

Creating value for our stakeholders

By making a difference in the lives of our customers with simple, personalised finance, we generate further long-term value for all our stakeholders.

What we do

We provide simple, personalised financial solutions through a unique combination of affordable home credit and innovative digital channels and products which are tailored to our customers' financial circumstances.

Key resources

Talented people

Our ability to serve our customers well relies upon having highly-engaged, skilled, committed and knowledgeable employees and agents who adhere to our values and ethics. This allows us to collaborate fully and earn and maintain the trust of our stakeholders.

Technology

Stable and scalable technology is fundamental to driving efficiency through agent mobile technology, making robust credit decisions and supporting digital lending growth. Leveraging data capabilities will also unlock significant opportunities.

Strong financial position

We manage our financial resources effectively to sustain the business, fund investment in growth and modernisation, and to generate good returns for our investors.

Well-known brands

Our brands are well-known and trusted by our 2.1 million customers in 11 markets.

What makes us different

Being the only business to offer both home credit and digital loans, we have a differentiated proposition from that of other credit providers.

Home credit

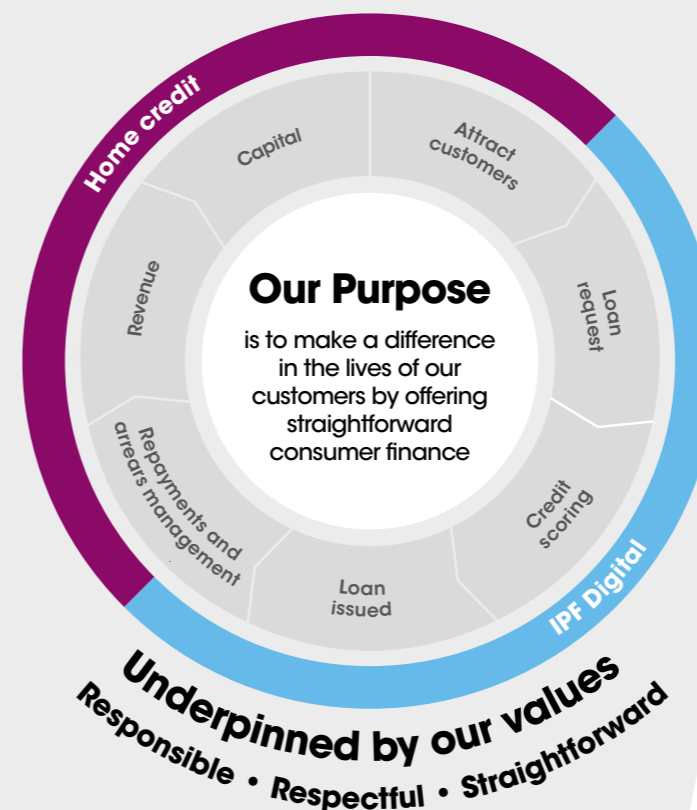
Our home credit business model is different because our agents connect us to our customers by providing a personal service in our customers' homes every week or month. The home credit model is very hard to replicate.

IPF Digital

Our digital business model meets the needs of a growing number of customers in our consumer segment who want affordable credit that can be managed online. We offer innovative and flexible products, with a great customer service.

How we deliver

Our profit is generated by lending responsibly while managing the business efficiently. Our home credit businesses generate a high proportion of Group revenue, primarily through the agent service model, while IPF Digital delivers a smaller but growing contribution.



Value created for stakeholders

We create value by building close, long-term relationships with our customers. As a trusted, responsible and successful business, we also make a valuable contribution to the communities we serve.

Our customers

We enable our customers, who might otherwise be financially excluded, to access credit for the things they need.

c.£500

credit issued per home credit customer

Employees and agents

We help our people develop and have a fulfilling career in our organisation.

27,000

people across the business

Regulators and legislators

We engage with regulators to support sustainable financial markets.

33

sector association memberships

Communities

We enable financial inclusion and invest in our communities.

£953,000

invested in our communities

Shareholders and investors

We operate a successful business generating long-term sustainable returns.

12.4p

Dividend per share