



praetura

2025 / 26

Impact Report

**More
than
money •**

Contents	Introducing Praetura	04
	People Development	06
	Summit Programme	09
	Governance	20
	Technology	24
	Internal Community	27
	External Community	39



2025 has been a year where SMEs have once again had to navigate a series of obstacles, caused by both economic and geopolitical changes and challenges. The growing prominence of Praetura as a trusted funding partner for UK businesses is proof that relationship-led funding is both necessary and needed.

At the heart of everything we have achieved as a business is our people, who continually go above and beyond; to not just help clients, brokers and introducers, but make a real impact in the communities where our offices are based. Our Summit Programme continues to be a flagship initiative to help build the foundations for the next generation of the finance industry.

The Board and Senior Leadership Team are immensely proud of what has been achieved collectively. We are passionate about supporting our people and about our commitments as a responsible business. This report highlights some of the work accomplished and our commitments to our team.

In 2026 we are committed to continuing to build on our successes and working with our people to make a true and valued impact.



Peadar O'Reilly
CEO



Introducing...

praetura

Praetura was founded to provide SMEs with the funding they need to succeed.

Predominantly based in the North West of England, Praetura employs over 160 people across four sites in Blackburn, Chester, Wilmslow and Manchester.

Comprising of five companies (Praetura Asset Finance, Praetura Commercial Finance, Praetura Invoice Finance, Kingsway Finance and Zodeq), Praetura offer a range of funding options, including asset finance, term loan funding, invoice finance and multi-facility asset-based lending packages. Our team work collaboratively to provide individually structured finance facilities to SMEs across the whole of the UK.

As an accredited member of the Good Business Charter and a supporter of the Good Employment Charter, which provides a framework for our promises and goals, we have committed to responsible business practices. We continuously review our working practices and set new targets to improve our business' impact on society and the environment, as detailed in this document.

Meet the Senior Leadership Team



Peadar O'Reilly
CEO



Danny Summers
CFO



Lisa Wood
CRO



Ric Simmons
Managing Director



Paul Cooney
Managing Director



Ray Lowrey
Risk and Compliance Director



Kate Norton
Group HR Director



Paul Bradbury
Commercial Director



Ruta Makunaite
Technology Director

People Development

Management Training

The programme focuses on three core areas:



Supporting Our People

Managers are supported to create inclusive, respectful and psychologically safe team environments. Training covers fair people management practices, wellbeing awareness, appropriate support and signposting, and the ability to hold effective conversations that respond to individual needs.



Developing Talent

We embed development and progression as central to our approach to talent retention and engagement. Managers are equipped with tools to support meaningful performance conversations, goal setting, skills development and performance management, enabling individuals to realise their potential within the business.



Building High-Performance Teams

We build high-performing teams by placing recruitment at the centre of our strategy, attracting individuals who bring the right skills, mindset, and ambition to succeed. Our hiring approach focuses on identifying talent that aligns with our goals and values, ensuring new joiners can contribute quickly and effectively. By selecting people with strong potential and a drive to excel, we create a foundation for sustained performance and long-term success.

Strong, inclusive leadership is fundamental to building a sustainable organisation and a positive employee experience. At Praetura, we continue to invest in the development of our people managers, recognising their critical role in employee wellbeing, engagement, and long-term performance.

Our Core Management Training programme remains a key pillar of this commitment. This bespoke programme is designed to equip managers with the knowledge, skills and confidence required to lead effectively and consistently across the Group. Delivered primarily in person by the Group People & Talent function, the sessions provide a trusted and collaborative environment that encourages shared learning, open discussion and practical application. Content is tailored to the experience level of participants and supported by comprehensive guidance accessible via our Manager Resources.

During 2025–2026, we further strengthened our approach by introducing **Difficult Conversations training**.

This additional capability-building initiative supports managers to approach sensitive or challenging discussions with clarity, empathy and consistency, helping to address issues early, support wellbeing, and reinforce a culture of openness and accountability.

Together, these initiatives support responsible leadership, inclusive growth and long-term organisational resilience, ensuring our managers are equipped to lead in line with Praetura's values and ESG commitments.

THE SCHEME SUPPORTS:

- ✓ The development of **future leaders** within the SME lending sector.
- ✓ Knowledge-sharing in a **specialist** and **experience-led** industry.
- ✓ Early-career **progression** through exposure to senior perspectives.
- ✓ Greater **confidence, retention** and long-term **engagement**.
- ✓ Inclusive access to **development** beyond traditional career pathways.

MENTORSHIP

Lending is a highly specialist area of financial services, requiring strong commercial judgement, technical expertise and relationship-driven leadership.

As a growing business operating within a niche market, we recognise the importance of actively developing future talent and ensuring critical knowledge and experience are shared across generations of professionals.

At Praetura, our mentoring scheme plays a key role in supporting a sustainable talent pipeline across the Group. By connecting colleagues at different career

stages and levels of seniority with varied skillsets, mentoring enables the transfer of knowledge, and personal development, that cannot always be learned through formal training alone.

Mentoring relationships are built on trust, openness and mutual learning, complementing line management by providing space for reflection, challenge and broader career discussion. This approach supports both individual development and the long-term resilience of the business.

Impact in practice

Mentoring has supported colleagues across the Group, from apprentices entering the sector to senior leaders navigating complex commercial environments.



Having a mentor is often cited as one of the most impactful ways to accelerate growth. This year, I've had the opportunity to work with two mentors across Praetura, each bringing a different perspective on leadership and the industry. One focuses on behavioural development, while the other brings a strategic, commercial lens. Together, they've helped me challenge assumptions, build confidence and see opportunities more clearly. It has reinforced the value of diverse viewpoints in developing effective leadership within a specialist industry.

Hannah Goodall, Head of Sales

By investing in mentoring, we are strengthening the future of SME lending at Praetura. The scheme supports long-term capability building, protects specialist knowledge, and reinforces our commitment to developing talent sustainably within a niche and evolving industry.



Summit Programme

THE SUMMIT PROGRAMME OFFERS:



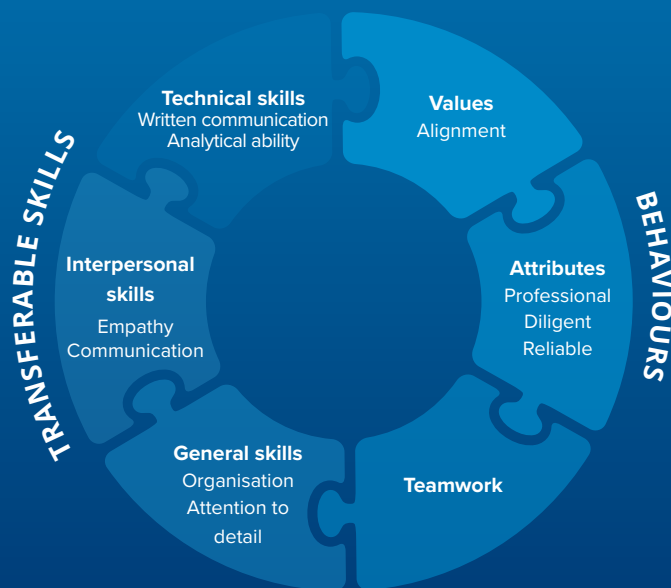
On the job training



Quarterly events including networking, socials and skills development



Professional qualification



SUMMIT PROGRAMME:

Emerging talent

A core part of our DNA at Praetura is developing emerging talent, and we feel this is important for the UK lending industry.

