As a company, we build simple and secure bank payment solutions for people and businesses everywhere. For this to work, we need to reflect the customers we are serving. Through greater diversity and inclusion, we will be more attuned to our customers' needs, build better products and services, and make higher-quality decisions as a business.

And that is why we believe it is vitally important to publish this as our first Diversity & Inclusion Report. Its purpose is to shine a light on the progress we've made so far in this space and, crucially, identify areas that we must continue to address. This includes representation at senior levels, equitable opportunities for growth and building inclusive leadership capabilities.

No business is perfect but we are committed to this journey. Only by holding ourselves to account can we make the progress that we, and the wider world, need.

Eva Ducruezet
Chief People Officer &
VP Strategy and Business Operations
GoCardless
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We want to create a diverse, fair and inclusive workplace which gives people from all backgrounds the support they need to thrive.

This report provides information structured around the four pillars of our Diversity & Inclusion strategy, detailing both the broader company make-up, initiatives to show our progress to date, as well as complying with the UK government requirement to publish data on the Gender Pay Gap.

As of June 2022, we had 825 employees (GeeCees) with 730 in the UK and 95 across our other offices. This is a 41% increase (587 employees) year-on-year.

We collect diversity data from our GeeCees to give us a better insight into the groups we represent. Overall, we’re encouraged to see that we have a good proportion (75%) of GeeCees volunteering data and the findings demonstrate that we are doing a good job of reflecting the diversity of the UK inside our organisation.

<table>
<thead>
<tr>
<th>Identify as women</th>
<th>46%</th>
</tr>
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<tbody>
<tr>
<td>Identify as gender non-conforming</td>
<td>1%</td>
</tr>
<tr>
<td>Identify as either Black, Asian, Mixed or Other</td>
<td>32%</td>
</tr>
</tbody>
</table>
When it comes to the **Gender Pay Gap**, we see some positive trends overall:

- Our median pay gap (23.6%) has almost halved since 2019
- Our mean pay gap is 33.6%, a 1.3 percentage point reduction on the previous year – but we have much more to do to close the gap
- We have steadily increased the proportion of women in our UK workforce from 37% in 2019 to 42% today
- The proportion of women in our Product Development, Sales and Leadership teams has increased to 32%, 30% and 28% respectively

When it comes to the **progress we’re making to foster Diversity and Inclusion** we are pleased to share we are pleased to share a range of initiatives, including:

- Efforts by our Employee Resource Groups to build awareness and celebrate key cultural events
- Hiring approaches to improve standardisation and data-driven decision-making
- Fair and attractive rewards and benefits
- Talent Development process improvements
- A programme to develop inclusive leadership capabilities

In the last year we have laid the groundwork for a much more structured and focused approach to embedding a culture of Diversity & Inclusion. We know there is much progress to be made, but we also recognise that prioritisation and focus is the key to driving change. Therefore, our most immediate aims are to increase the proportion of women at senior levels and build inclusive leadership capabilities.

---

**Identify as LGBTQIA+**

10%

**Identify as neurodiverse**

9%

**Identify as disabled**

2%
Our People team vision is ‘making the GC journey irresistible’. We want this to be true for current and prospective GeeCees from all walks of life – therefore our newly created **Diversity & Inclusion Strategy** is described as being there to serve ‘many and more’. To achieve our current goals and better foster diversity and inclusion across the company, we have created four strategic pillars.

The strategy is led by a newly formed Diversity & Inclusion team, which is complemented by our well-established Employee Resource Groups.

**Reflect the outside, inside**  
We want GoCardless to accurately represent the diverse world around us

**Equitable opportunity**  
Each GeeCee should have a fair and equal chance to succeed

**Representation matters**  
Diversity needs to be reflected at all levels but especially in senior positions

**Leading with inclusion**  
Managers will be equipped with the tools to build a team where everyone feels they can be themselves
We hired our first Director of Diversity & Inclusion in 2021; however, our work towards an inclusive environment started much earlier. Our first Employee Resource Group (ERG) was created in 2019, empowering the GeeCee community to be more mindfully inclusive.

