



**Equivo**

**2025-2026 Sustainability Report**

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# Who we are & What we do

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Equivo is a UK based provider of specialist solutions across high court enforcement and collections & recoveries, helping lenders, creditors and property owners recover debts and assets efficiently. We combine first-to-market technology with experienced field-based operations to offer a joined-up approach across collections and property related work. Equivo focuses on clear communication, compliance, and fair treatment, using digital tools to streamline processes while ensuring customers are supported appropriately. Our aim is to give clients a reliable, transparent service that delivers effective outcomes with professionalism and care.

# Our Sustainability Vision

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Our sustainability vision reflects our commitment to managing and reducing our impact while amplifying our positive contributions - both through operations and the work we deliver for clients.

## Three Strategic Pillars:

- **Planet:** Reduce carbon, energy, travel, and waste footprint across offices and fieldwork.
- **People:** Uphold human rights, nurture diverse talent, and ensure physical and mental wellbeing.
- **Principles:** Champion ethics, transparency, and sustainability in data collection, analytics, and reporting.

## Key Frameworks We Follow:

- **UN Sustainable Development Goals (SDGs):** to align our societal contributions with global priorities.



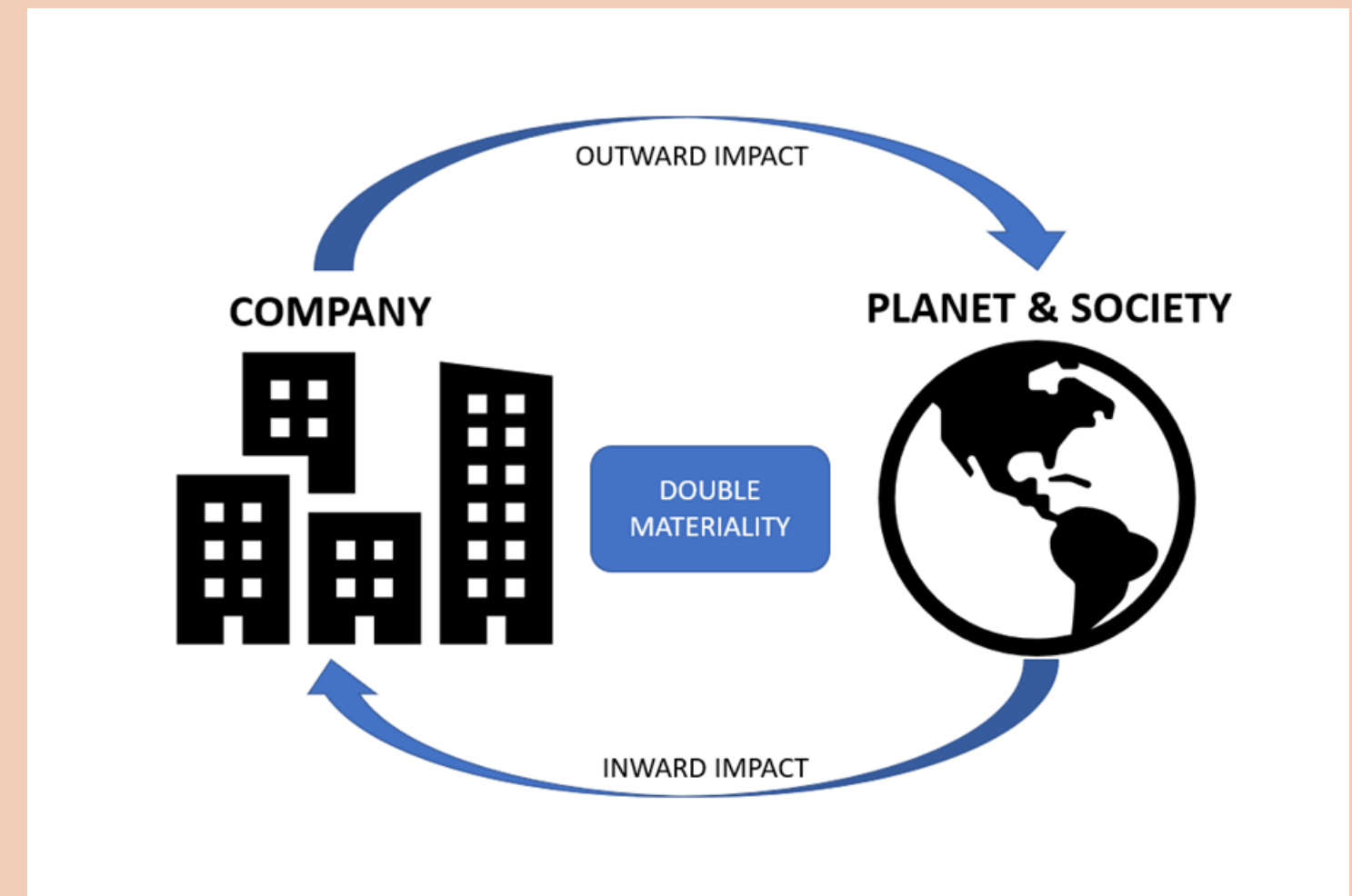
# Double Materiality Assessment

This report contains a Double Materiality Assessment structured for the SASB (Sustainability Accounting Standards Board) framework.

