and economic potential. We focus our activities on three key social responsibility aims: enabling the most vulnerable in society to access financial services, providing the disadvantaged with the financial knowledge to prosper, and supporting micro and small businesses to grow and thrive.

Against this backdrop, a significant milestone over the last year was the evolution of and investment in our social innovation programme. We are encouraging our people to submit funding applications for new products that deliver social benefit, while generating commercial growth. This unique approach fosters innovation, a core part of Experian's fabric. From the many strong proposals received, we chose seven for the latest year and invested nearly US\$700,000 in their development. These projects are detailed later in this report.

It is a source of great pride that many of our products and services already help to tackle social issues, such as poverty and debt, and developing small businesses. Through this annual innovation programme, we want to grow the social reach of our products by at least 5 million people by 2018. I am immensely excited by this concept and the impact it promises. It is a natural fit with our commitment to a sustainable model of growth, where social and commercial benefits are created side by side.

The Heart of Experian Social Responsibility programme is also changing the way our people can make a difference, as we build even stronger connections with our local community partners. As a result, we have seen more of our colleagues develop their skills on the front line. Our people volunteered over 24,000 hours in working time at partner organisations, an increase of 32%, giving back more time to communities than ever before. This overwhelming enthusiasm is vital to helping our communities achieve their social and economic potential.

Experian helps to empower individuals and organisations, enabling them to make better, more informed and responsible decisions. As we catalyse growth in emerging economies, we are playing a key role in lifting millions of people from poverty, by using our unique assets to resolve major social issues such as indebtedness, financial exclusion and fraud. As we deliver against our strategy, we also create new opportunities for Experian to prosper, while strengthening the global community we all share.



# Experian in society

## Enabling the social and economic empowerment of communities and economies.

### Experian's business is at the heart of society

Experian's biggest impact comes from the heart of our business – technology, data, insight and people. These enable us to make a big contribution to society through creating economic value, empowering communities and supporting growth.

We are a key part of many consumer economies and our reach is global. We employ more than 16,000 people and operate in 39 countries. A Group of our size generates huge economic value, which we share with our stakeholders as we create jobs, buy goods and services from suppliers, invest in communities and reward investors with dividends.

We draw on our core skills and distinctive capabilities to help create successful businesses, empower consumers, improve public services and – by working with the right partners – enable communities to develop their social and economic potential, which particularly benefits the most vulnerable people in society and in emerging markets.

### Helping communities to achieve their economic potential...

Our insights help people to manage their credit profiles and protect themselves against identity theft. We work with businesses of all sizes to help them use data more effectively and to market the right products to the right people. We help governments to improve the efficiency of public services, through better decision-making and targeting resources where they are needed most.

As a result, we empower individuals and organisations, enabling them to make better, more confident decisions. Increased confidence encourages consumers to spend and businesses to invest. This creates a virtuous circle of growth, helping local communities and markets to develop, while expanding our potential market and customer base.

### ...and their social potential

The use of consumer data, financial decision-making and access to credit have important human consequences. Over-indebtedness remains a pitfall

for many, while others are unable to access basic financial products or state entitlements. Small businesses – which are a vital engine for economic growth – can struggle for finance. These and similar topics are certainly pressing social issues, but they are also opportunities for Experian. In this report, you will find examples of the products and services we are developing in response, through our social innovation programme.

### An inclusive growth model

By 2030, the number of global consumers is expected to more than double to five billion, compared to just over two billion today. This will increase the quantity of data that organisations produce, as well as their need for accurate insights to understand consumer behaviour. This, in turn, creates huge opportunities for Experian. Our data and analytical tools are already improving the quality and speed of responsible decision-making in many emerging economies, and our ambition is for our people, data and technology to become a necessary part of every major consumer economy in the world.

We believe the social and economic health of the communities we serve and our business growth are inextricably linked. This means corporate responsibility is integral to protecting our licence to operate and to supporting our commercial strategy framework, which is to:

- focus on data and analytics;
- drive profitable growth; and
- optimise capital efficiency.

We are committed to a sustainable, inclusive model of growth, which creates both social and commercial benefits by helping growing communities realise their social and economic potential, while creating business opportunities for us.





# Delivering difference through transformation

Our Heart of Experian Social Responsibility programme harnesses our unique capabilities to enable communities to realise their social and economic potential.

## A year of transformation

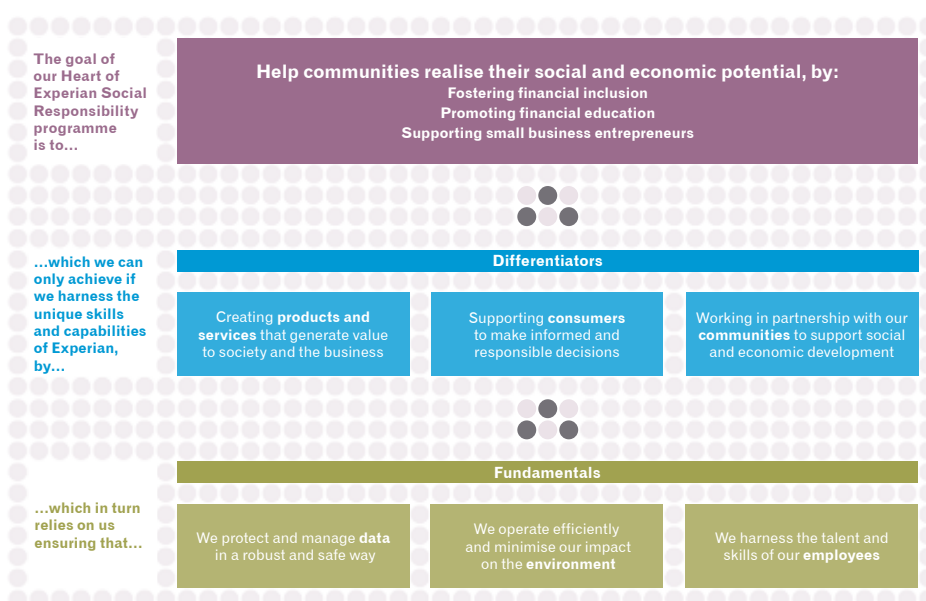
We have further developed our overall approach to corporate responsibility, building on the successful launch of our Heart of Experian Social Responsibility programme to leverage the greatest sustainable impact from what our business does best.

Through our Social Responsibility programme, we are engaging our business under a global unifying theme that excites Experian's leaders from every region and encourages our people to contribute. We sought themes that would build on our CR achievements to date and allow us to use our unique capabilities and assets, to promote inclusive and economically vibrant communities.

To achieve its objective of empowering communities, both socially and economically, the Heart of Experian Social Responsibility programme is focused on:

- **Fostering financial inclusion:** Enabling the most vulnerable people in society to access financial services.
- **Promoting financial education:** Providing the disadvantaged with the financial knowledge to prosper.
- **Supporting small business entrepreneurs:** Helping micro and small businesses to grow and thrive.

By establishing these values across Experian, we have now taken another significant step to evolve our approach to CR, so that it resonates even more strongly with our business, our people and the communities around us.



## Recognising our differentiators and fundamental responsibilities

We make the strongest contribution to society by creating great products and services, helping consumers and businesses to make informed and responsible decisions and leveraging our market insights and community partnerships. These activities are unique to us. By aligning commercial and social goals in this way, we can generate mutual benefits for Experian and our communities. We call these elements 'Our Differentiators' and each is discussed in more detail on pages 7 to 15.

Our other CR issues are not as distinctive but they are equally important, providing the foundation of a responsible and thriving business. Managing data safely and securely is absolutely critical to our business and underpins everything we do. We must look after our people well and offer them a stimulating environment, which encourages talent and innovation. And we must operate efficiently and reduce our environmental impact. These elements are integral to our CR programme and their management is embedded in our core business functions. More information on 'Our Fundamentals' is on page 17.

## Extending our reach through partnerships

During the last year, we have further developed valuable partnerships with organisations that provide us with new insights, local knowledge or access to communities that we may find difficult to achieve on our own. This has enabled us to extend our community reach more effectively. In return, our partners can leverage our scale and access our talented people, expertise, products and services. Our partners include governments, non-governmental organisations (NGOs), charitable groups and our clients. Examples of our partnerships can be found throughout this report, and in particular in our Engaging stakeholders section.