OUR FIVE EMPLOYEE RESOURCE GROUPS

Access
Representing the needs of neurodiverse and disabled GeeCees

Mindful
Increasing awareness and inclusivity around mental health

BEAM
For Black, Ethnic and Asian Minority GeeCees

Pride
Ensuring our LGBTQIA+ community feels represented and empowered

Inspiring
Encouraging gender equality at GoCardless
Our ERGs do a fantastic job of creating a sense of belonging through celebratory and educational events. Some events they have hosted include:

- Celebrating Black GeeCees for Black History Month in the UK and US
- Virtual pride party for Pride Month
- Educational panels for Neurodiversity week
- An International Women’s Day football event
1. REFLECT THE OUTSIDE, INSIDE

We want GoCardless to accurately represent the diverse world around us
Our make-up

To ensure we are Reflecting the Outside, Inside, we needed to understand the make-up of our GeeCees. Since 2021, we have been asking GeeCees to voluntarily share self-identification diversity information about themselves. This captures information about sexual orientation, ethnicity, religion, neurodiversity and other characteristics.

Shape of our organisation

When we last undertook this exercise in June 2022, we were pleased to see 75% of our 825 GeeCees shared their self-identification diversity data. We are working towards creating an even safer environment in the future where we hope even more GeeCees will be comfortable answering these questions.
The voluntary diversity data provides a strong indication of the make-up of GeeCees overall and representation in different populations: comparing this to national benchmarks and industry figures gives us a more informed view of our progress.

*Numbers too low to report*
Gender

46% women, 1% gender non-conforming

Gender identity is how a person understands themselves and their own gender. It can align with a person’s biological sex or it can differ. 46% of GeeCees identify as women and 1% of GeeCees identify as gender non-conforming (such as non-binary).

To support GeeCees that identify as women, we have Lean-In groups, where women from across the company meet monthly to share their experiences and learn from one another. These groups are an opportunity to share how they have progressed in their career and to talk through obstacles they are facing or have overcome.

Over the past couple of years, we have also selected high-potential women to attend Ivy House, a management development programme. This programme develops their leadership skills, allowing them to nurture their teams to success and lead by example.

This report provides more detailed information on gender in the Representation Matters section.

GOCARDLESS COMMENT

It’s been a great opportunity to talk to and get to know different people from around the company. I’ll definitely come away from this experience with some great new relationships.

Anonymous Woman
Member of a Lean-In group
GoCardless
32% of our workforce identify as either Asian (15%), Mixed (8%), Black (7%) or Other (2%). When it comes to our Leadership team, 23% identify as either Asian (10%), Mixed (10%) and Black or Other (3%).

According to the TechNation Fintech Report, 20% of employees in UK fintech are Black, Asian, or from another underrepresented group. As such, we are above the industry average for representation for similar UK fintech companies.
We engage with underrepresented groups by partnering with IntoUniversity, a charity that supports young people from different socioeconomic backgrounds in understanding higher education and career options. In Spring 2022, we hosted three students as they completed work experience at GoCardless, helping them to explore a career in tech whilst gaining practical skills such as presenting and project management. By enabling these students to see themselves represented by mentors across GoCardless and the tech industry, we hope to encourage more people who identify as Black, Asian, Mixed and Other to consider careers in fintech.

In order to check that we are representing the world around us and as part of the commitment to having a diverse work environment, we actively participate in external diversity data collections. In 2021, Ahmed Badr, Chief Legal and Risk Officer, acted as a co-chair of the Fintech Delivery Panel’s Diversity Working Group and helped to produce its Ethnic Diversity in UK Fintech Report. We also submit data to the Tech Talent Charter on an annual basis.

In order to move the needle on diversity in our industry, we need coordinated action. For that action to be most effective, and to achieve the outcome of better participation from underrepresented groups, it needs to be targeted. For it to be targeted, we need to better understand the current make-up of the fintech workforce.

Ahmed Badr
Chief Legal and Risk Officer
GoCardless
Sexuality

10% of GeeCees identify as LGBTQIA+ across our offices and the same proportion is reflected in our Leadership team. For context, in London, 3.8% of the population identifies as LGBTQIA+. Across the UK this number is 2.7%. However, these national statistics are considered to be very low due to older generations or certain communities being less likely to disclose their sexuality.