Having the infrastructure in place to provide the first step on the career ladder is something we are immensely proud of. There are plenty of benefits to us as an organisation as well as to the individual, including fresh perspectives and diversity of thought.

Since the launch of Summit in 2021, 46 graduates and apprentices have joined the programme. We recruited four apprentices and two graduates in 2025. Our emerging talent come from varying backgrounds, some join us as school leavers, others with undergraduate or master's degrees, from a range of disciplines including Accounting and Finance, Business Management, Law, Mathematics, Languages and more.

We have graduates and apprentices working across multiple areas of the business; including business development, relationship management, finance, operations, HR and underwriting, with the opportunity to complete a professional qualification.



The Summit Programme provides vital skills for a career in financial services, with the opportunity of completing a professional qualification. The qualification provided is specific to the role; including the Diploma in Asset Finance, Certificate in Invoice Finance and Asset Based Lending, Accountancy (AAT, ACA, ACCA, CIMA), Treasury (ACT), and the Diploma in Business Administration (Level 3 apprenticeship).

As well as a professional qualification, graduates and apprentices take part in coaching and training to support their professional skills development. An example of this is Insights Discovery, a useful tool which helps people to understand their own communication style and how to approach relationships in the workplace.

Naturally, when someone has recently concluded their educational career at school, college, or university they may not hold much (or any) commercial experience in a professional environment. We take a skills-based approach during the recruitment process. The skills and behaviours we look for may differ depending on the role. For instance, a Graduate Treasury Analyst requires strong analytical skills and the ability to interrogate complex data, so often candidates with a STEM background are suited to this role. Business Administration Apprentices must possess excellent customer service skills and attention to detail. Often, candidates who have held a part-time role in hospitality or retail excel in this role.

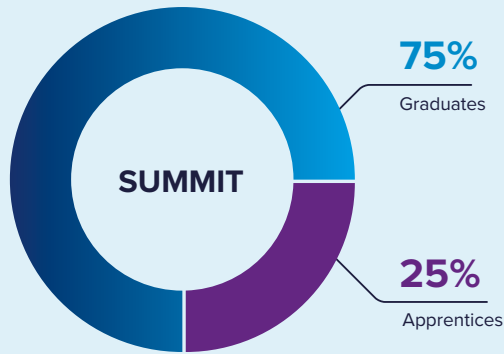
We also look for alignment to our core values during the recruitment process and behaviour is a key indicator of this. Attributes such as diligence and reliability speak volumes; seemingly small things like responding to emails or calls in a timely manner and sticking to deadlines, are examples of this.

Where possible, we use an assessment centre style of interview to evaluate candidates. This enables them to demonstrate transferable skills such as analysis, teamwork and attention to detail in an environment that simulates the workplace. The tasks carried out are tailored towards the role the candidates are applying for. During the assessment centre, the candidates will also have a private interview with the interviewers, which provides the opportunity to delve into their skills and future ambitions in more depth.

We prepare the candidates via telephone and email the week before the assessment centre, and ensure any reasonable adjustments are made for those who require it. We also provide detailed feedback to all candidates. We have found that the quality of candidates using this method has been high and we have received excellent feedback regarding the process.

Georgia Bright
Group HR Business Partner





TALENT: The Next Generation

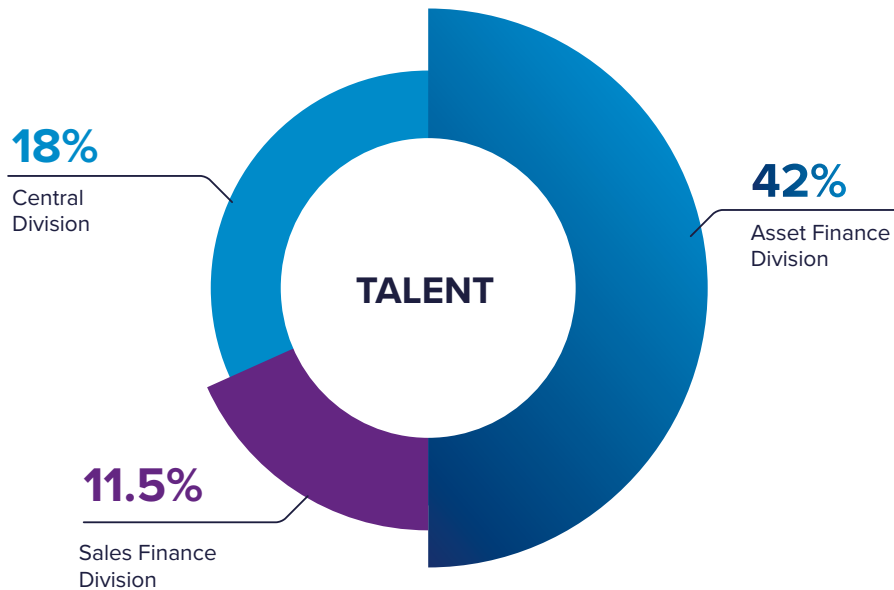
When considering the financial services sector, there are many traditional stereotypes that many often think of: the bank manager, the accountant, the data analyst...

But it is also a sector which is expanding and increasingly striving to innovate. For this to happen, recruitment strategies need to adjust accordingly too.

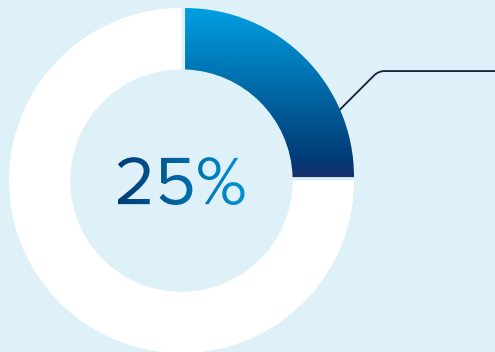
The total number of people employed in financial services in the UK is approximately 1.1 million. If related professional services are included, the number then rises to nearly 2.5 million. It is a resilient sector with the numbers holding around these levels for over a decade, but it is a sector that's growing. This is especially true within the sphere of specialist finance for SMEs, where a new wave of independent finance companies are challenging the stereotypes.

Challenging the stereotypes

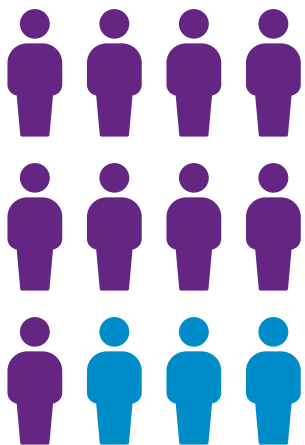
Back in 2013 when Praetura Asset Finance (PAF) was co-founded by Praetura, it was the first independently owned asset finance funder to enter the UK marketplace in 15 years. The challenge was to 'do things differently' and forge a new era for SME funding.