# Using innovation to generate social and commercial value

Through our products and services, we create the greatest difference for the communities and local economies we work in, while supporting our business growth.

## A leader's perspective

"Social innovation offers huge opportunities for our business. Our products and services already provide an essential building block for many consumer economies, reaching millions of people every day. But many people are still under-served, without access to basic financial services or entitlements.

"I'm proud to lead a global team looking specifically at how we can do more to address inequality and create more social benefit. We've analysed our existing portfolio, to see how we can build on what we do best, and have stepped up our investment, creating new products that have social innovation at their core. We firmly believe this is good for our business, as we unlock growth opportunities for ourselves and the communities in which we work."



**Richard Fiddis**  
Managing director  
for Strategic Markets

In 2014, we established Experian's social innovation programme to identify and fund new, innovative products and services that help foster financial inclusion, promote financial education and support small business entrepreneurs.

### Focusing on social innovation

By building social benefit more deliberately into our mainstream business and utilising our unique insights, we can make a significant difference to consumers and other stakeholders.

We have more than 1,000 products and services and have identified that many have an inherent social, as well as commercial, benefit. Leaders from across our business regions came together during the year to establish a process to champion and facilitate social innovation. Their first task was to assess how our products and services can foster financial inclusion, promote financial education and support small business entrepreneurs. Against these three priorities, this work established that the social reach of just 30 of our products is currently around 10 million people.

For example, our business is supporting financial inclusion and the development of financial services in emerging economies

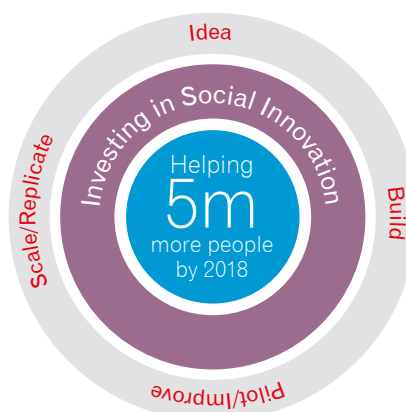
such as Kenya, Ghana and Ivory Coast. In these and other markets, we are enabling better and cheaper access to finance, through support for branchless banking. In the Philippines only 26% of people have access to a bank branch, although 84% have a mobile phone. Working with Experian and a leading mobile phone operator, mBank Philippines has been able to set up a distributed model of branchless banking to offer services for small retailers, who previously had no affordable access to finance.

In the UK and Ireland, our Rental Exchange, created with The Big Issue Invest, provides a secure and compliant way to include a tenant's rental payment history in their credit report, with their permission. Adding this information to credit reports is ground-breaking. Our analysis of 400,000 records showed that 20% of social housing tenants have credit scores just below a typical mainstream lender's pass mark. Including their rental payment data will push many tenants into a higher bracket, giving around one million people the potential to access mainstream lending.

In Singapore, we have a successful business focused on supporting small businesses and start-ups. We play an

active role in supporting the development of SMEs in Singapore, opening the first SME commercial credit bureau and hosting an annual SME Development conference. Since 2002, some 4,500 SMEs have benefited from this event.

We are tracking the number of people helped by our socially innovative products and verifying numbers through our internal audit team. We are also looking at how we can grow and replicate products with a strong social benefit in new regions, particularly in emerging markets, benefiting the most vulnerable people in society.





# Using innovation to generate social and commercial value continued

## Social innovation as a spur to growth

We have taken a big step forward with our social innovation programme over the last year, providing more than four times the funding of previous years to develop new products that start with a social issue. These are exciting commercial propositions that have social benefit as a key performance indicator.

We have also scaled up our communications, engaging our people and encouraging them to think about how Experian's capabilities could solve a social issue. Businesses in our regions applied for product development funding. A steering group of senior leaders from each region assessed and scored these proposals, guided by Richard Fiddis, Managing Director for Strategic Markets.

In December 2013, we chose seven projects, investing around US\$700,000 to support their development. Some were at a proof of concept phase and needed the funds to explore the idea. Others were in a later stage of development or ready to go to market.

In North America, we are investing in three products tackling different issues: helping disadvantaged patient groups manage financial obligations arising from their healthcare; supporting the regeneration of business districts; and enabling schools to identify and find support for pupils' special needs, much earlier and more effectively.

In Brazil, our online Debt Recovery Portal is bringing consumers together with their lenders, enabling easy access to debt information and facilitating repayments through a better and simpler debt collection process. More detail on this project is on page 11.

In the UK and Ireland, we are working with the Association of British Credit Unions to use Experian's credit checking technology, scorecards and data, to develop a service that will reduce costs and enable credit unions to extend more services to consumers, to achieve financial, digital and social inclusion securely and safely. In addition, social innovation funding is also being used to help create the UK's first social enterprise database – helping businesses to more readily identify and work with the UK's thousands of social enterprises.

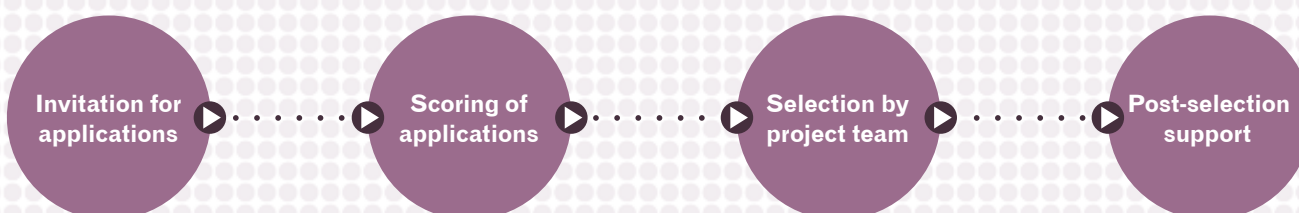
In India, we gave funding to the product described on page 9 to support its final development. We believe it gets right to the heart of tackling financial inclusion, in one of the world's fastest growing economies. It addresses a well-defined need and enables us to work hand-in-hand with public agencies to deliver India's national priorities, while supporting our business growth.

## Our goal

We have made huge progress during the last year and we can already see the commercial and social benefits of aligning product development with social innovation. This strategy will support our business growth and so we will continue to invest in this way. It has also allowed us to set ourselves an ambitious goal, to increase our social reach\* by an additional five million people around the world, by 2018.

\* The number of unique individuals we impact positively in any one year around financial inclusion, financial education and supporting small business start-ups.

## The social innovation product development process



## Case study

## Fostering financial inclusion through Prove ID, India

In May 2012, we held our annual global management conference in Mumbai. The theme was growth with responsibility, which was particularly relevant given Experian's continued expansion in emerging markets such as India.

Inspired by this event, we resolved to bring Experian's global resources and insights to bear on social issues facing Indian communities. The most fundamental issue is that many people cannot access the most basic financial services or government assistance, because they have no official identity.

Today, only 40% of India's population have bank accounts. More importantly, rural India accounts for just 9% of deposits. The lack of formal banking facilities means that non-banking channels are the only credit source for much of the rural population and the urban poor. This results in poor access to credit, very high costs of delivery and the risks associated with informal lending.

To start addressing this exclusion and inequality, the Indian government is developing a Unique Identification Database (UID) for all its citizens, using biometric and other evidence to create an online record, known as an Aadhaar. It will provide a form of official identity, enabling people to access state benefits and financial services.

Using funding from Experian's social innovation programme (see page 7), we are working with the Indian government to accelerate this process, by linking this unique record to our Prove ID verification product. By connecting multiple data sources, Prove ID shows when and where individuals are registered, allowing their identities to be quickly verified online and removing the need for paper records and local investigator visits. This more efficient process speeds up access to finance and ensures that any Indian citizen who applies for a bank account or loan will be traceable on the UID. Regardless of the result of their application, a positive trace will be left with the financial organisation they interact with, which in turn helps to build a credit history that will benefit their future applications.

Our goal is to accelerate access to financial services for more people, which in turn will help to boost the Indian economy and improve living standards.

"We welcome industry initiatives like Prove ID, which will leverage the Aadhaar and effectively use the Unique Identification Authority of India's mandate of issuing every resident a unique identification number. Prove ID will help use the Aadhaar to better address the challenges faced by the industry, by helping establish resident identity."

