



Carbon Reduction Plan

Everyday People Financial Solutions Limited (EP Financial Solutions / EPFS)

Reporting period: 1 January – 31 December 2025 | Baseline year: 2024

1. Commitment and scope

EP Financial Solutions is committed to reducing the greenhouse gas emissions associated with its debt collection, debt recovery, customer contact and digital communications services. Its ESG Strategy sets a climate neutrality ambition for 2040 and a near-term target to reduce Scope 1, 2 and 3 emissions intensity by 50% by 2027 against a 2024 baseline. Emissions intensity is monitored as tonnes of carbon dioxide equivalent per full-time equivalent employee (tCO₂e/FTE).

This plan describes the company's reported emissions, principal reduction activities, management arrangements and planned improvements. It covers EPFS at entity level, consistent with its 2025 SME Climate Hub disclosure. It is not represented as independently assured or as having been validated by the Science Based Targets initiative.

2. Emissions baseline and current reporting

The 2025 climate disclosure states a 2024 base-year emissions value of 309.14 tCO₂e. It reports 2025 emissions as follows:

Emission measure	2025 reported value
Scope 1 direct emissions	31.46 tCO ₂ e
Scope 2 purchased electricity (location-based)	37.52 tCO ₂ e
Scope 3 reported value-chain categories	249.30 tCO ₂ e
Total reported Scope 1 + 2 + 3	318.28 tCO ₂ e
Full-time equivalent employees (year average)	185.56 FTE

The reported 2025 total is approximately 3.0% above the disclosed 2024 absolute baseline (309.14 tCO₂e).

This is a comparison of absolute emissions, not emissions intensity. EPFS has separately reported improvements in operational and per-FTE measures; those measures should not be conflated with the absolute total. The baseline and reporting boundaries, calculation methods and any exclusions should be reconciled and documented before external publication.

Reported Scope 3 categories

GHG Protocol category	2025 emissions
1. Purchased goods and services	99.94 tCO ₂ e
5. Waste generated in operations	0.93 tCO ₂ e
6. Business travel	2.65 tCO ₂ e
7. Employee commuting	145.76 tCO ₂ e

Individual Scope 3 category figures total 249.28 tCO₂e; the disclosed Scope 3 total is 249.30 tCO₂e, reflecting a small reporting/rounding difference. Other Scope 3 categories were not quantified in the submitted report; their applicability and any exclusions require review.

3. Reduction targets

Target	Timeframe / measurement
Near-term emissions intensity reduction	50% reduction in Scope 1, 2 and 3 tCO ₂ e/FTE by 2027, against 2024
Long-term climate commitment	Climate neutrality by 2040
Tracking	Annual emissions calculation and progress review

The 2040 ambition does not currently specify a separately quantified residual-emissions target, removals approach or formal science-based validation. These elements will be developed as the company refines its longer-term transition planning.

4. Actions taken and reduction initiatives

Energy and premises
Relocation to more energy-efficient premises with an EPC B rating; optimisation of office space to reflect hybrid working; staff energy-saving practices. The ESG Strategy reports an 80% reduction in office Scope 2 electricity emissions per FTE in 2025.

IT and infrastructure
Use of Tier 3 data centres, including one facility supplied with renewable electricity backed by Renewable Energy Guarantees of Origin (REGO).

Business travel and commuting
Hybrid working, conscious travel choices, car sharing and consideration of lower-impact rail or flight arrangements. The ESG Strategy reports 2025 reductions per FTE of 66% in business travel and 35% in commuting.

Digital communications and materials
Greater use of RISE digital communications and PDF letter delivery in place of physical mail, electronic document retention, reduced printing and more efficient resource use.

Waste and procurement
Recycling of confidential waste and printer cartridges, waste minimisation, and consideration of environmental matters in supplier questionnaires and procurement.

5. Planned actions and monitoring

Workstream	Planned action	Evidence / monitoring
Emissions data	Reconcile baseline, boundaries and Scope 1-3 category coverage; document calculation assumptions and exclusions.	Carbon Footprint Tracker; annual disclosure

Energy	Continue tracking electricity use and renewable energy share; identify further efficiency opportunities.	Utility data; energy review
Travel	Maintain hybrid working and review business travel and commuting patterns.	Travel and commuting data
Digital and waste	Expand digital correspondence where appropriate; continue waste reduction and recycling.	Operational metrics; waste records
Suppliers	Review climate-related supplier questionnaire responses and identify proportionate engagement opportunities.	Supplier questionnaires; risk reviews
Governance	Review climate risks, controls, progress and targets at appropriate management and ISO review meetings.	Risk Register; ISO meeting records

6. Governance and risk management

The Executive Director, John Storrie, is responsible for oversight of environmental management and climate-related assessments. EPFS documents climate risks in its corporate Risk Register, including long-term economic impacts and the climate-change amendments to ISO management system standards. Physical and transition risks include extreme weather, infrastructure and data centre disruption, evolving regulatory expectations, reputational exposure and potential supply chain disruption.

Climate considerations are reflected in the Environmental Aspects and Impacts Register, ESG Strategy, ISMS/QMS Manual, supplier questionnaires, ISO Committee and Management Review records, and Business Continuity documentation. The company's wider governance framework includes Risk and Compliance, Internal Audit and Board Risk and Audit Committee oversight of enterprise risks; climate-specific committee reporting should be evidenced separately if stated.

7. Reporting, assurance and review

EPFS measures and reports Scope 1, Scope 2 and selected Scope 3 emissions. Its 2025 Climate Report was submitted through the SME Climate Hub, with calculations supported by internal records and the Royal Bank Carbon Planner. The 2025 disclosure states that the submitted emissions data has not received independent third-party validation. The plan and underlying metrics should be reviewed at least annually and updated when significant changes occur in operations, reporting methodology or targets.

8. Approval and publication

Approved by	John Storrie
Role	Executive Director
Date	22 nd of October 2026

9. Source documents

- EPFS Environmental, Social & Governance Strategy, version 2, 18 June 2026.
- EPFS Environmental Policy, reviewed 26 May 2026.
- EPFS Corporate Social Responsibility Policy, reviewed 7 March 2025.
- Everyday People Financial Solutions Limited Climate Report, reporting year 2025, submitted via SME Climate Hub.
- EPFS corporate Risk Register entries: Long-term economic impacts of Climate Change; Climate Action Changes Amendment in ISO Standards (information supplied by EPFS)