Percentage of people in each division that have come through the Summit Programme



25% of our workforce has come through the Summit Programme at some point in the last five years



12 Currently on the Summit Programme

9 Graduates

3 Apprentices

One of the ways the team at PAF started to do things differently was by looking at how to bring talent into their company from a different angle, by establishing a graduate business development programme within their formative years.

Expertise, knowledge and experience are very important facets for any team, particularly when you're a funder striving to work in partnership with brokers and their SME clients – to offer advice and information as well as funds. But if you're looking for longevity in the market you can't rely only on employing those who have experience. You've also got to look to teach a new generation the knowledge and build up that level of expertise from within. This is why our graduate training programme was established and why we now have apprentices joining our team too: building the foundations to spur on a new generation of talent for the financial services sector.



The financial services sector is an ever-adapting industry that needs an ever-adapting attitude to attracting new talent.

Over the past 13 years, Praetura Lending has grown significantly, with a current loan book in excess of £600m.

In parallel, the graduate business development programme established at Praetura Asset Finance has grown to now include apprentices as well as graduates and has expanded across the whole of Praetura Lending, now encompassing a wide range of roles.

Ric Simmons
Managing Director

CHAMPIONING APPRENTICESHIPS

- ✓ We **grow** our own **talent** and encourage people to **progress** and **develop** within Praetura.
- ✓ Apprenticeships can **kickstart** careers in **financial services**.
- ✓ People can flourish in a **hands-on** role as part of a **supportive team**.
- ✓ Dedicated **one day** per week solely for learning something new, or working towards a **qualification**.
- ✓ We offer an assigned **Praetura mentor**, who assists with **coaching** and **training**. As well as supporting with the adjustment to a busy, professional environment.

PROGRESSIVE CAREER PATHS



HUGO RAINE

joined the operations team at Praetura Asset Finance in 2024, completing his Level 3 Business Administration apprenticeship the following year.

Hugo was a finalist in the Business and Professional Services Apprentice of the Year category at the Themis Inspire & Achieve Awards 2026, and is currently helping train the newest apprentices at Praetura.



HAJRA DAWOOD

started studying towards her Level 3 Business Administration apprenticeship whilst working at a solicitors, following completing her A-Levels.

That role was unfortunately made redundant and Hajra completed her apprenticeship (passing with distinction), before joining Praetura's Summit Programme in the role of New Business Apprentice.

APPRENTICE CASE STUDIES

I began my Level 3 Business Administration apprenticeship with Praetura shortly after completing my A-Levels. With no prior experience in finance or in a professional office environment, I entered the role eager to learn, develop my skills and gain real-world experience.

My apprenticeship has opened many doors for me. I've gained valuable experience in terms of how the industry works, developed essential skills and it has been a great stepping stone in helping me explore different career paths and opportunities.

With the support of the fantastic team at Praetura whilst studying for my apprenticeship, my technical skills have improved and I've built more confidence through mentorship and collaboration with industry professionals, which is helping to lay a great foundation for my future.

Hugo Raine



I decided on an apprenticeship to pursue a more practical and immersive learning approach, and completed my Level 3 Business Administration apprenticeship prior to beginning my career in the finance sector by joining Praetura.

Throughout my first year at Praetura I've been fortunate to receive an abundance of support and guidance from managers and colleagues. This invaluable assistance has significantly enhanced my understanding of our work and the goals of the company as a whole.

Looking ahead, I'm enthusiastic about furthering my career progression by enrolling to study for a Level 5 Diploma in Asset Finance (supported by Praetura).

I believe this advanced qualification will not only provide me with a comprehensive insight into the asset finance industry, but also serve to strengthen my existing knowledge base.

Hajra Dawood



I completed my Level 3 Business Administration apprenticeship with Praetura in 2025 and both the apprenticeship and Praetura have played vital roles in shaping my career.

The apprenticeship provided me with the clarity I needed about the direction I want to take in the future.

I now know I want to stay in the finance industry and have been given the opportunity to take some more finance courses at Praetura, to better my knowledge on the terminology I deal with day-to-day.

Since starting my apprenticeship my communication skills have improved and I am now much more confident with a range of different software.

My apprenticeship has opened up many new opportunities, including attending client meetings and seeing in person how a range of SMEs work.

Honey Taylor



GRADUATE AND APPRENTICE JOURNEYS



Since starting at Praetura Asset Finance, I've been working my way up through the 'In-life' tasks which include settlements, novations, clearance and cash posting. I'm really enjoying the variety. Now that I'm getting to grips with that I'm being introduced to some compliance and other aspects of the role, including audits. I love working closely with other departments, as this also teaches me what they do and how they do it, opening new windows of opportunity.

The work atmosphere is wonderful and I have been taught and guided with patience and kindness, helping me progress in my role. Everyone has been there to answer any questions or help me in any way, whenever I have needed it.

The support has been phenomenal and I'm looking forward to starting my Level 3 Business Administration apprenticeship at the beginning of 2026.



Samantha Hicks
Customer Service (In Life) Apprentice



I was introduced to Praetura by my Apprenticeship Tutor and joined after completing my Level 3 Business Administration apprenticeship. I have been working within the Operations team dealing with inputting deals, contract documents, payouts and customer queries.

I believe I have progressed and grown substantially since joining the team, with one specific skill improving vastly, which is attention to detail. I have also been given opportunities to coach and mentor new staff, which is paramount to my progression.

Support is constantly on hand. Managers and superiors frequently check-in to ensure I'm confident in whatever task I'm doing. I am also comfortable approaching them whenever I feel I need assistance and know they will always help. All my colleagues, whatever department are always willing to help.



Isobel Halton
New Business Apprentice

GRADUATE AND APPRENTICE JOURNEYS CONT.



I started with Praetura after completing my GCSEs, eager to begin my apprenticeship journey, especially after I'd done some work experience at the Blackburn office, where I'd loved the work culture and the industry.

I joined the Operations team at Praetura Asset Finance and completed my Level 3 Business Administration apprenticeship. I thoroughly enjoyed the experience and the support I got from Praetura was amazing!

After I'd passed my apprenticeship, I started to think about my long-term career. I'd always wanted to work in finance, and the Business Administration apprenticeship gave me a good base level. After I'd spoken with one of Praetura's Finance Directors, I then moved over to the Finance team to pursue my goal of becoming an accountant. I have started my AAT apprenticeship journey and have completed my first module. My long-term goal is to complete my AAT up to Level 4, then complete my CIMA qualifications. I feel so supported by Praetura and I'm learning more and more every day.



Emily Guilfoyle
Finance Apprentice



After travelling and university, I was looking for a graduate role which would help me develop professional skills whilst being part of a company that cares about what it does. Kingsway/ Praetura offered this through the Summit Programme.