**Mr Rajesh Bansal,**  
Assistant Director General, Unique  
Identification Authority of India

"Customer identity authentication represents a key challenge to banks. The electronic authentication of customers done by Prove ID leveraging multiple data sources ensures that we zero in on the right customer identity through a quick process. This will be of great value to banks in ensuring the optimum customer experience while minimising risks."

**Mr Rajesh Kumar,**  
Sr Executive Vice President, Risk  
Intelligence and Business Analytics,  
HDFC Bank



40%

Today only 40% of the India's population has bank accounts.



# Helping consumers to make informed and responsible decisions

Our business model depends on consumers having a healthy and informed attitude to credit, helping them to make the right financial choices.

## A leader's perspective

"Building strong and trusted relationships with consumers is at the very core of our business. As the number of global consumers continues to grow, it's essential that we operate in their interests first and foremost and place their needs firmly at the centre of our business.

"We listen hard to understand what our consumers expect and work even harder to provide the knowledge they need and products that help them. This year, we've considerably increased our presence on social media, creating a community of experts to help promote a healthy attitude to credit, empowering people to make the right financial choices."



**Craig Boundy**  
Managing director,  
UK and Ireland

## Creating a healthy and informed attitude to credit

The number of consumers we interact with every day is huge. We provide consumer credit bureau services, directly or with a joint venture partner, in 19 major economies including the United States, Brazil and the United Kingdom. We help millions of people to manage their credit profile and protect themselves from identity theft, as well as providing thousands of free credit reports to people through debt advice charities.

We are committed to ensuring that the people we interact with receive fair and honest treatment. Although we are legally obliged to provide a high level of service, for example by meeting legal standards to provide information to consumers on request, we believe our responsibilities to consumers go beyond this.

Our business model depends on consumers having a healthy and informed attitude to credit, so they can borrow responsibly. This means working to inform and empower consumers, raising their financial awareness, educating them on topics around responsible credit and even building their skills in areas such as debt negotiation.

## Investing in new services to meet the needs of consumers

We are continually improving and investing in our consumer support services. Recognising that more and more people shop and manage their finances online, we have strengthened our social media capabilities so we can deliver more of our advice and support tools via the internet, including Facebook, Twitter and Google Hangouts. For example, in the UK and Ireland, we have significantly increased our presence on social media and consumer forums, such as moneysavingexpert.com. This has helped us reach many more consumers and we now have a following of around 50,000 people.

We monitor emerging consumer trends to make sure we respond quickly and effectively to people's needs. For example, in February 2014, we announced the launch of a real time data sharing service in the UK and Ireland. Developed in response to consumers' increasing demand for short-term credit, this service gives credit providers instant access to personal financial information. These loans are typically small, fast transactions, making it difficult for credit providers to fully understand the nature

of a person's debt before agreeing a loan. Sharing data in real time helps protect consumers from taking on unmanageable debt, as all lenders can now instantly access up-to-date details of an applicant's creditworthiness. This means lenders can make a responsible decision about offering an affordable loan.

In new markets, we are helping to empower and protect consumers by creating new services. For example, following the opening of Experian's Consumer Credit Bureau in Australia, we launched our Fraud Bureau service in November 2013, enabling credit providers to share data to help predict fraud. Australians are estimated to lose more than AUD\$1 billion a year due to personal fraud, so our service can make a substantial difference. In the first three months, our service helped increase fraud prediction rates by 14%. We also launched our Corrections Exchange service in Australia, so consumers can resolve queries about their profile within 30 days, by quickly establishing the accuracy of disputed information.

## Case study

# 'Limpe Nome' debt recovery portal, Brazil

The Brazilian economy has been growing in recent years primarily supported by consumer spending that has placed a strong reliance on personal loans. As a result, debt repayment is now a major issue. Every year, lenders send approximately 120 million debt notification letters to more than 42 million consumers. Even so, research shows that 58% of Brazil's consumers claim not to know about their unpaid debts. This means many receive an adverse credit rating, stopping them accessing financial services in the future.

Serasa Experian has committed to reversing this trend by supporting Brazilian consumers to repay their debts. Since 2012, we have hosted 12 debt fairs across the country. These fairs, called Limpe Nome ('Clean my name'), have brought 230,000 indebted consumers together with their lenders, enabling them to understand their debts and agree realistic repayment schedules.

While debt fairs are undoubtedly successful, they have limited reach in a country the size of Brazil. So this year we have gone a step further, investing in a new service for consumers, supported with additional funding from Experian's social innovation programme. In July 2013, we launched Recovery Portal, an online 'one-stop shop' which is free to consumers, enabling them to easily access their debt records, talk to their lenders and agree achievable repayments.

The portal will put millions of consumers back in control, allowing them to deal directly with their lenders in a private and secure environment. Agreeing favourable repayment rates will lead to lenders recovering more of their money in the long term and gives them a new, low-cost channel for reaching consumers. The portal will also improve lenders' relationships with consumers, by preventing people having to deal with collection agencies.

Since its launch, more than two million people have enrolled on the Recovery Portal, registering an average of two debts each. Pilot studies have shown that approximately 70% of users successfully negotiate debt settlements. Research has also shown that many of the portal's users are low earners, with incomes around the minimum wage. By embarking on an awareness campaign across Brazil, our goal is for five million consumers to be registered on the portal by March 2015.

"The Recovery Portal is certainly a win-win initiative for society, which can count on an additional channel to try to settle debts, to update personal information and keep a clear name."

**Ricardo Takeyama,**  
Banco Pan

70%

Pilot studies have shown that approximately 70% of users successfully negotiate debt settlements





# Helping consumers to make informed and responsible decisions continued

## Promoting financial education for consumers

We develop long-term partnerships to deliver consumer advice, giving us a reach we could not achieve alone. In North America, we have a long-standing programme to raise financial awareness and promote responsible behaviour among consumers. Our partnership with the National Foundation for Credit Counseling (NFCC) aims to increase consumers' understanding of credit, so they can make educated financial decisions. Together, we have developed the My Money Checkup tool, available in both English and Spanish, to help consumers understand their finances and how they can improve their situation.

At the NFCC's annual conference in October 2013, we hosted the Being a Credit Ambassador workshop for its members. This included advice on helping consumers to build and restore their credit profile, prevent fraud and learn to manage their credit and debt. To complement the NFCC's newly launched financial education programme, Sharpen Your Financial Focus, we also donated 80,000 annual memberships to our Freecreditscore.com product.

In the UK and Ireland, we partner with the Money Advice Trust. It works with more than 12,000 people each month, providing free and impartial debt advice through its National Debtline and Business Debtline services. We provide financial support and expert advice, using our insights to help direct the Trust's services by showing the locations of vulnerable consumers who may be struggling with their debts. We also provide tens of thousands of free credit reports each year via the National Debtline. With our support, the Trust aims to help 3.5 million people to tackle their debts and manage their money wisely by 2016.

## Consumer education champions

Across our business, we have a network of dedicated champions for consumer education and financial awareness. We produce huge amounts of free educational material, striving to reach consumers through as many channels as possible. Our experts regularly appear in the press and on television and radio, to raise awareness of financial topics and to promote responsible lending.

People often do not realise that advice and support are available, so we focus on reaching as many as possible. For example, working with the UK's national broadcaster, the BBC, we supported their Borrowing Britain campaign by creating 'heat maps' of the UK, showing where people are likely to be struggling with debts. This powerful insight highlighted the importance of financial education, particularly among vulnerable people.



In the UK and Ireland, we partner with the Money Advice Trust. It works with more than 12,000 people each month, providing free and impartial debt advice through its National Debtline and Business Debtline services.



With our support, the Trust aims to help 3.5 million people to tackle their debts and manage their money wisely by 2016.

# Working in partnership with communities

Investing in our local communities helps us to build strong relationships and gives us a better understanding of their needs.

## A leader's perspective

"Playing an active part in the communities where we live and work is a fundamental part of our culture. As I look around the business and see the many projects we undertake in each of our countries – whether promoting financial education among young people or providing support and help to the less fortunate – the commitment and enthusiasm of our employees is relentless.