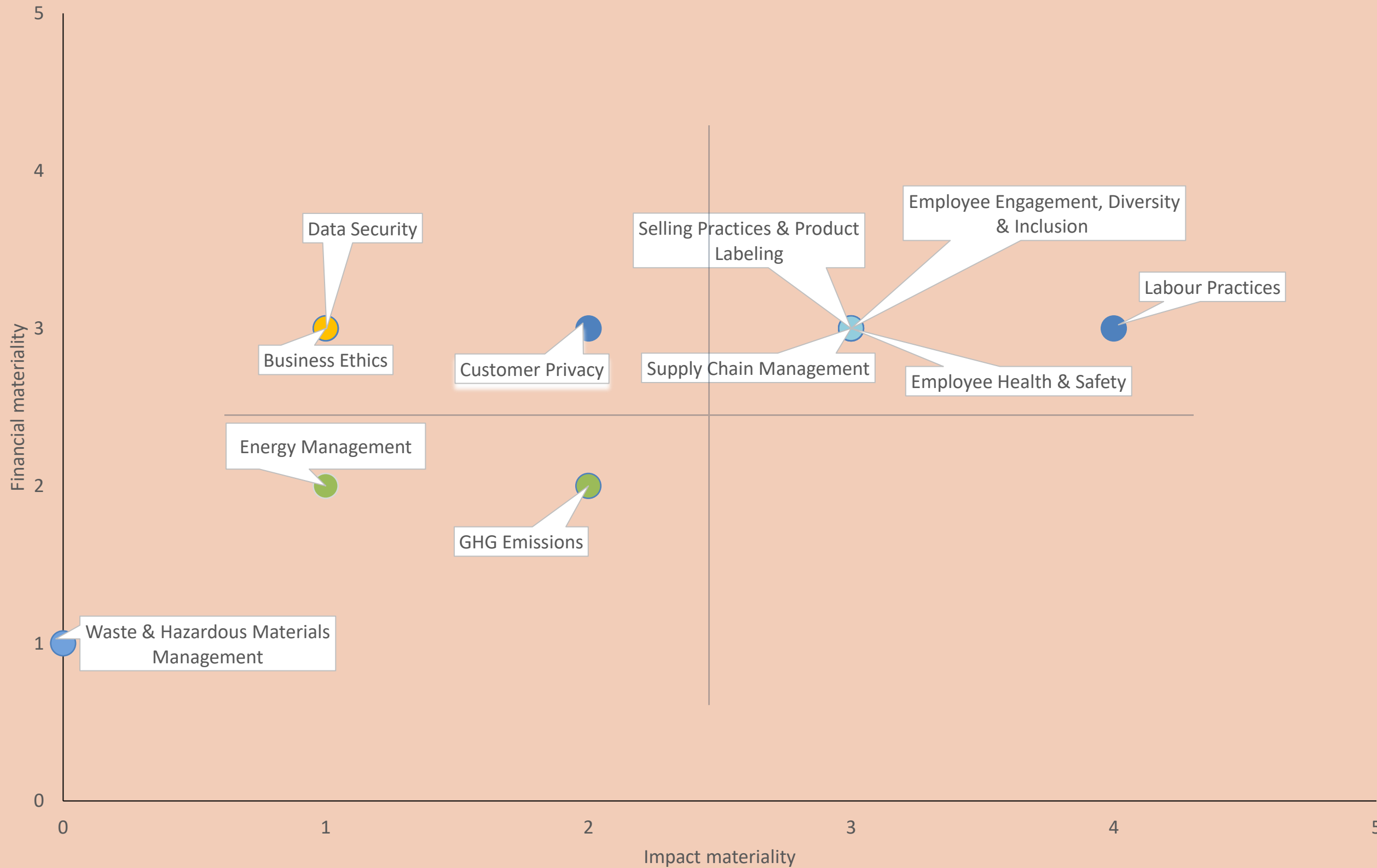
This captures two perspectives:

**Impact Materiality:** How the company's operations impact the environment, people, and society.

**Financial Materiality:** How sustainability issues affect the company's financial performance.



# Double Materiality Assessment Matrix



As part of the assessment, a Double Materiality Matrix was developed to visually map sustainability topics based on their significance from two perspectives: financial materiality (Y-axis) and impact materiality (X-axis). This matrix provides a clear view of which topics are most relevant both to the business and to external stakeholders. Topics located in the upper-right quadrant, such as Labour Practices, Employee Health and Safety, Supply Chain Management, Selling Practices & Product Labelling, and Employee Engagement, Diversity & Inclusion are considered highly material and will be prioritised in the company's sustainability strategy and reporting.

# Sustainable Development Goals



## THE GLOBAL GOALS



Equivo operations align closely with 6 UN Sustainable Development Goals (SDGs). These SDGs reflect the company’s environmental, social, governance (ESG), and ethical commitments across all business areas, including procurement, labour, anti-corruption, data security, and environmental management.



Health care plans, wellbeing plans



Integration of circular economy principles, tech infrastructure security, and supplier innovation incentives



Focus on diversity, non-discrimination, harassment training, and increasing representation of underrepresented groups



Circular economy, waste reduction, and sustainable product lifecycle efforts

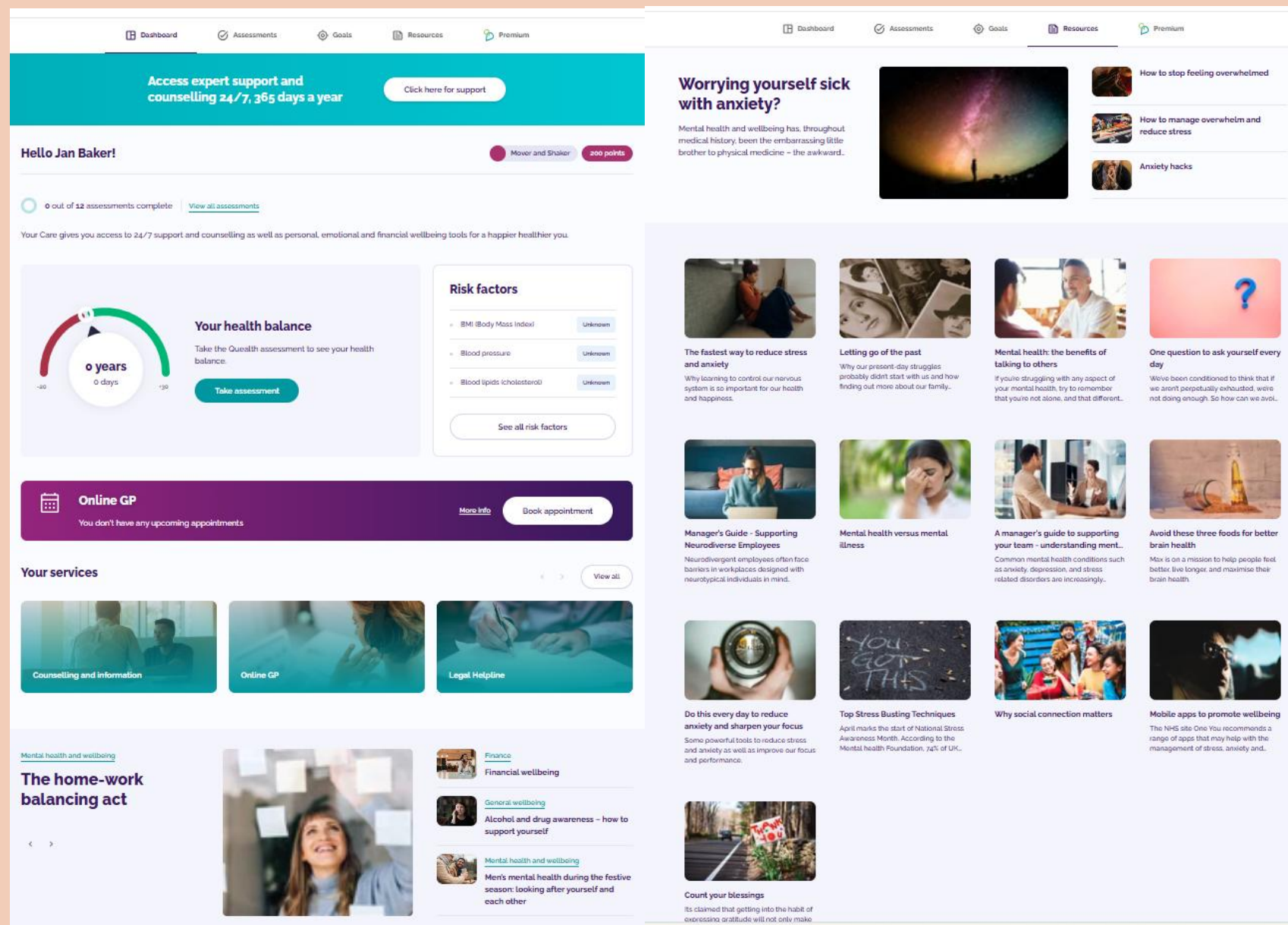


Commitment to ethical labour practices, fair pay, flexible work, training, anti-slavery, and job progression



Net-zero targets, renewable energy

# Social Actions- Addressing Psychological Wellbeing in the Workplace



We are committed to supporting the psychological wellbeing of our employees by providing access to a comprehensive wellbeing platform that offers 24/7 confidential counselling and expert support, 365 days a year. Through this platform, employees can complete health and wellbeing assessments, access an online GP service, and make use of counselling, legal, and financial support. A wide range of mental health resources is also available, covering topics such as managing anxiety, reducing stress, improving resilience, and supporting neurodiverse colleagues. By giving employees easy access to practical tools, professional guidance, and educational content, we aim to foster a supportive working environment where mental health is prioritised, and employees feel empowered to maintain their overall wellbeing.

# Environment Actions- Internal Waste Sorting



The organisation promotes responsible waste management through clearly labelled waste segregation points located within shared workplace areas. Recycling stations include dedicated bins for food waste, mixed recycling such as paper, card, plastics and cans, and general waste. Colour coded lids and clear signage help employees and visitors correctly identify the appropriate disposal stream, reducing contamination and improving recycling effectiveness. Bins are positioned conveniently near kitchen and communal areas to encourage proper disposal at the point of use. These measures support day to day waste reduction efforts, increase recycling rates, and contribute to minimising the amount of waste sent to landfill as part of the organisation's broader environmental management practices.