I've gained a lot of knowledge about financial services and the corporate world while I've been here. From the experience in my team benefitting my competency in analytics, to the days where I'm able to join our BDMs and meet brokers. I've experienced much growth in a professional and personal way through direct involvement in different aspects of the company's operations.

The support given by those around me has been nothing short of exceptional, which I am extremely grateful for. This has been offered through 'on-the-job' training, lesson-like meetings led by various people within the group, and also the opportunity to start working towards a new qualification, AAT Level 2 Certificate in Accounting, which I'm starting in 2026.



Harry Botham
Underwriter

PROFESSIONAL QUALIFICATIONS



Apprenticeships

- Business Administration
- AAT Finance
- CIMA Accountancy
- HR



Diplomas

- Asset Finance (Level 5)
- Invoice Finance/ ABL

2026 PEOPLE COMMITMENTS



Enhance the Summit Programme to empower individuals with essential personal skills, including building confidence, communicating with impact and navigating challenging conversations.



Introduce an inclusive, organisation-wide competency framework that provides clarity on expectations, supports continuous development and enables people to thrive across all departments.



Strengthen the management development programme by introducing three new learning areas focused on supporting managers to lead with confidence, empathy and effectiveness.

2

enrolled on
IF/ABL Diploma

8

enrolled on
AF Diploma

7

completed
Business Admin
Apprenticeships

4

enrolled on
AAT Finance
Apprenticeship

3

enrolled on
Business Admin
Apprenticeship

1

enrolled on
CIMA - Finance
Apprenticeship

1

enrolled on
HR
Apprenticeship



In a highly regulated and constantly evolving financial services environment, professional qualifications are fundamental to maintaining credibility, expertise and trust. At Praetura, we believe investing in recognised, industry-leading qualifications is essential to ensuring our people have the technical knowledge, judgement and professionalism required to deliver the highest standards for our clients. From the very start of their careers, our graduates and school leavers are supported to gain respected professional qualifications alongside hands-on experience, guided by highly experienced and accredited colleagues.

Ongoing professional development remains a priority throughout our business. Through structured performance and development reviews, we actively support our people to stay at the forefront of their disciplines by funding professional memberships, continuous learning and additional specialist training.

As we continue to develop our subject matter experts, maintaining and strengthening our collective industry experience is of utmost importance. Just as importantly, we take great pride in developing new talent within financial services - an ethos that is deeply embedded in our culture and underpins our long-term commitment to growing the next generation.

Danny Summers
CFO



Governance



THE GOOD BUSINESS CHARTER

The Good Business Charter is an accreditation which recognises responsible business practices.

We have committed to complying with the 10 components of the GBC and display this through our actions, which include working with FCA approved brokers where possible and ensuring our suppliers are paid promptly.

-  REAL LIVING WAGE
-  ENVIRONMENTAL RESPONSIBILITY
-  FAIRER HOURS AND CONTRACTS
-  PAY FAIR TAX
-  EMPLOYEE WELLBEING
-  EQUALITY, DIVERSITY AND INCLUSION
-  ETHICAL SOURCING
-  PROMPT PAYMENT TO SUPPLIERS
-  COMMITMENT TO CUSTOMERS
-  EMPLOYEE REPRESENTATION



REAL LIVING WAGE

At Praetura, it's vital that all employees are paid fairly. That means being paid above the Real Living Wage (higher than the government's National Living Wage rates and independently calculated by the Living Wage Foundation to ensure everyone's wage meet their everyday needs). As part of our GBC commitment we extend this commitment to our contractors, such as our cleaners; increasing the contractors' fees to ensure the workers, for example, are getting at least the Real Living Wage.



FAIRER HOURS AND CONTRACTS

Praetura is committed to taking a fair approach to working hours and contracts, with proper consideration being given to contracts and guaranteed hours.

We do not offer zero hour contracts at Praetura, and we regularly review our contracts of employment to ensure they are legally compliant and up to date. Being a group business, we also continuously assess our policies and contracts to ensure fairness across the group in regard to legacy documentation and to accurately reflect our ways of working.



EMPLOYEE REPRESENTATION

Employee representation is important to our Senior Leadership Team, who value feedback from our people highly. See Internal Community page 27.



ENVIRONMENTAL RESPONSIBILITY

We are committed to doing our part in tackling climate change and other environmental issues. See page 44 for more details.



ETHICAL SOURCING

At Praetura, we are always mindful of sourcing services or goods from ethical suppliers, whether that's recyclable coffee pods or working with sustainable companies. The GBC requires companies to commit to the standards set out in the Ethical Trading Initiative Base Code, which consists of nine clauses. As a result, since 2023, we committed to a Supplier Code of Responsibility and took steps to review our contracts. This has enabled us to identify and begin working with ethical suppliers.



PROMPT PAYMENT TO SUPPLIERS

Praetura is committed to paying our suppliers within 30 days. Paying promptly shows respect to our suppliers and we always treat them as we would wish to be treated.

It's important to recognise that some of our suppliers may be small businesses, and late payments can be hugely damaging for them.



COMMITMENT TO CUSTOMERS

Our business depends on building and maintaining the trust of our stakeholders. Both in the integrity of our work and in the security of their information.

We always opt to work with FCA regulated brokers where possible. These are managed through an approved panel that is monitored regularly.

Collections activity is conducted in line with the FCA's Treating Customers Fairly principles. Lending businesses are regularly audited by their funders and we always pass strongly.

Praetura has anti-corruption, anti-bribery, information security, data protection, and vulnerable customers policies in place.

We take governance very seriously, ensuring the appropriate checks and balances take place. We have a clear and robust governance framework and non-executive directors to ensure compliance.



PAY FAIR TAX

We understand the importance of paying fair tax, as it allows corporations to give back to our societies and enables businesses to compete fairly. In recent years, there has been aggressive tax avoidance across the world through the use of tax havens, which negatively impacts economies.

GROUP GOVERNANCE

As the Group has continued its growth through 2025, in all divisions we have continued to build on our foundations of responsible governance, disciplined management and a commitment to transparent, ethical governance.

As an independent provider of asset finance, loan, invoice finance and asset-based lending products to UK businesses, we recognise our responsibility in supporting sustainable growth whilst safeguarding the integrity of our operations and upholding the interests of our customers, investors, and other key stakeholders.

In line with our 2025 governance commitments, we enhanced this by updating our governance framework to ensure continued accountability, oversight and alignment with both our strategic expectations and regulatory requirements. This included improving the defined roles of key committees answerable to the Board.

The approach undertaken by the Board is focused on embedding a robust, cooperative framework with effective controls in place to establish a strong corporate governance structure throughout the entire Group, whilst allowing the business to remain agile and dynamic.

2026 GOVERNANCE COMMITMENTS



We are committed to continuous improvement throughout 2026 and beyond, with a strengthened focus on risk management and regulatory compliance across our operations. Our frameworks will be regularly reviewed and enhanced to align with evolving regulatory requirements, industry best practices, and insights from key stakeholders. In parallel, we will refresh our internal training programmes to ensure they remain aligned with the current risk landscape, reinforce compliance obligations, and support a strong culture of risk awareness across the organisation.