"I'm delighted that our investment in local communities continues to grow each year. This not only is important for our communities but also helps our employees feel more engaged with and committed to Experian. In many cases, we are also able to improve relationships with local consumers and enhance the reputation of our business.

"It is clear to me that the prosperity of our business sits right alongside the wellbeing of the communities around us, and both are bettered by our employees, ongoing commitment to them."



**Tania Garrett**  
HR director, EMEA

## Investing in our communities

Experian runs a large, global and regional community programme. Through our community activities we invest cash, knowledge, employee time and our products and services, to enable people and communities to flourish and to help sustain a business environment in which we can be successful.

Our community engagement aims to improve our understanding of and relationships with the communities we work in. In 2013, we reinvigorated our regional commitment, with extra funding, better communication and more time for our employees to engage. Regional projects also have a local flavour, embracing volunteering and neighbourhood charities relevant to our employees. This is an important part of Experian's culture, encouraging teamwork and supporting our employees' personal and professional development. We often deliver these programmes in partnership with local NGOs or community organisations.

During the latest year, Experian contributed US\$6.9 million to community activity, an increase of 31%, of which US\$1.5 million went directly to our regional community programmes.

Excluding our social innovation investments (see page 7) we spent 42% promoting financial education, 37% fostering financial and social inclusion, and 21% supporting small business entrepreneurs.

### Community investment

	<b>A</b> 2014 US\$'000s	2013 US\$'000s
Funds from Experian plc	<b>2,299</b>	1,217
Financial donations and investments from Experian subsidiaries	<b>2,347</b>	2,676
Employee time volunteered	<b>1,056</b>	656
Gifts in kind	<b>604</b>	323
Management costs	<b>605</b>	416
<b>Total from Experian</b>	<b>6,911</b>	5,288
<b>As % of Benchmark PBT</b>	<b>0.56%</b>	0.44%
Employee fundraising	<b>1,270</b>	785
<b>Total value of all giving</b>	<b>8,181</b>	6,073
<b>As % of Benchmark PBT</b>	<b>0.66%</b>	0.51%

**A** Figures assured by PwC. See page 25.



## Case study

## Manage Your Future Now, Turkey

Our Heart of Experian Social Responsibility programme aims to foster financial inclusion, promote financial education and support young people and small business entrepreneurs. The Manage Your Future Now Project – working in collaboration with the United Nations Development Programme (UNDP), Credit Bureau of Turkey (KKB) and Habitat Center for Development and Governance – aims to achieve all three, promoting financial awareness and education to 18 to 30 year olds and small businesses.

The first phase of the project was aimed at university and high school students, as well as youth representatives from NGOs and local communities. Its purpose was to develop their understanding of budget planning, responsible borrowing and the risks of being in debt. To date, the project has reached over 4,000 young people from 23 cities across Turkey.

The second phase, completed this year, trained small businesses and entrepreneurs in strategies for financial growth, financial management training, how to interact with the finance sector and learning how to manage credit risk and access to finance. The training was received by over 200 SMEs across four of the largest cities in Turkey.

For both phases, our volunteer employees facilitated 'train the trainer' workshops for participants. These new trainers cascaded the learning to their peers, via their own workshops. Participants therefore improved both their financial acumen and their organisational and presentation skills, giving them capabilities that will be valuable in the future.

The successful completion of Manage Your Future Now in Turkey has encouraged us to agree to further pilot training programmes with the UNDP in other countries in Europe, the Middle East and Africa over the coming year.

"We have enjoyed a fruitful partnership with Experian for the advancement of financial management skills of young entrepreneurs in Turkey. Financial literacy is an essential life skill, which has to be adopted by everyone. Due to limited learning provided by the formal education system in Turkey, many young people face difficulties in managing their personal budgets. As a result, many people are falling into the poverty trap or never benefit from opportunities to invest in their businesses and achieve a successful financial state, which affects the health of the overall economy. The initiative launched in partnership with Experian has been a demonstration of a successful operation to showcase how an important, yet easy to deliver, life skill can make a big change in people's wellbeing and contribute to the effective functioning of markets."

**Hansin Dogan**  
UNDP Programme Manager



4,000

To date, the project has reached over 4,000 young people from 23 cities across Turkey

## Working in partnership with communities continued



### Raising financial awareness among young people

Financial education often starts with young people. We support many programmes in schools in Europe, Africa, India, North America, Latin America and the UK and Ireland.

The Personal Finance Education Group (PFEG) is the UK's leading financial education charity, helping schools to plan and teach financial capability. In the second year of our partnership with PFEG, we have embarked on a three-year programme to transform 21 primary schools, in some of the UK's most disadvantaged areas, into Centres of Excellence in financial education. The schools were chosen using Experian's Mosaic database, pinpointing areas based on criteria such as household income and levels of debt. The programme aims to create a culture in these schools that embraces financial education, embedding it in their curriculums and enabling them to share this knowledge with other local schools. Now into our second year, we have trained 51 employee volunteers, matching them to schools and providing training materials. Four schools have been awarded Centre of Excellence status, with more coming through the pipeline in 2014.

In North America, we partner with Jumpstart, a national resource for teachers of personal-finance classes in schools. In 2013, we sponsored the

annual National Educators Conference, in which more than 280 teachers from 47 states participated. The conference gave attendees resources, tools and knowledge they could immediately apply in their classrooms, to reach thousands of students in hundreds of school districts. In 2014, we will continue our educational focus by partnering with the National Consumers League's LifeSmarts programme. We will support a new media initiative to expand participation in schools and youth organisations, with the aim of reaching 300,000 young people.

### Employee volunteering

During the latest year, Experian employees in every region volunteered 24,411 hours in working time to community initiatives that supported our Heart of Experian Social Responsibility programme, representing an investment of more than US\$1 million for the Group and a 61% increase on the previous year.

The Heart of the Holidays volunteering initiative across our Asia Pacific region is an example of our work to promote social inclusion. Between November 2013 and January 2014, we invited volunteers in 11 countries to take part during their country's holiday period, supporting the work of a local charity of their choice. In total, 653 employees supported 30 charities by volunteering 2,400 hours, more than double last year's total.

In India, our volunteering programme 'Each one – Teach One', provided one-to-one coaching and support to 60 students who were underperforming academically and needed extra support. Over the past three months, our employees helped the students prepare for their exams, logging more than 700 hours of volunteering in the process.

### Supporting small businesses and entrepreneurs

In Chile, we are working with a local NGO, Fundación Banigualdad, who are creating three training centres to help small businesses in the country's most deprived areas. Our volunteers advise and guide entrepreneurs to help them develop robust business plans, so they can apply for micro-loans to start or grow their business and help their local economies to thrive.

In the UK, we have partnered with the Prince's Trust to offer practical and financial support to unemployed 18-30 year olds, through the Trust's Enterprise Programme. Experian employees volunteer to deliver workshops on marketing, accounting or IT-related topics, or become business or progression mentors. We also provide expertise and mini-seminars around credit checks and scoring, to improve the young people's knowledge and understanding. This initiative has led to the creation of 57 new businesses in the East Midlands and London.



# Our fundamentals

Managing data robustly, being resource efficient and offering a stimulating and engaging workplace for our people are fundamental to our business growth and the delivery of our corporate responsibility goals.

## Protecting and managing data

Experian's success relies on our ability to protect and use vast amounts of data. Globally, we hold data on millions of consumers and businesses. The security and integrity of our data handling is an absolute priority. In a world where the amount of data generated and used by organisations and consumers is growing rapidly, this becomes ever more important. Our [Global Information Values](#) guide how we collect and use information.

Many of our records concern people's finances and most countries strictly regulate individual privacy. We therefore have a comprehensive information security programme, which contains safeguards reflecting the sensitivity of the information. We continually assess our data security strategy, so we anticipate and mitigate new threats. This work is supported by our security policies, based on the ISO27002 international standards.

Every employee is responsible for data protection and we support and direct them through dedicated teams across the company. Employee training and awareness of information security

remain a top priority. In 2013, we updated and designed a more user-friendly training package for all employees, entitled Security Fundamentals, rolling this out via employee training programmes and compliance monitoring.