# Environment Actions- Reducing Material Use through Process Optimisation



The company has transitioned from using paper-based notes and documentation to digital record keeping using iPads in daily operations. This change enables employees to record, access and update information electronically in real time, removing the need for printed documents and manual paperwork. By digitising operational records, the organisation significantly reduces paper consumption, minimises physical storage requirements and improves the efficiency and accuracy of information management. This initiative supports the company's broader commitment to reducing material use and improving environmental performance through practical operational changes.

# Environment Actions- Reduction of Internal Waste



To minimise internal waste, the company actively reuses cardboard boxes and packaging materials received from suppliers for outgoing deliveries and storage purposes. As shown in the image, used boxes are retained and repurposed rather than discarded after a single use. This simple but effective practice extends the life of packaging materials, reduces the need to purchase new boxes, and lowers the volume of waste sent for recycling or disposal. By embedding reuse into day-to-day operations, the company supports circular economy principles and reduces both costs and environmental impact.

# Environment Actions- Reducing IT Energy Consumption



Migrating from on site cabin servers in Bracknell to Microsoft Azure cloud services has significantly improved energy efficiency and reduced the company's digital environmental footprint. By transitioning to a shared hyperscale cloud infrastructure, the business has reduced the need for physical server maintenance, cooling systems, and continuous onsite electricity consumption. According to Microsoft, Azure cloud services can be up to 93% more energy efficient and up to 98% more carbon efficient compared to traditional enterprise data centres, largely due to higher server utilisation, advanced cooling systems, and renewable energy integration. This migration supports the company's wider sustainability goals by lowering operational emissions, improving resource efficiency, and reducing reliance on ageing hardware infrastructure.

# 05/2025 – 04/2026 Labour & Environmental Data

## Labour

Total number of working hours	64,800
Number of days lost to work-related injuries, fatalities and ill health	0
Number of work-related accidents	0
Ratio of the annual total compensation for the highest paid individual, to the median annual total compensation for all employees	3.08
Average number of training hours per employee	42
Percentage of women employed in organisation	54%
Percentage of women in top executive positions	33%
Percentage of women within the organisation's board	0%
Average unadjusted gender pay gap	56%
Percentage of minority or vulnerable group in top executive positions	1
Number of employees trained on health and safety issues	100%
Number of days lost to absenteeism (sickness etc)	100
Number of injuries	0
Number of work-related accidents	0
Number of days lost due to injuries	0
Percentage of employees receiving social benefits (life insurance, health care etc)	100% of employees have life insurance
Number of employees with a performance review	1
Total number of training hours	2130
Number of internal promotions	7
Percentage of females in senior leadership	33%
Percentage of women employed in the whole organization	54%
Percentage of employees from minority groups or vulnerable workers in senior leadership	0%
Number of discrimination cases	0
Number of harassment cases	0
Number of employees part of trade unions	0