According to research by Vodafone and OutNow, 41% of 18-25 year olds have gone ‘back into the closet’ within their first year of employment for fear of discrimination. At GoCardless, we encourage a culture of mutual respect, providing education as to the importance of identity and pronouns, with many GeeCees now adding pronouns to their corporate messaging accounts (such as Slack).

We also offer LGBTQIA+ mentoring to young people through Career Accelerator. By seeing people like themselves, out in the workplace, we hope to welcome more GeeCees who identify as LGBTQIA+ in the future. So far, 100% of our mentees said they would feel comfortable being out in the workplace.

It is rewarding to feel like I can help a young person navigate situations as a queer person myself. It’s also valuable to hear directly from young people about their views on life and the challenges they face.

Hamish Wood
Senior Director, Customer Experience & Advocacy
GoCardless
Neurodiversity and Disability

Neurodiversity is an aspect of diversity that enhances the workplace in numerous ways by providing different perspectives, talents and skills. Therefore it is important that our culture and behaviours allow for such diversity so that all of our employees can feel they belong and be their authentic selves.

Interestingly, many GeeCees do not consider neurodiversity and disability to be the same. We see 9% of GeeCees identifying as neurodiverse and only 2% of GeeCees identifying as disabled. Based on this insight we’re looking at how we can improve our questions to ensure we’re capturing the full spectrum of this demographic.

GEECEE WORKFORCE IDENTITY

9%

2%

NEURODIVERSE

DISABLED

DIVERSITY & INCLUSION REPORT

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We take accessibility seriously and make adjustments for GeeCees who identify as neurodiverse and disabled. This includes ensuring our offices cater for accessibility needs, such as quiet spaces, with our workplace team offering assistance with any other adjustments such as step-free access.

To support employment opportunities for this demographic and further embed inclusion into our culture, for the past two years we have partnered with Leonard Cheshire on its Change 100 initiative, an internship programme where GeeCees manage early professionals with disabilities and long-term conditions during a 12-week placement. This programme has yielded overwhelmingly positive feedback from both interns and their teams.

Finally, when it comes to accessibility for our customers, through the practice of inclusive design we have prioritised readability by ensuring that any text is against a contrasting colour and in a font that is easy to read. We ensure videos are subtitled for customers who may be hard of hearing. From the imagery we choose to voice-overs for video content, we ensure that we represent our customer base.

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### GOCARDLESS COMMENT

My Change 100 internship with GoCardless was a perfect match. My team supported me with role adjustments and the experience allowed me to flourish in a progressive and diverse environment. I was successful in securing a full-time role after my internship and my new team has been very inclusive, equipping me with the resources I need to be successful in my role. This whole experience has really kick-started my career.

Daniel Fekadu  
Revenue Analyst  
GoCardless
Mental Health

Mental health support has been a particular focus for us in recent years. Anxiety and depression increased by 25% during the first year of the pandemic according to the World Health Organisation. In order to support the wellbeing of GeeCees we have:

- Trained 32 GeeCees to act as Mental Health First Aiders
- Enabled access to an Employee Assistance Programme
- Hosted wellness workshops focusing on healthy eating, parenting and exercise
- Organised a company-wide Mental Health Week with learning sessions and resources

July 2022 saw the launch of our newest ERG, Mindful, which will bring even greater focus to the community aspect of mental health in the workplace. Its purpose is to:

- Increase awareness, educate, and drive inclusivity around mental health
- Help GeeCees find the support available to them by signposting to resources
- Create a safe space and global community for GeeCees to discuss mental health
- Scan the horizon for potential opportunities to improve mental health support
The majority of GeeCees fall into the age brackets of 26-35 years old. We recognise this does not reflect the full age range of working adults and, like many other tech companies, is reflective of an industry which attracts and hires a relatively young workforce. Age diversity offers a great deal of potential from a talent perspective so it’s important to ensure our recruitment approaches or preconceptions do not overlook this element.

We have also learnt from our data that whilst the average age of a GeeCee is 34 years old, our women in leadership have an average age of 42 (three years older than men in leadership).
2. REPRESENTATION MATTERS

Diversity needs to be reflected at all levels but especially at senior levels
Ensuring that we have a diverse workforce across levels and teams is important; especially at senior levels where there is a direct influence on organisational decision-making. Currently, one of our focus areas is on increasing gender representation in leadership roles – the Gender Pay Gap is a tool which can help us look at our talent distribution.