The entrepreneurial ethos of Praetura is a key factor as to why the Group has had success to date and creates a competitive advantage against our peers in the speciality finance industry, where effective execution is a differentiator.

We reinforce our culture through policies covering conduct, conflicts of interests, whistleblowing, data protection, and fraud and financial crime prevention. Training, monitoring and leadership engagement help ensure this.

Our risk management framework supports identification, assessment, and management of risks across credit, operational, financial crime, compliance, liquidity and strategic areas of the Group. We continue to embrace and leverage technology developments to help drive improvements in all these areas.

Our governance and risk management frameworks are designed to both protect the Group and ensure that our lending and financing activities deliver positive and sustainable impact. We deliver responsible finance supporting our customers with appropriate products, fair pricing, and clear communication, as well as monitoring and dealing with complaints in a manner to help us improve what we do.



Ray Lowrey
Risk and Compliance Director

Technology

POWERFUL NEXT-GEN TECHNOLOGY

Praeview was designed and launched in 2022 to deliver quick and more accurate lending decisions at scale.

The system was designed and built in-house by Ruta Makunaite, Technology Director, and was a first of its kind in the UK's alternative finance industry, with no other lender developing a bespoke platform with this level of technical capability combined with significant first-party data.

More than a finance platform, Praeview has been designed to connect, inform, assess and monitor industry data. The output means more informed and faster decision-making at scale with end-to-end support on risk, whilst correlating economic, industry and business-specific trends against the lending portfolio. Praeview also offers custom reports and live updates to improve proactive management.

Since launching Praeview, underwriters and decision-makers have been able to make quicker decisions supported by the accurate risk profiles the system provides.



Praeview has complemented the work our experts undertake by providing accurate risk profiles for each application, along with a bespoke score to support decision making for each deal.

The past couple of years we have seen rapid growth across Praetura Lending. Praeview has been instrumental in supporting the increased volume of deals we are able to support.

Ruta Makunaite
Technology Director



FASTER LENDING DECISIONS



YEARS OF SME LENDING DATA



CORRELATED DATA SOURCES



VIEW ON CREDIT WORTHINESS

Praetura Lending blends top-tier, industry tested technology

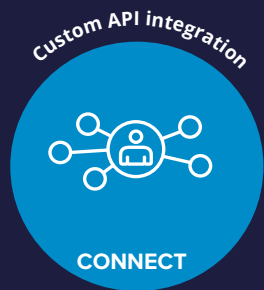
for Asset Finance, Invoice Finance, and Asset-Based Lending management with their proprietary Praeview platform.

Praeview offers scalable lending assessment, best-in-class risk insights, proactive portfolio monitoring and investigations tracking. It also provides public APIs connectivity for third-party institutions and partners wishing to leverage Praeview's capabilities.

Technical stack is rounded up with **custom-built data infrastructure** with **rich datasets** and embeddable and self-service reporting functionality.

Technology infrastructure supports **robust and effective lending management**, provides data for informed decisions, as well as allowing easy adaptation to changing market conditions and new opportunities.

DATA RICH PLATFORM TAKING FEEDS FROM 15+ CORRELATED DATA SOURCES





Internal Community



Putting strong two-way feedback loops at the heart of our organisation is vital to fostering and sustaining the culture we are proud of at Praetura. Our annual people engagement survey covers a broad range of topics and provides meaningful insight into how our people experience the business, with results directly informing and shaping our People Agenda for the following 12 months. Alongside this, we run regular pulse surveys throughout the year, allowing us to gather more focused feedback, take a real-time temperature check, and respond quickly by implementing improvements or introducing new ways of working.

In 2025, we strengthened our approach to listening even further through the introduction of quarterly face to face sessions with the Employee Task Force, creating a dedicated space for open and honest conversations and enabling challenges to be raised and addressed as they arise. We also expanded our Meet the Board series, giving our people more opportunities to hear directly from the Board and Senior Leadership Team, ask questions, and gain greater visibility into decision-making across the business. Together, these initiatives ensure feedback is heard, valued and acted upon, and we look forward to continuing to implement and evolve our People Agenda over the year ahead.

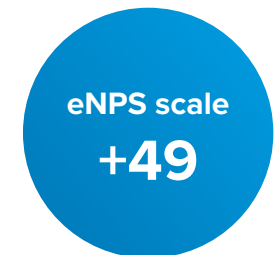
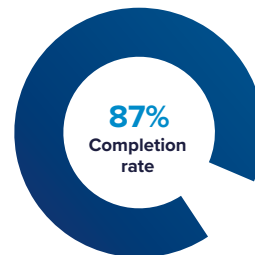
Kate Norton
Group HR Director



ENGAGING WITH OUR PEOPLE

Annual engagement survey

This is an opportunity for our people to rate statements on different topics of engagement, including teamwork, communication, management, job satisfaction and culture.



eNPS results can lie between -100 and +100, an average score being +32 and anything over +50 classed as excellent.



EMPLOYEE VOICE REPRESENTATION

We believe that all employees should have a voice and the opportunity to have their opinions and suggestions heard, so we launched the Praetura Task Force in 2022.

The Task Force is a group of volunteers who represent the views of employees across the whole of Praetura Lending. Collectively, the Task Force ensures employee views and concerns can be heard and shared with the senior executive team, as well as helping to organise a range of events and activities.

Our values are important to us and are at the heart of everything we do:

We **do the right thing**

We are **courageous**

We are **humble**

We are **authentic**

We **care**



”

The Praetura Task Force, established in 2022, is a group of employee volunteers who represent the views and experiences of colleagues across the Group. With representation across all our entities and locations in Blackburn, Manchester, Wilmslow and Chester, the Task Force ensures that employee voices are heard, valued and shared with the Senior Leadership Team.

Meeting quarterly in person, and supported by digital collaboration tools, the Task Force enables feedback beyond the annual engagement survey, encouraging insight from across the business. Members take shared responsibility for leading and supporting initiatives across key focus areas; including Diversity, Equity and Inclusion, Wellbeing, Environment, Community and Charity.

The Task Force provides a trusted platform for open and constructive dialogue, empowering employees who are passionate about doing the right thing to influence positive change, regardless of role or location. By encouraging ownership, accountability and collaboration, it plays an important role in strengthening our culture, improving employee experience and ensuring our values are reflected in how we operate and grow as a business.