## Environment

Total Scope 1 GHG emissions in metric tons CO2e	55
Total Scope 2 GHG emissions in metric tons CO2e	4
Total Scope 3 GHG emissions in metric tons CO2e	10.5
Total Scope 3 GHG Downstream emissions in metric tons CO2e	0
Total Scope 3 GHG Upstream emissions in metric tons CO2e	10.5
Total Energy consumption kWh	38000
Total Renewable Energy Consumption kWh	14400
Total weight of hazardous waste tonnes	0
Total weight of non-hazardous waste tonnes	2.8
Total weight of waste recovered tonnes	0
Total electricity consumption kWh	25000
Percentage of employees trained on Energy Conservation	100%
Weight of waste recycled tonnes	1.7
Percentage of employees trained on waste reduction	100%

# 05/2025 – 04/2026 Ethics & Sustainable Procurement Data

## Ethics

Percentage of employees trained on ethics	100%
KPIs related to whistleblowing procedure	0
Number of confirmed bribery incidents	0
Number of confirmed information security incidents	0

## Sustainable Procurement

Percentage of targeted suppliers who have signed the supplier code of conduct	100%
Percentage of targeted suppliers with contracts that include clauses on environmental, labour, and human rights requirements	100%
Percentage or number of targeted suppliers covered by a sustainability assessment	100%
Percentage or number of targeted suppliers covered by a sustainability on-site audit	100%
Percentage or number of all buyers who received training on sustainable procurement	100%
Percentage or number of audited or assessed suppliers engaged in corrective actions or capacity building	0%

# SASB Reporting

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SASB (Sustainability Accounting Standards Board) Standards provide a framework for disclosing financially material sustainability information. Examples of SASB data reports showcase how companies disclose information related to environmental, social, and governance (ESG) factors.



Equivo aligns with the SASB framework by addressing key environmental, social, and governance (ESG) factors through its core policies. The company sets clear targets on carbon reduction, ethical labour practices, and responsible sourcing. Its focus on supply chain transparency, circular economy, and employee wellbeing reflects SASB's emphasis on material sustainability topics relevant to its industry.

# SASB Reporting- 05/2025 – 04/2026, Consumer Finance

SASB TOPIC/ CODE	ACCOUNTING METRIC	DISCLOSURE	NARRATIVE RESPONSE
Customer Privacy			
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	Number	0
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Currency	£0
Data Security			
FN-CF-230a.1	(1) Number of data breaches,	Number	0
	(2) Percentage of data breaches that involve customers' confidential business information	Percentage (%)	0%
	(3) Number of account holders affected	Number	0
FN-CF-230a.2	Card-related fraud losses from (1) card not-present fraud	Currency	£0
FN-CF-230a.2	Card-related fraud losses from (2) card-present and other fraud	Currency	£0
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	Discussion & Analysis	We keep several categories of personal data on our employees in order to carry out effective and efficient processes. We keep this data in a personnel file relating to each employee and we also hold the data within our computer systems, for example, our holiday booking system.
Selling Practices			
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the number of products and services sold	Percentage (%)	22%
FN-CF-270a.2	Approval rate for (2) pre-paid products for applicants	Percentage (%)	N/A employees don't sell anything
	Approval rate for (2) pre-paid products for applicants	Percentage (%)	N/A employees don't sell anything
FN-CF-270a.3	(1) Average fees from add-on products	Currency	N/A employees don't sell anything
	(2) average APR of credit products	Percentage (%)	N/A employees don't sell anything
	(3) average age of credit products	Months	N/A employees don't sell anything
	(4) average number of credit accounts	Number	N/A employees don't sell anything
	(5) average annual fees for pre-paid products	Currency	N/A employees don't sell anything
FN-CF-270a.4	(1) Number of customer complaints filed	Number	48
	(2) percentage with monetary or non-monetary relief	Percentage (%)	7%
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Currency	£0
Table 2. Activity Metrics			
FN-CF-000.A	Number of unique consumers with an active (1) credit card account	number	N/A employees don't sell anything
	Number of unique consumers with an active (2) pre-paid debit card account	number	N/A employees don't sell anything
FN-CF-000.B	Number of (1) credit card accounts	number	N/A employees don't sell anything
	Number of (2) pre-paid debit card accounts	number	N/A employees don't sell anything