We also need to be aware of future changes to the law and consumers' attitudes to data protection and security. Our insight and stakeholder relationships mean we are ideally placed to stimulate debate and help evolve industry guidelines and new legislation. We work closely with regulators, trade associations, government departments and politicians, to ensure our views are considered. For example, in Europe we take a very active role, together with ACCIS (the Association of Consumer Credit Information Suppliers), financial services trade associations and other UK credit reference agencies, in making sure that the potential implications of new legislation for credit referencing, and for consumers, are understood and are appropriate.

We strongly advocate sharing positive data, which includes information about consumers with good credit histories and not just people who have defaulted on their loans. Sharing positive data generally leads to higher acceptance and lower default rates, and enables our credit bureaux to develop more innovative and valuable services, including fraud prevention solutions.

We always look to work with the industry to increase data sharing in new sectors and to maximise the value of data that is already available. As a founding member of the Business Information Providers Association in the UK, Experian has been prominent in lobbying for more extensive data sharing by business-to-business lenders, to improve small businesses' access to credit.



# Our fundamentals continued

## Operating efficiently and minimising our impact on the environment

Our most significant environmental impact is from the energy our offices and data centres use, our business travel and the waste we generate. Our long-standing environmental programme, supported by Experian's environmental champions in each region, helps us to monitor, manage and minimise these impacts.

As part of our commitment, we regularly communicate working practices that promote environmental management. Many of our sites are certified to, or follow the principles set out in the ISO14001 environmental standard. In March 2014, we completed the development of an innovative online training programme, which we can easily deliver to our people anywhere in the world. We are in the final stage of testing the tool, ready for roll out later in 2014. Online training will allow us to share best practice with more people than traditional training sessions.

We have a target to reduce our CO<sub>2</sub>e emissions by 5% per US\$1,000 of sales by 2016, against a base year of 2012. During the last year, our global emissions from energy use and business travel have reduced from 14.8 to 14.6 kg CO<sub>2</sub>e per US\$1,000 of sales. This equates to a 1.3% reduction and on track to achieve our target. We are pleased with the progress we have made to improve the efficiency of our business, maintaining our absolute emissions at a similar level to last year (71,000 tonnes), while our business has grown. A more detailed breakdown of our CO<sub>2</sub>e emissions can be found on page 23.

Our energy use is largely governed by the power we need to run our global data centres. These centres are critical to our business and must be available for our clients and consumers 24 hours a day, seven days a week. As our business grows, so does our need to use energy to process data. Finding ways to reduce and optimise our consumption is an important part of our environmental programme. This focus has helped us reduce energy use at the data centres we own in the UK and the US this year by 4.5%, saving 1.6 million kWh. As we reduce energy use, we also reduce our indirect CO<sub>2</sub>e emissions and operating costs.

In September 2013, we installed 'eco-cooling' equipment at one of our major data centres in the UK. This system draws air from the outside, filters it and uses it to chill our servers, reducing the energy needed for cooling. As a result of this and other initiatives, our UK data centre reduced its energy use by 11% since the start of the project. At our North American data centre in Texas, the climate is too warm for eco-cooling technology, so we are trialling solar panels to generate our own renewable energy. Our other energy-efficiency initiatives during the latest year included investing in cold aisle containment for our server rooms, retro-fitting lights with LEDs, and installing new smart monitor software, which maps air flows and temperatures around our servers.

We have also looked to reduce our emissions in other parts of the business, for example by installing 31 videoconferencing facilities globally to encourage virtual meetings rather than business travel.

Each year, we contribute to the Carbon Disclosure Project (CDP), a UK initiative that encourages companies to disclose their approach to managing climate change and to publicly share emissions data. In 2013, we achieved a score of 82%, our highest-ever score, and a 17 point increase since 2012.

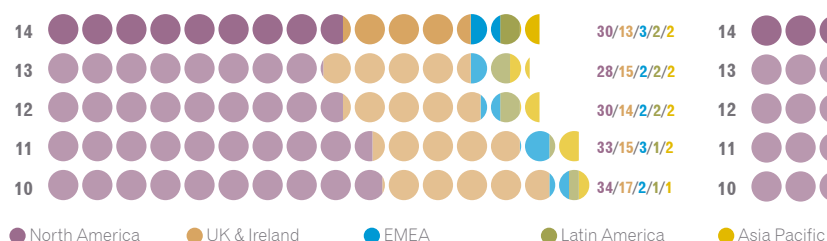
In the UK and Ireland, we have improved our procedures to divert even more waste from landfill. Now non-recyclable waste from our Nottingham, London and Bradford sites is dried and baled, then burned under controlled conditions in an energy-from-waste plant. The heat from this can then be used in industrial or district heating schemes. As a result, more than 90% of our UK waste is now diverted from landfill, and we aim to increase this to 95% in 2014.

## Harnessing the talent and skills of our employees

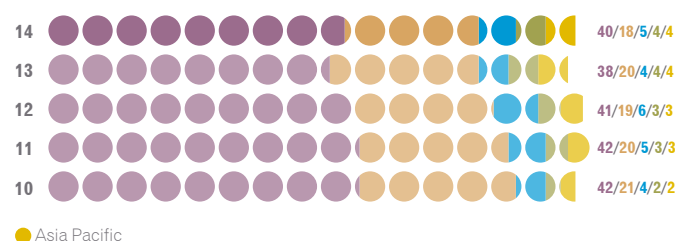
Our global people strategy is to deliver growth by creating a great place for our 16,000 employees to work. To achieve this, the strategy focuses on two key areas: culture and engagement, and talent.

We are now two years into our Heart of Experian cultural initiative, which aims to transform Experian into one of the world's best places to work. Our last global people survey, in May 2013, achieved our highest-ever participation at 89%, ensuring the results properly reflect our employees' views. When asked: "What difference is the Heart of Experian making for our business and our people?" 86% responded positively.

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



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



## Our fundamentals continued

As part of building a culture of engagement and innovation, we asked our people how Experian could make a greater contribution to society. We selected six great ideas from the many sent in by enthusiastic employees. Those six contributors became Social Responsibility Ambassadors and regional champions for the Heart of Experian Social Responsibility Programme, giving them an opportunity to put their ideas into action. They also represented Experian at the One Young World conference in South Africa, joining 1,300 delegates from 190 countries for four days of sharing ideas on social and economic issues. As a testament to this successful initiative, these Ambassadors will mentor a new cohort recruited in 2014.

Another example of encouraging innovation is the Si Ramo Prize. Simon "Si" Ramo is an American physicist, engineer and business leader, whose innovations contributed directly to Experian's business development. We will award the prize each year to an individual or small team that applies superior scientific skill to further our commercial success in data and analytics.

Our talent strategy helps us to attract, grow and retain a deep pool of talented employees, who reflect our global reach and our belief in the value of diversity. It focuses on developing the talent of every employee, so we can deliver our performance goals. Over the last year, we launched our People Standard and Leadership Standard as well as Performance for Growth, our globally consistent performance management process. These standards clearly lay out the capabilities and behaviours we expect from our employees and leaders.

To ensure we have the right capabilities and to develop the strength and depth of our talent pipeline, we have also started a global process of strategic workforce planning. This will identify and address the critical gaps between our current resources and those we will need to achieve our strategic goals.

Our most recent succession planning review showed that 96% of our senior leadership roles have successors who can provide emergency cover (2013: 93%) and 55% have one or more candidates to be permanent successors in the short term (2013: 52%).

We also recognise the importance of diversity and inclusion. Experian has to access the broadest range of talent, so we can innovate and meet the needs of our increasingly diverse clients and consumers around the world. Of our global employee base, 45% are female and 55% are male. Around 29% class themselves as white and 12% as non-white. The remaining 59% are not classified, either because local legislation does not allow us to ask or because employees chose not to tell us.

We are working to increase the diversity of our senior leadership team to better reflect our client, consumer and employee bases. Our regional diversity and inclusion plans commit us to deliver diverse candidate shortlists to ensure applications have been sourced from the widest possible candidate pool. Currently, 22% of our senior leaders are female and 10% are non-white, while 31% of Experian plc Board members are female.

Most of our work is office based and has a low health and safety risk. Even so, we take health and safety extremely seriously. Over the last year we recorded 79 accidents at work, a decrease of 25% from the previous year. This was partly attributable to a change in how we record accidents in Latin America, now excluding commuting accidents, bringing its data criteria in line with other regions. We have reviewed our policy and reaffirmed our commitment to safety and wellbeing, with a particular focus on the parts of our business operating in countries which may not have specific legal health and safety requirements.