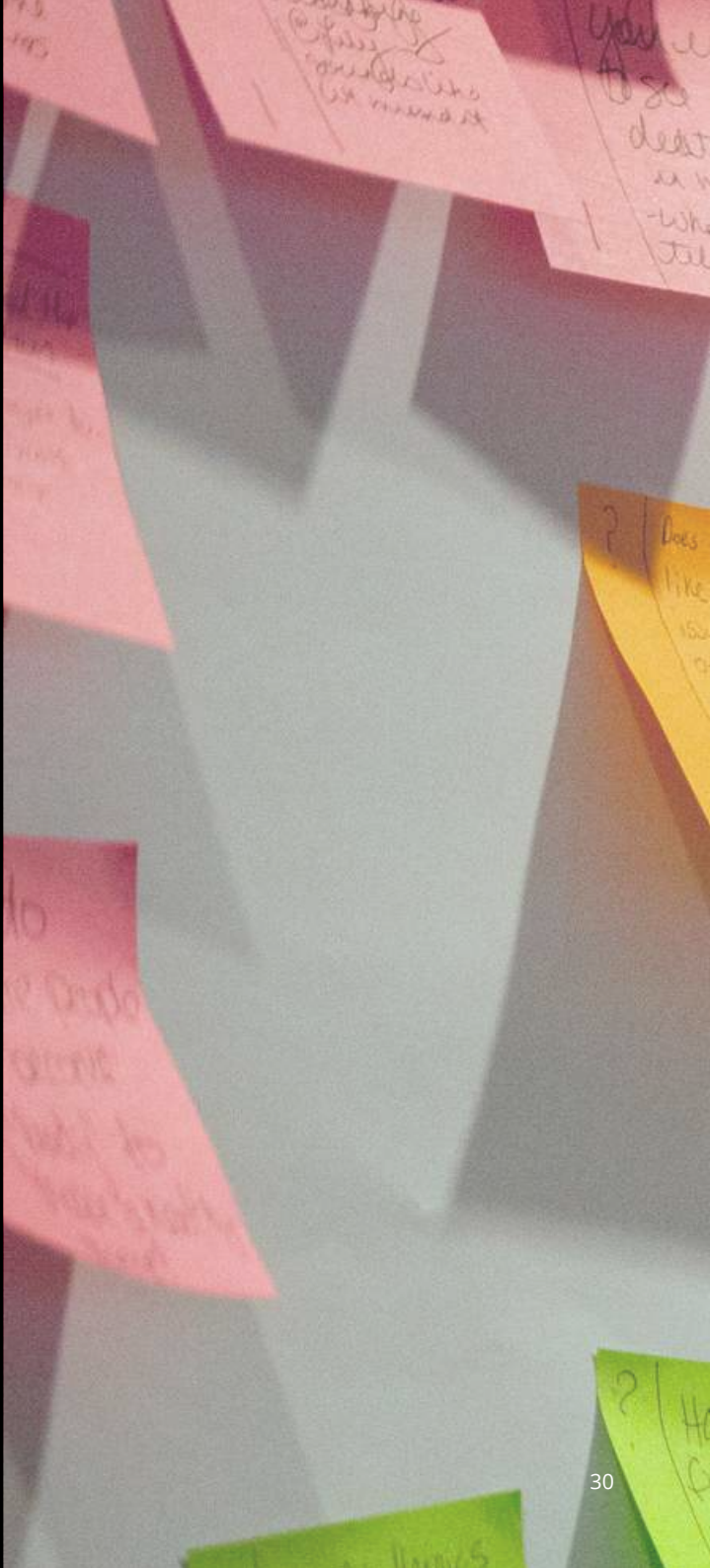
Georgia Bright
Group HR Business Partner

MEET THE TASK FORCE

BLACKBURN

WILMSLOW

CHESTER



TASK FORCE Q&A...

We asked some of our Task Force members about their highlights from last year and the difference the Task Force initiatives can make.

What skills have you developed while being part of the Task Force that you didn't expect to?

The role helped me build confidence and gave me the chance to share and act on my ideas. I really enjoyed learning how to organise and budget events, such as volunteering days and smaller activities across the offices, so I am looking forward to using my new skills to help run more events this year.

How do you think the Task Force contributes to Praetura's culture?

The Task Force doesn't only organise activities across offices, but also provides an opportunity to review policies and practices that shape how the company operates. It is encouraging to see the positive changes that have already taken place in each office because of ideas that were first raised through the Task Force.

How has working with colleagues outside your usual team impacted you?

It has helped me gain a broader understanding of the business. I have found it valuable to learn about the work that others do and how it impacts different teams and departments. It has also provided a strong opportunity for personal growth as I now have a wider understanding of how different parts of finance work.

Gemma Jones-Wallace

What's one moment in 2025 that you think really captured the spirit of the Task Force?

For me, the Picnic in the Park was a real standout. So often we have large group involvement in charity and in-office events, but taking part in UK Love Parks Week, organised by the Environment team, had a focus purely on workplace socialising. It's what the Task Force is all about - improving the workplace environment.

What are you excited about or hoping to achieve next?

We've picked another excellent charity in Andy's Man Club for 2026 and I think every office felt the impact from the 'Lunch & Learn' sessions that we took part in. We've planned a few events this year around making a positive impact on mental health and opening up conversations between colleagues. The biggest thing I hope to achieve next is making these conversations easier for us all.

What change are you most proud of seeing as a result of the Task Force's work?

I think our sense of community and teamwork shines whenever we put an event on through the Task Force. The people of Praetura rally together and make a positive impact on the community and each other, which makes a huge difference to the culture at Praetura and showcases the best of our people putting our values into action.

Conal Myers

What change are you most proud of seeing as a result of the Task Force's work?

How the task force has united people across the business to create positive change in their day-to-day roles. The Task Force empowers people to be courageous, to take ownership of ideas and contribute something bigger than themselves, which has had a lasting impact on both our culture and our wider community.

How do you think the Task Force contributes to Praetura's culture?

Because a diverse and inclusive workplace leads to better collaboration, stronger decision-making and a culture where people feel respected and valued. People want to work for organisations that reflect their values, not just in theory, but in practice.

What have you personally gained from being involved?

Being part of the Task Force has reinforced to me how powerful listening can be. I've gained insight into the experiences of colleagues across different teams and backgrounds, which has helped me approach conversations with greater empathy and humility. Above all, it's been rewarding to be part of a group that genuinely cares and is committed to making Praetura a place where people feel valued, supported and included.

Hannah Goodall

DIVERSITY, EQUITY AND INCLUSION

Praetura is committed to building a diverse, equitable and inclusive organisation where everyone feels respected, supported and empowered to succeed.

In 2025, Praetura continued to embed diversity, equity, and inclusion in our day-to-day practices and employee experience. “We are Authentic” is one of our core Praetura values, so colleagues being able to show up as themselves in an inclusive environment is important to us.

We recognised and celebrated key moments across the cultural calendar through our colleague newsletter, sharing educational content and lived experiences on topics such as Pride, LGBT History Month, Autism Acceptance Month and Ramadan to name a few. In our Blackburn office, colleagues also took part in a day of fasting in solidarity with Muslim colleagues, helping to build understanding and inclusion through shared experience.

We also strengthened our partnership with the EY Foundation, a charity that supports young people from low-income backgrounds to access employment, education and entrepreneurship opportunities. We provided meaningful work experience placements in our Wilmslow and Blackburn offices for one week during the summer. This provided insight into financial services, helping to create more accessible pathways into the industry.

Feedback from students highlighted the impact of this experience. One participant shared that “my placement with Praetura was an extremely valuable experience... gaining impactful exposure into the finance sector,” while another described it as “honestly really insightful,” with opportunities to engage in real-world, client-based tasks.