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I confirm the accuracy of these numbers in line with the Equalities Act 2010 (Gender Pay Gap Information) Regulations 2017.

Hiroki Takeuchi
Co-founder and CEO
GoCardless
Gender Pay Gap Reporting

In the UK, companies with over 250 employees are required to submit their gender pay gap annually. It typically allows companies to understand whether there is an imbalance of genders at senior levels as well as in bonus-paying roles.

The snapshot date for this data is 5 April 2022, when we had 699 GeeCees in the UK. This represents a headcount increase of 64% from our previous report, when we had 426 GeeCees. As per Government requirements for this report, we look at our UK office only and use the legal gender of employees. We recognise that not everyone’s gender identity fits within this binary system, and not everyone is yet legally able to be defined as the gender they would like to be. In the future, we’d like this element of the report to be a more inclusive representation of gender identity.

Overall, our data shows that we are continuing to make small improvements on the previous year, and in particular we have increased the overall percentage of women in the business. This is a positive, given the significant growth in headcount we have experienced over the last two years.

Encouragingly, we have seen an overall downward trend in our results since 2019, especially in the median pay gap. This is a more stable indicator of progress over time and allows us to see that we are taking deliberate steps in the right direction. However, we are not satisfied with the pace of progress as we think about our longer-term goal of gender parity; therefore our focus will continue on the levers we have prioritised to improve equity.

Mean Pay Gap

The difference in the average hourly pay of all men and women across a workforce.

Median Pay Gap

The difference between the midpoint in the hourly pay of men and women.

This is not a measure of equal pay! It is a legal requirement for men and women performing equal work to receive equal pay.

Equality Act 2010
Mean and Median: Gender Pay Gap

Our mean hourly pay gap is 33.6%, which has decreased 1.3pp since 2021. Our median hourly pay gap is 23.6%, which has increased by 3.7pp since 2021.

We can see that the mean pay gap has dropped, albeit slowly, since we first reported in 2019. Significantly, our organisation has more than doubled in size during this period whilst increasing the overall proportion of women, from 37% in 2019 to 42% in 2022.

The negative impact on our median pay gap is influenced this year by a greater proportion of men hired at the senior levels and an increase in the proportion of women at more junior levels. However, we are seeing an increase in the number of women in traditionally male-dominated departments such as Sales and Product Development as well as in Leadership positions, all of which contribute to improving the pay gap.
We can see our gender distribution more clearly in our pay quartiles, where the proportion of men in the two upper quartile bands is significantly higher than that of women. When we get to the lower quartile, we see a greater proportion of women. However, we have seen the proportion of women in the upper quartile grow over time with a 9pp increase from 2019 to 2022.

When it comes to our lower middle quartile, the gender balance is nearly equal. We will be implementing programmes to ensure that our female employees have an equitable opportunity to continue progressing their careers to the upper quartiles of the organisation. Additionally, we will focus on our capability to hire more women into senior positions and to retain them once in the business.
Mean and Median: Bonus Pay Gap

Both the mean and median bonus pay gaps are volatile year-on-year. This is a result of the relatively small number of people receiving a bonus. However, since 2021, we have reduced our median bonus pay gap by 8.8pp to 50%. Our mean bonus pay gap has also been reduced by 3.2pp to 50%.

Our bonuses are made up of sales commissions and senior leadership bonuses, which are for specific roles, as well as referral bonuses, which any GeeCee can receive from a successful referral. As such, there is high volatility year-on-year for bonus receivership due to the range of bonus opportunities available.

We’re pleased to see that the number of women receiving bonuses has increased by 3.5pp to 30.5% from 2021. However, a large proportion of our bonuses are awarded to our Sales team which is predominantly male. Women in Sales were more likely to receive a bonus during this period, with 97% of them doing so, compared to 86% of men. Going forward, we are committed to improving the gender balance of our Sales team to support the reduction of the bonus pay gaps.
Goals to close the gap

As a company we have defined goals for better gender representation at GoCardless over the next three years:

- 40% women in leadership (Director and above population)
- 45% women at middle management (Senior Manager population)
- 50% women at the junior levels

This will support us in reducing the gender pay gap but, more importantly, help us focus our efforts on bringing more women into management and senior leadership positions. We will create opportunities for growth and progression, and invest in personal development to specifically support the needs of women.