More of our people are volunteering in their communities, so we have created a new document on risk assessment processes and guidance. We communicated the new policy to health and safety co-ordinators across our regions, through a series of training events.

We aim to create a healthy and positive working environment, so we have programmes promoting employee wellbeing. For example, since 2006 we have had a programme in Brazil to help improve employees' quality of life, inside and outside work. This includes services such as health and nutrition, psychotherapy, speech and language therapy, and women's health.



# Managing corporate responsibility

Experian has a robust and transparent approach to meeting its corporate responsibilities, with clear management accountability across the business.

## Robust and inclusive governance

The Director of Corporate Communications and CR oversees our activities, reporting to the Group Company Secretary. A CR Steering Group, which comprises senior leaders from Experian's five regions, develops and improves our CR programme and reviews our performance. The CR Steering Group focuses on three areas:

- improving the connection between employees and leaders and focusing on social context in each region;
- improving Experian's measurement and reporting of its social and environmental impacts; and
- determining how we can better identify and respond to social needs, through product innovation.

The CR Steering Group is supported by the Global Head of Corporate Responsibility, a small corporate team and a network of regional CR co-ordinators and CR management champions. This global network is one of our key mechanisms for embedding CR across our operations.

Having local teams helps us to develop CR initiatives that are flexible and sensitive to local priorities and culture. Our local operations decide how to invest their resources, depending on their issues and challenges, while being consistent with Experian's overarching objectives.

The CR management champions have a formal role in providing data and information to the Global Head of Corporate Responsibility, to enable regular performance reporting to the CR Steering Group.

The co-ordinators share information across our five regions and co-ordinate local activities, ensuring these are consistent with Experian's corporate responsibilities. They also gather data and report information from their region.

We continue to embed social, ethical and environmental considerations into our standard processes, including the central risk assessments associated with any business development. This ensures our broader corporate governance processes incorporate any significant risks.

The Chief Executive Officer reports on progress against the CR strategy to the Experian plc Board at each of its meetings, and the Director of Corporate Communications and CR reports in person to the Board at least once a year.

## Performance management and data

We review our CR performance regularly and receive formal regional updates twice a year. Information against more than 60 performance indicators is collected using an online system, in line with detailed reporting criteria published at [http://http://crreport.experianplc.com/2014/reporting\\_methodology.aspx](http://http://crreport.experianplc.com/2014/reporting_methodology.aspx).

We value highly the quality and accuracy of this data. Over recent years, we have invested significantly to ensure its robustness, including regular reviews by our management accounting team, internal audit function and external independent assurance.

This management information forms the basis of consistent reports which Experian's regional senior leaders review every three months. A summary of this data can be found on pages 22 to 23.



# Engaging stakeholders

Listening to and working with stakeholders at a global, regional and local level provides us with the insights and knowledge we need to address our corporate responsibilities more effectively.

## Stakeholder dialogue and partnerships

By building strong partnerships, we can create better solutions and make a greater difference in our markets than if we worked alone. Understanding our stakeholders and what they say about us is essential for doing business properly. We can add the most value in the areas where our values align with our stakeholders', so we actively seek partnerships with these organisations.

Our businesses regularly engage with stakeholders including employees, consumers, governments, regulators, investors, media, NGOs, academic institutions and suppliers. In some cases, these stakeholders provide our licence to operate, so building trusting and equitable relationships with them is vital.

Stakeholders' views can be challenging, especially those of some NGOs, but these conversations can also be a valuable part of a constructive collaboration. Our stakeholders can help us to shape our approach and guide us on specific issues, where they may have far greater knowledge than us. That said, we must also consider these views in the round and in the context of our commercial direction and our broader challenges.

One of the primary drivers for launching our Heart of Experian Social Responsibility programme was to engage our employees in delivering our CR programme. In March 2013, we revised our global people survey to understand the "sustainable engagement" of our employees. This measure describes the intensity of employees' connection to Experian based on three criteria: the extent of their commitment to achieve work goals, whether their working

environment supports their productivity, and how well their work experience promotes their wellbeing. This year, our score was 74% and we will continue to monitor our progress.

Often we are the interface between consumers, legislators and our corporate clients. In these cases, we ensure the needs of each are well understood so that we can take a balanced view as we integrate their needs into our thinking.

To understand the views of consumers, we use a range of customer satisfaction measures and customer research programmes. As we explained in the consumer section on page 10, we have dedicated consumer champions in each region, tasked with cultivating good, trusting relationships with consumers and developing valuable consumer insights and knowledge, which help us to create better products and services. For example, in North America our consumer champions sit on the board of trustees and committees of several of our community partners. Some of the champions also sit on our consumer forum, the Experian Consumer Council, such as the National Foundation for Credit Counseling.

Talking openly to policy makers and sharing our knowledge of successful data management and protection is crucial to designing the best legislation, so this is an important part of our engagement activity. We seek to offer insights to legislators addressing key issues pertinent to our business and the wider industry. For example, in the UK and Ireland we are members of the Open Data User Group, which advises the UK Government on using and releasing data to the public.

We put considerable effort into understanding our corporate clients' perceptions, through regular discussions with them and through more formal techniques such as the Net Promoter Score (NPS). Every region uses this quantitative method and we track performance carefully.

Our Supply Chain Principles promote good environmental and labour practices among our suppliers. These principles are based on internationally accepted CR standards and we include them in the majority of our supplier contracts. We have also developed an overview of the proportion of SMEs among our suppliers and assessed the financial stability of some of them.

## Human rights

The Group welcomes the increasing focus on business and human rights. We aim to reflect the principles of human rights in our values and in the ethical and responsible way we run our business, as described in our Global Code of Conduct and policies on our website.

Our Global Code of Conduct sets expectations for employee conduct and helps us make the right business decisions for our clients, shareholders and the global consumers we serve each day. The Group also has HR policies, a global Health and Safety policy, global Anti-Bribery & Corruption policies and Supply Chain guidelines which cover our key human rights risks.

We believe our risks in this area are low, but should these change, we will undertake a review of our framework.

# Engaging stakeholders continued

We aim to develop long-term partnerships with our stakeholders. Here are examples of stakeholder feedback:



"Experian's programme of investment in social innovation is beginning to create true shared value. This, combined with their ambition to assess the social impact of mainstream products, really identifies them as one of the originators in inclusive business. They have set out a pioneering approach and engaged their senior leadership in its development – a company to watch!"

**Shona Welberry**

*National Account Manager,  
Business in the Community, UK*



"Developing partnerships is at the core of everything we do and I'm delighted that Experian has been a loyal supporter of the Money Advice Trust for many years, not only financially but also with expert advice. We value this partnership and we have learnt a lot from Experian's expertise which has helped us, for example, better understand the demographics of the UK and where our free, independent debt advice services, such as National Debtline and Business Debtline, are most needed."

**Joanne Elson, OBE**

*Chartered Director and Chief  
Executive of Money Advice  
Trust, UK*



"Experian's generous gift in support of the National Foundation for Credit Counseling's Sharpen Your Financial Focus program underscores its commitment to financial education and to the American consumer. The donation from Experian is a useful resource to put in the hands of people looking to better understand how to get control of their finances. The NFCC network is proud to join forces with Experian, as together we help Americans emerge from one of the most difficult financial crises of their lifetimes and rebuild their financial futures."

**Susan C. Keating**

*President and CEO of the NFCC  
and Dawn Lockhart, president  
and CEO of NFCC Member  
Agency Family Foundations, USA*



"At Big Issue Invest we have a long history of tackling social problems by providing finance to social enterprises from £50,000 to £1 million. One such project, the Rental Exchange, will address a historical unfairness that has lasted too long. We specifically chose Experian because of their expertise, experience and market position in the UK. Housing providers are now enthusiastic about joining the scheme, so it is proving to be a valuable partnership with the potential to help some of the most vulnerable people in society get a fairer deal."