Others reflected on the supportive environment, noting that “the environment and the people were nice and accommodating,” and that the experience helped build confidence, reinforcing that “it is not bad to say you do not know something and ask for help.” Another simply described it as an “amazing experience [where they] learned so much about the company.”

Beyond our organisation, we also contributed to wider industry inclusion efforts. Our Group HR Business Partner played an active role on the Leasing Foundation’s DEI Committee, leading on inclusion initiatives, such as the International Women’s Day Spotlight and Connect Roulette for World Inclusion Day.

We also continued to support social mobility through education by sponsoring a bursary at a local grammar school. This helps to widen access to high-quality education for students who may otherwise face financial barriers, supporting them to reach their full potential. We recognise the important role businesses can play in improving social mobility, and remain committed to creating opportunities, opening up pathways into our industry and supporting the next generation of talent.

As part of our 2026 commitment, we are working towards achieving Inclusion UK accreditation, demonstrating our dedication to building a workplace where everyone feels respected, supported and able to succeed.

Our goal is to achieve ‘Committed’ status by June 2026, marking an important milestone in formalising our approach to inclusive leadership, fair opportunities and a culture of belonging. We will then continue to build on this progress with the ambition of achieving ‘Leader’ status by December 2026, reflecting the meaningful and measurable progress we are making across our people, policies and culture.

Through this journey, we aim to create a workplace that reflects the diversity of the communities we serve, supports the development of all colleagues and contributes to a more inclusive and equitable financial services industry.



2026 DE&I COMMITMENTS



Strengthen DE&I insight and accountability by evaluating the capability of internal HR systems, increasing awareness of inclusive data collection, and improving completion rates to inform evidence-based action.



Embed a proactive and consistent approach to inclusion by introducing annual reviews of reasonable adjustments, ensuring ongoing support that evolves with individual needs.



Partner with internal marketing team to enhance employee branding and refresh the careers website, ensuring our external presence authentically reflects our commitment to inclusion and belonging.



Evolve recruitment practices to consistently attract, engage and convert diverse talent, supporting the development of representation and high-performing teams.

LUNCH & LEARN

To support Mental Health Awareness Day, we welcomed Andy's Man Club to Praetura to deliver a series of Lunch and Learn sessions across all our offices.

These sessions focused on raising awareness of men's mental health, breaking down stigma and encouraging open and honest conversations about wellbeing.

Andy's Man Club share insight into the work they do to support men through free, peer-to-peer mental health groups, highlighting the importance of talking, listening and showing up for one another. The sessions provided a powerful opportunity for our people to better understand the challenges many men face, how early conversations can make a difference, and where support is available both inside and outside the workplace.

The sessions were well attended across the Group and generated meaningful discussion, reflection and engagement. We were proud to share the impact of these sessions on our Praetura LinkedIn page, reinforcing our commitment to mental health awareness and community engagement.

The positive response from our people, combined with the alignment between Andy's Man Club's mission and our values, contributed to the charity being voted as Praetura's 2026 Charity Partner. We look forward to building a long-term partnership that supports both our people and the wider community.





FINANCIAL WELLBEING

We believe all employees, regardless of career stage or financial background, should have access to clear, professional financial guidance.

Supporting financial wellbeing is an important part of promoting equality, confidence and long-term security for our people.

The Diversity, Equity and Inclusion Task Force introduced a programme of **financial wellbeing sessions**, open to all employees. These confidential sessions are delivered both online and inperson across our offices throughout the year, ensuring accessibility for everyone.

Webinars covered a range of practical topics including buying a first home, mortgages, pensions and insurance. Sessions were interactive, included Q&A opportunities, and were tailored to reflect the real-life financial questions and priorities of our people.

By providing access to trusted financial education and advice, we continue to support informed decision-making and promote financial equity across the Group.

EMPLOYEE BENEFITS

- ✓ At Praetura, we offer a comprehensive benefits package designed to support employee wellbeing, financial security and work-life balance.
- ✓ Our approach reflects a long-term commitment to responsible employment practices, recognising that investing in our people is central to sustainable business success.
- ✓ In addition to formal benefits, we invest in connection and engagement through regular company events and everyday workplace perks, including complimentary breakfast, drinks and snacks in our offices.

LOOKING AFTER OUR PEOPLE

Health, wellbeing and inclusive support

We prioritise employee health through private medical insurance with Vitality, available to employees and their dependents. This includes access to GP services, mental health support and talking therapies, menopause support through Peppy, preventative health check and wellbeing rewards that encourage healthier lifestyles. Eyecare vouchers are also provided to all employees, supporting eye health and safe working practices.

Mental health support is embedded across our benefits offering, with confidential access to therapy services, digital wellbeing tools and resources that support early intervention and ongoing wellbeing.

Financial wellbeing and security

We support long-term financial security through a workplace pension scheme, death in service cover, and access to confidential financial education sessions with an independent financial advisor.

Employees also benefit from a range of salary sacrifice schemes, including TechScheme, which allows colleagues to spread the cost of technology and household items through interest-free salary deductions.

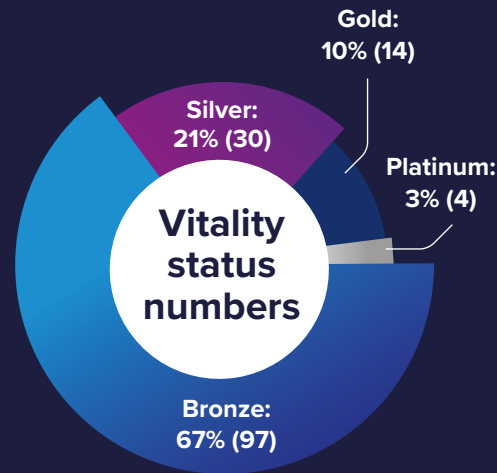
Additional schemes include cycle to work and an electric vehicle salary sacrifice scheme, supporting both financial wellbeing and more sustainable choices.

Time off, balance and life events

Alongside competitive annual leave, we offer Birthday Leave, providing employees with an additional paid day off to recognise personal milestones and support work-life balance.

We also provide paid volunteering leave, enabling employees to take time away from work to support charitable and community initiatives aligned with our values.

Enhanced family policies further support employees through key life events, including maternity, paternity, shared parental leave, fertility challenges, pregnancy loss and sick leave.



Our employee benefits package includes:

Full time employees are entitled to 25 days holiday (excluding bank holidays)

An additional day off on your birthday

Volunteering leave for two days each year

Vitality Medical Insurance for our people and their families which includes a range of benefits, rewards and discounts

Electric vehicle scheme

Eye test vouchers for all employees

Salary sacrifice schemes for tech, bikes and homeware

Salary extras

Pension Scheme

Death in Service Insurance

Financial Wellbeing sessions

Enhanced Family Policies including childcare discounts

Company social events

Lunch and Learn sessions

Workplace perks

2026 WELLBEING COMMITMENTS



Recognising Time to Talk Day with a coordinated initiative across all offices, encouraging open conversations about mental health.