In the future we want to look at other forms of representation besides gender. We can apply learnings from Gender Pay Gap reporting to shine a light on the ethnicity pay gap, with the aim to improve the distribution of Black, Asian, Mixed and Other talent across departments and seniority.
3. EQUITABLE OPPORTUNITY

Each GeeCee should have a fair and equal chance to succeed
We know we still have a way to go to reduce our gender pay gap and increase representation in certain areas. We have a number of workstreams underway to ensure that everyone has fair and equitable opportunities to join the business and progress their careers at GoCardless.
Hiring

When it comes to designing a hiring process that is fair and more inclusive, we have already taken a range of steps:

**Application**
- Using a gender decoder for job adverts to ensure that the language we used is balanced
- Proactively looking at applications to identify skills requirements vs only a focus on degrees
- No longer asking candidates about their current salaries - this especially helps to prevent women’s salaries being anchored to lower-than-benchmark pay points
- Our recruitment tool allows candidates to add their preferred pronouns
- Capturing diversity and inclusion data upon application which is already showing us information about the make-up of our hiring funnel
- Our hiring team have participated in ‘disability confident’ training to support our capability to improve our communications and make reasonable adjustments throughout the process

**Interviewing**
- Our process includes a values-fit interview, conducted in a standardised way by trained interviewers from around the business
- We aim to have interview panels with a balance of genders as well as a reflection of the diversity in the team the candidate would be joining
- All hiring decisions are taken through a final ‘Decision Meeting’ which is a process led by an internally trained facilitator who is there to encourage an evidence-based decision every time
We want to run a fair and equitable recruitment process for all

In the last year we have doubled the number of applicants providing their gender identity to 69.2%. It is important to continue increasing this number, as well as the proportion of those who choose to share other diversity data. This will put us in a better position to assess whether we are reaching our goal of running a fair and equitable recruitment process for all, free from conscious or unconscious bias.

69.2% of UK applicants disclosed their gender identity

Decision Meetings are a valuable part of our recruitment process; they help keep our recruitment practices fair and reduce unconscious bias. It is human nature to judge or assess people based on our past experiences and allow this to inform our opinion. But Decision Meetings provide a structure to ensure we review interview responses, challenge each other in a safe space and arrive at well-informed decisions.

Dimple Pattani
Senior Manager, Frontline Customer Support
GoCardless
Rewards and benefits

Once a GeeCee starts, we want to support them in achieving success and reward them fairly. As such, we have been laying the groundwork to ensure that there is a systematically fair pay system in place. This includes establishing clear bands and pay points for specific departments as well as standardised equity offers.

Alongside our standard benefits such as parental leave and pension contributions, we offer additional benefits to the majority of our GeeCees:

- **Adoption leave**, including time off for appointments
- **Menopause support**
- **Private health insurance** including cancer and mental health cover
- **Work Away scheme** (allowing GeeCees to work abroad for up to 90 days)
- **Cycle scheme**
- **Employee Assistance Scheme**
- **GC Fridays** (a quarterly company-wide day off for wellbeing)

When it comes to working at the office, we offer a hybrid working model called Adaptive Working. This allows GeeCees to work at home and in the office in a manner that suits their lives. This is not only for parents and carers, who are able to organise work around childcare, but for other GeeCees, such as those with chronic conditions and other reasons, who may find it more suitable to work at home.

Throughout the introduction of Adaptive Working, we ensured that teams were conscious of a range of working styles, and fostered knowledge-sharing to enable effective and inclusive working, regardless of location.

*We are a global company and actively looking to make our benefits fair and equitable across all our offices.
Talent development

A key component of the employee experience is ensuring our performance review and promotion processes are designed and perceived to be as fair and equitable as possible.