**Sarah Forster**

*Deputy chief executive and director  
of development, Big Issue  
Invest, UK*



**Personal Finance  
Education Group**

"We were delighted to enter into a ground-breaking partnership with Experian at the beginning of 2013 to extend our Centres of Excellence schools programme into schools in some of our most deprived communities. Working together, by the end of this three-year programme we will have transformed the teaching of financial education in more than 20 schools in areas of deprivation across the country, at a time when it has never been more important to ensure that young people are taught these crucial life skills."

**Tracey Bleakley**

*Chief executive of pfeg (Personal  
Financial Education Group), UK*

**Marcelo Nonohay**

*President of MGN Consulting,  
Brazil*



# Facts & Figures

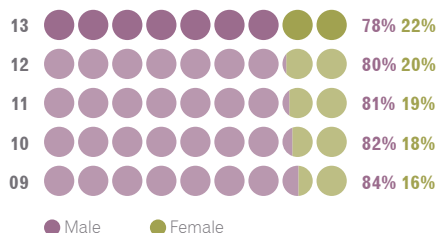
This section summarises our global performance. Please see page 13 for our community investment table.

**A** Independently assured by PwC – see page 25.

## Group employee engagement (%)



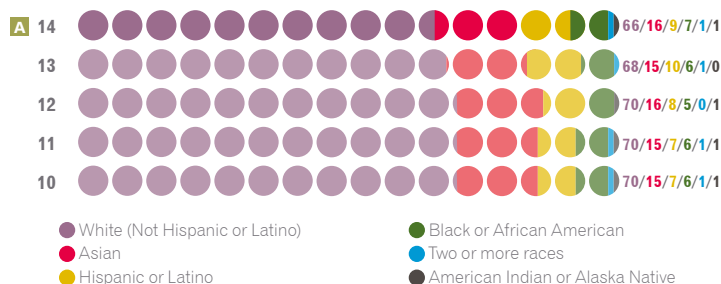
## Male female split in senior management team (%)



## Evolution of number of professionals in Seresa Experian with disabilities

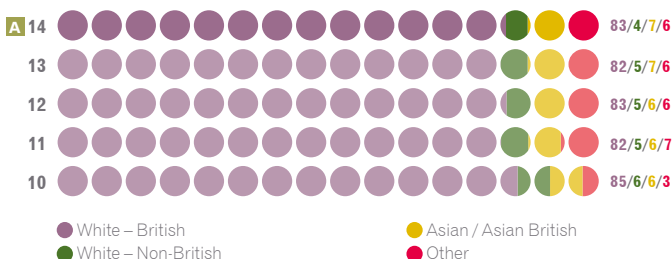


## Ethnic diversity US (%)



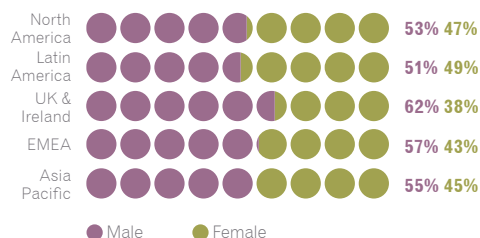
Data received from 99.8% of US employees. Comparison data from the US Census Bureau, 2010 Census Redistricting data: 75% White, 14% Black or African American, 6% Asian, 2% American Indian or Alaska Native, 3% other

## Ethnic diversity UK & Ireland (%)

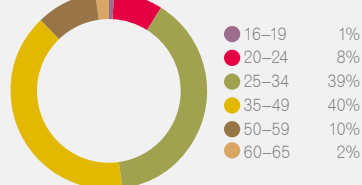


Data received from 38% of UK employees. Comparison data from the UK Office of National Statistics, Population by Ethnic Group, 2011: 86% White, 8% Asian, 6% Other

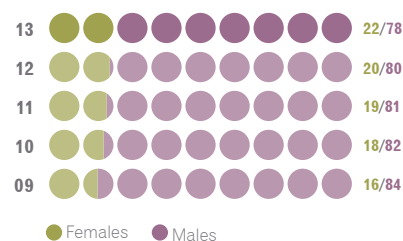
## **A** Gender diversity by region (%) 2014



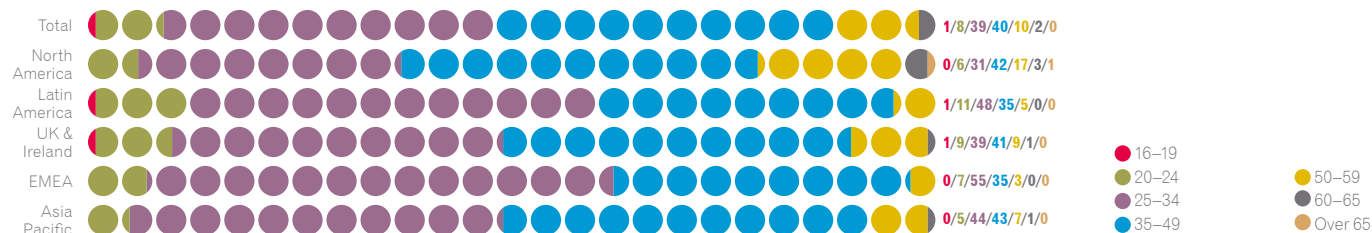
## **A** Total age diversity (%) 2014



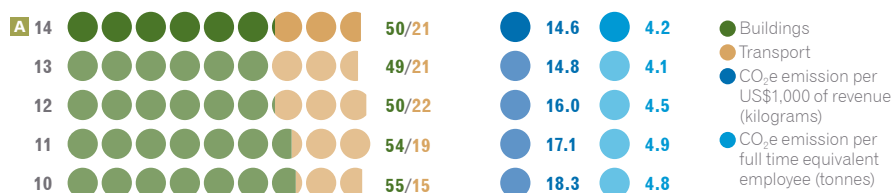
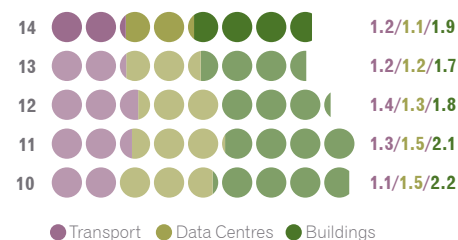
## Gender ratio of senior leadership team (%)



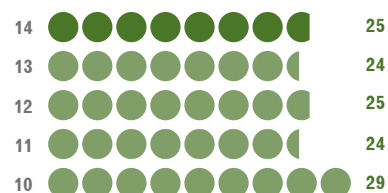
## **A** Age diversity by region (%) 2014



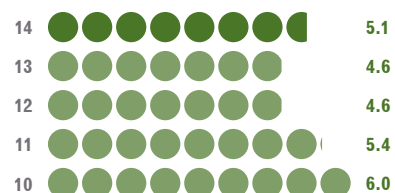
## Carbon footprint (000s tonnes)

CO<sub>2</sub>e emissions by source normalised by headcount (tonnes per full time equivalent)

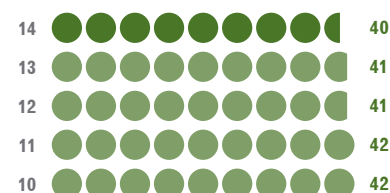
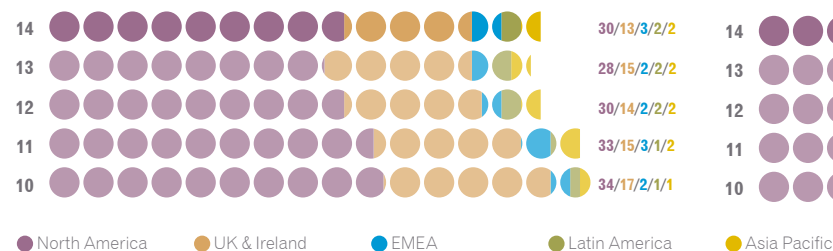
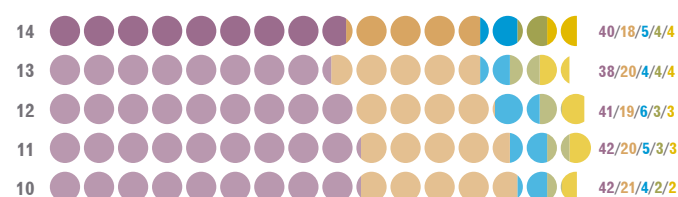
## Total office building energy use normalised by floor area (kWh per sq ft)



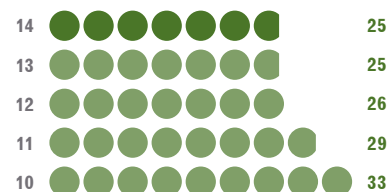
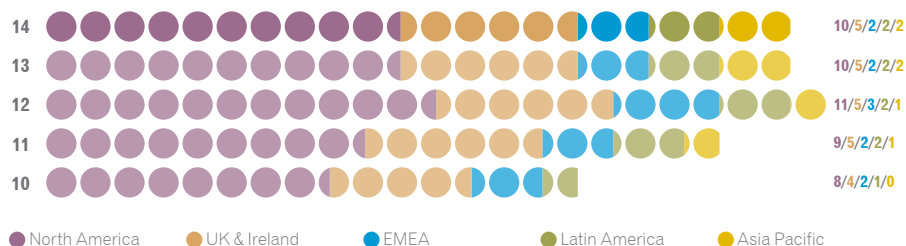
## Total office building energy use normalised by headcount (000's kWh per full time equivalent)



## Electricity from data centres (million kWh)

CO<sub>2</sub>e from buildings by region (000s tonnes)Total CO<sub>2</sub>e emissions by region (000s tonnes)

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

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

## Health and Safety

	With absence Number	No absence Number	Total number of accidents Number	Lost days Number
North America	A 2	A 17	19	17
Latin America	A 16	A 5	21	249
UK and Ireland	A 2	A 26	28	52
EMEA	5	3	8	74
Asia Pacific	1	2	3	2.5

1. The Towers Watson Global High Performance Companies Norm is based on over 500,000 employees' survey results from a cross-section of 28 companies. Companies qualifying for this norm meet two criteria: superior financial performance and superior human resources practices. This year for the first time we also measured 'sustainable engagement', a new category of engagement that expands on the current metric; on this new basis Experian had 75% engagement against a Towers Watson Global High Performance Companies Norm of 82%. However we do not have any comparable data to report against this.

## Awards: Third party endorsements

We have won plenty of awards, both globally and regionally, for our success as a sustainable business.



### North America

Experian Consumer Services named "Best in Class Call Center" at the Call Center Excellence Awards Consumer Credit Counseling Hero of the year 2014

Data Breach Resolution and freecreditscore.com wins a gold stevie award in Best in Biz Awards 2013

**The NFCC's 2013 Making the Difference Partner award.** Experian honoured by the National Foundation for Credit Counseling for empowering consumers to better manage their financial lives

### Latin America

**Guia EXAME Magazine Sustainability awards 2013** – Serasa Experian benchmarked in the top 3 for sustainability consultancy

### UK & Ireland

#### FTSE4Good Index

FTSE Group confirms that Experian has been independently assessed and has satisfied the requirements to become a constituent of the FTSE4Good Index Series

'Business of the Year' award at the **City AM Awards**

Experian wins 'Most Admired' Business Support Services company at **Management Today awards**

**National Payroll Giving Awards** – Innovative promotional partnerships award

**2013 Peer Awards for Excellence** – commended finalists in the People and Performance sector for internal communications for the Green Challenge

### Asia Pacific

'Excellence in Community Award" from **Fesco**, recognising Experian's achievements in encouraging staff in Social Responsibility activity and for the professional service we provide our clients

### World & Europe

#### CDP

Experian was listed in the performance band B and received a 82% disclosure score.

**Dow Jones Global Sustainability Index** (Bronze Class Sustainability Award 2014)



# Independent Limited Assurance Report to the directors of Experian plc

The Board of directors of Experian plc ("Experian") engaged us to provide limited assurance on the information described below and set out in Experian's Corporate Responsibility Report 2014 for the year ended 31 March 2014 (the "CR Report 2014").

## Our conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Selected Information for the year ended 31 March 2014 has not been prepared, in all material respects, in accordance with the Reporting Criteria.

This conclusion is to be read in the context of what we say in the remainder of our report.

## Selected Information

The scope of our work was limited to assurance over the information marked with the **A** symbol in Experian's CR Report 2014 (the "Selected Information").

The Selected Information is summarised in the list below. The Reporting Criteria against which it was assessed are Experian's Reporting Principles and Methodologies as laid out at [http://http://crreport.experianplc.com/2014/reporting\\_methodology.aspx](http://http://crreport.experianplc.com/2014/reporting_methodology.aspx). Our assurance does not extend to information in respect of earlier periods

or to any other information included in the CR Report 2014.

## Professional standards applied and level of assurance

We performed a limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 'Assurance Engagements other than Audits and Reviews of Historical Financial Information' and, in respect of the greenhouse gas emissions, in accordance with International Standard on Assurance Engagements 3410 'Assurance engagements on greenhouse gas statements', issued by the International Auditing and Assurance Standards Board. A limited assurance engagement is substantially less in scope than a reasonable assurance engagement in relation to both the risk assessment procedures, including an understanding of internal control, and the procedures performed in response to the assessed risks.

## Our independence and quality control

We applied the Institute of Chartered Accountants in England and Wales (ICAEW) Code of Ethics, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

We apply International Standard on Quality Control (UK & Ireland) 1 and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our work was carried out by an independent and multi-disciplinary team with experience in sustainability reporting and assurance.

## Understanding reporting and measurement methodologies

The Selected Information needs to be read and understood together with the Reporting Criteria, which Experian is solely responsible for selecting and applying. The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measurement techniques and can affect comparability between entities and over time. The Reporting Criteria used for the reporting of the Selected Information are as at 31 March 2014.

### Selected Information

#### Carbon Footprint

- Building emissions (kTonnes)
- Transport emissions (kTonnes)
- Total footprint (kg per US\$1,000 of revenue)
- Total footprint (tonnes per full time equivalent employee)

#### Community Investment

- Total value from Experian (US\$ and % of Benchmark PBT)
- Total value of all giving (US\$ and % of Benchmark PBT)

#### Employee Diversity

- Gender diversity by region (%)
- Age diversity by region (%)
- Ethnic diversity US (%)
- Ethnic diversity UK (%)
- Disabilities – Serasa Experian

#### Health and Safety

- Injuries with absence (number of employees)
- Injuries with no absence (number of employees)

#### Employee Engagement

- % of employees

# Independent Limited Assurance Report to the directors of Experian plc continued

## Work done

We are required to plan and perform our work in order to consider the risk of material misstatement of the Selected Information. In doing so, we:

- made enquiries of Experian's management, including the Group corporate responsibility (CR) team and those with responsibility for CR management and Group CR reporting;
- evaluated the design of the key structures, systems, processes and controls for managing, recording and reporting the Selected Information. This included analysing performance within each of Experian's five regions selected on the basis of their inherent risk and materiality to the Group, to understand the key processes and controls for reporting site performance data to the Group CR team;
- performed limited substantive testing on a selective basis of the Selected Information at corporate head office to check that data had been appropriately measured, recorded, collated and reported; and
- evaluated the disclosure and presentation of the Selected Information.

## Experian's responsibilities

The directors of Experian are responsible for:

- designing, implementing and maintaining internal controls over information relevant to the preparation of the Selected Information that is free from material misstatement, whether due to fraud or error;
- establishing objective Reporting Criteria for preparing the Selected Information;
- measuring and reporting the Selected Information based on the Reporting Criteria; and
- the content of the CR Report 2014.

## Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Selected Information is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the directors of Experian.

This report, including our conclusions, has been prepared solely for the Board of directors of Experian in accordance with the agreement between us, to assist the directors in reporting Experian's CR performance and activities. We permit this report to be disclosed in the CR Report 2014 for the year ended 31 March 2014, to assist the directors in responding to their governance responsibilities by obtaining an independent assurance report in connection with the Selected Information. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Board of directors and Experian for our work or this report except where terms are expressly agreed between us in writing.

## PricewaterhouseCoopers LLP

Chartered Accountants  
London

6 May 2014

1. The maintenance and integrity of Experian's website is the responsibility of the directors; the work carried out by us does not involve consideration of these matters and, accordingly, we accept no responsibility for any changes that may have occurred to the reported Selected Information or Reporting Criteria when presented on Experian's website.

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