Performance review
In early 2022 we redesigned our performance review process using suggestions from a cross-functional committee and the Diversity & Inclusion team. The team applied inclusive design thinking principles and best practice to the review. As a result, the new process was designed to support new starters as well as tenured GeeCees and the tools and resources were reviewed by a panel of neurodiverse GeeCees to ensure they are accessible and simple.

Promotion process
We are also looking at ways to improve our approach to promotion assessment and decision making. In designing improvements to the process, the team has worked closely with the Diversity & Inclusion team to design for equity, transparency and consistent decision making. In addition, the assessment criteria has been refined and the Decision Meeting format, already used in the hiring process, has been applied to encourage more data-based decisions.
Managers will be equipped with the tools to build a team where everyone feels they can be themselves.
Understanding inclusion

To gain a deeper understanding of inclusion and belonging within teams and the broader GoCardless culture, our Director of Diversity & Inclusion has conducted a number of focus groups and individual interviews. In addition we run regular engagement surveys with a variety of questions seeking to understand how GeeCees feel about their work, environment, manager support and much more.

In our last engagement survey, inclusion-themed questions achieved 85% positive scores and are a consistently high-scoring set of questions when broken down by grade and demographics. This is encouraging to see.

The qualitative and quantitative insights are regularly shared with the Executive team to build a deeper understanding of our culture and to inform the strategy and actions of our Diversity & Inclusion team, as well as the wider People team agenda.

ENGAGEMENT SURVEY DATA

85% of responses for inclusion-themed questions were positive
I came into this role to ensure GoCardless is not only diverse but genuinely inclusive too. It was therefore important to me to speak with people directly – to gain a deeper insight into different pockets of the business and to hear personal experiences of what impacts belonging and inclusion for them. Through these conversations, I felt better equipped to identify areas of focus to continue fostering Diversity & Inclusion.

Lena Tailor
Director, Diversity & Inclusion
GoCardless
Learning and Development

We have started to build a learning and development offering to support GeeCees throughout the employee lifecycle:

As part of onboarding, all GeeCees will complete the ‘Insights Discovery’ tool: this is a questionnaire which gives them a deeper understanding of their preferences and communication style, which is then shared with their manager and team so they can work more effectively together.

GeeCees have access to a £500 Learnerbly budget each year where they can buy books, access a range of publications or articles and sign up for courses to support their personal learning goals.

We have training to support New & Aspiring managers as well as initiatives to build high-performing and effective teams.

We have high expectations of our managers and the role they play in a GeeCee’s day-to-day experience. We have focused on developing manager coaching capability by partnering with Circl. Through this programme, managers are matched with young adults from underrepresented backgrounds to learn coaching skills. The programme emphasises two-way learning and helps develop manager skills as well as building the confidence of young adults to pursue their future career goals.

We appreciate that we’re all on a journey when it comes to developing our Diversity and Inclusion maturity or capability. Our next step is to ensure that GeeCees at all levels gain the skills, competencies and behaviours required to create a diverse and inclusive workplace. In the meantime, it’s important that we leverage internal communication channels to share key messages and priorities as well as to raise awareness and understanding on a variety of topics. In the past year we have delivered to all GeeCees:

- Quarterly Town Halls for Diversity and Inclusion and ERG-specific communications
- Town Hall segments about the Gender Pay Gap and wider diversity data
- A virtual ‘privilege walk’ and a follow-up plenary session to unpack the exercise
- Initiatives to help GeeCees build empathy and connection at our bi-annual all-company offsite
GoCardless is the global leader in direct bank payment solutions, making it easy to collect recurring and one-off payments directly from customers' bank accounts. We serve people and businesses everywhere. For us to be able to serve the world, we need GoCardless to be a diverse, inclusive and fair workplace for all.

The publication of our first Diversity & Inclusion Report demonstrates both our commitment and increased focus on building a better workplace for everyone. I’m pleased to see our progress in developing a clear strategy, collecting and sharing more comprehensive diversity data and delivering on a range of initiatives to improve equity.

However, I know that we are not closing our gender pay gap fast enough. We on the Executive team take responsibility for driving the changes we must see in order to increase the proportion of women in senior roles over the next three years. As GoCardless embarks on the next phase of growth, I am confident that we are taking positive steps to build a workplace that serves ‘many and more’.

Hiroki Takeuchi
Co-founder and CEO
GoCardless