Use health insurance insights to identify common health needs and put targeted initiatives in places that provide preventative support.



Increase completion of health profiles and health checks to 90% by clearly explaining the benefits and offering simple incentives.



Invest the Vitality Health Fund in quarterly practical events that build awareness across physical, emotional and financial wellbeing.

WELLBEING



MENTAL HEALTH

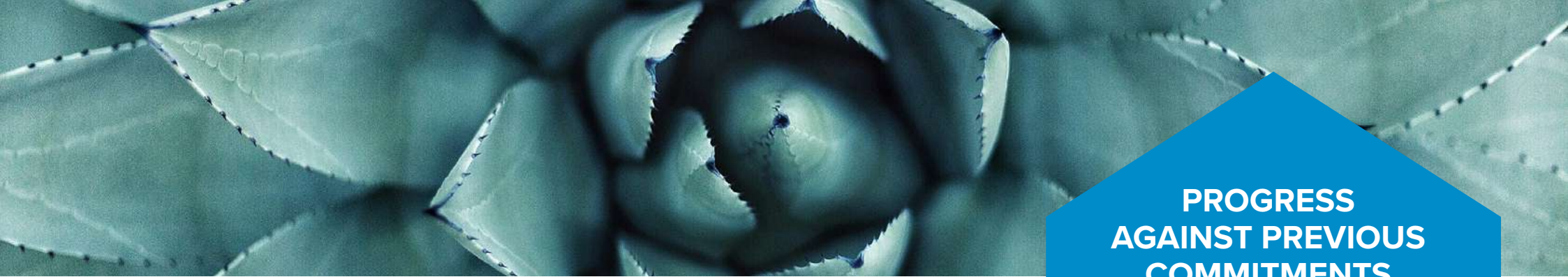
We recognise that wellbeing is multi-faceted and requires a proactive, inclusive approach that supports individuals at different stages of life and work.

The wellbeing of our people is fundamental and mental health support remains a key priority. Through our Vitality Plan membership, employees have access to a broad range of mental health resources and support.

This includes My Online Therapy, which provides face-to-face video sessions with qualified psychologists, alongside access to courses and therapy techniques. Vitality cover also includes talking therapy sessions through IPRS, offering both online and in-person support following an initial assessment. In addition, Nuffield Health provides digital, phone and face-to-face therapy options.

Employees also benefit from a free subscription to the Headspace meditation app, as well as access to out-patient, in-patient and day-patient mental health cover.

Alongside formal support, we continue to encourage open conversation and shared learning around mental wellbeing. During the year, we introduced Book Nooks across our offices, providing accessible wellbeing resources within the workplace. These spaces include books focused on mental health, self-improvement and menopause, alongside fiction titles shared and recommended by our team. This initiative was introduced following a suggestion from the Praetura Task Force and supports wellbeing through reflection, learning and connection.



 **MENOPAUSE SUPPORT**

We recognise the impact menopause can have on individuals at work and are committed to creating a supportive and informed environment.

In the UK, 85% of women experience menopause symptoms, and 59% have taken time off work as a result. At Praetura, we support employees experiencing menopause through a combination of policy, training and accessible resources.

Our Menopause Policy provides guidance on symptoms, workplace support and the importance of open conversations, helping to reduce stigma and promote understanding across the business.

Through our health insurance provider Vitality, employees also have access to Peppy, a menopause support app offering expert guidance and personalised support. Feedback from our people on the Peppy app has been consistently positive.

Menopause awareness is also embedded within our Core Management Training, ensuring line managers understand how to support team members appropriately and confidently.

PROGRESS AGAINST PREVIOUS COMMITMENTS

During the year, we made meaningful progress against our wellbeing commitments, including:

Additional top-up training delivered on menopause awareness and supporting pregnant employees via our online training portal.

An increase in the number of health checks completed, rising to 14

Increased uptake of Vitality cover, with the number of employees moving from Bronze to Silver level increasing to 23%

These actions reflect our commitment to continuous improvement and responsive wellbeing support.



WELLBEING COMMITTEE EVENTS

Looking after our wellbeing is about more than staying active - it's about feeling connected, included and supported.

Building on the momentum of our 'Step into Christmas' challenge in Blackburn in December 2024, colleagues came together again to celebrate National Walking Month in May 2025 through our Group-wide 'Step It Up' challenge.

The challenge united colleagues from all three offices, with over 60 people joining inter-office teams and encouraging one another along the way. Friendly competition played its part, but the real achievement was the collective effort. Together, participants logged over 18 million steps. One colleague even reached an incredible 82,834 steps in a single day, combining the challenge with support for another charity initiative.

We recognise that wellbeing looks different for everyone, so alongside physical activity, we created opportunities for colleagues to take part in creative and social activities that felt accessible and inclusive. Over the winter months, festive wreath-making sessions and baking sweepstakes offered relaxed ways for people to connect, unwind and share their talents.

Festive wreath-making events were held in each office, bringing colleagues together after hours to enjoy a creative break while raising much-needed funds for our Charity of the Year (Age UK). These sessions helped spark new conversations, strengthen relationships and build a sense of togetherness across the business.

The baking sweepstakes added a touch of fun and anticipation to the working week, as colleagues showcased their skills and shared homemade treats over nine weeks, running alongside The Great British Bake Off. For many, it was a chance to step outside their comfort zone, celebrate creativity and enjoy simple moments of connection.

Together, these initiatives supported mental wellbeing, strengthened relationships across the business and reinforced our commitment to creating a workplace where everyone feels able to take part, be themselves and feel connected.

External Community

CHARITY FUNDRAISING

Over £13,200 raised in 2025



Our people came together in 2025 to support our chosen charity - Age UK, raising over £13,200 for Age UK Cheshire and Age UK Blackburn with Darwen combined.

Guided by our value of 'We do the right thing', colleagues across the Group took part in a wide range of fundraising and community initiatives, demonstrating a shared commitment to making a positive social impact.

Two of the year's most significant fundraising moments were our annual charity football tournament and The Big One Challenge in Blackpool. The football tournament returned in September, bringing together colleagues and key business contacts.

The Big One Challenge was our most ambitious and demanding initiative of the year. Colleagues across our offices took part in an indoor rowing challenge, collectively rowing the equivalent distance to Blackpool's iconic Big One rollercoaster, while a separate group of team members completed the physical climb in person. Together, the two events combined to create a shared challenge that tested endurance and teamwork, whilst raising significant funds and supporting an important local cause.

Alongside these headline events, colleagues also took part in a variety of other challenges. The Manchester 10k saw team members raise money for Age UK, while the 'Run Your Age' challenge in March encouraged participation across all fitness levels and locations, helping to build momentum early in the year. Our fundraising activity was further supported through organising prize draws at our annual golf tournament in Manchester and padel tournaments with key brokers in Wilmslow, Northampton and South Wales.

Numerous members of our team also joined in with the 'innocent drinks Big Knit', knitting and crocheting hats for the tops of innocent smoothie bottles, with innocent drinks donating 30p to Age UK for every hat knitted.

CHARITY COMMITTEE EVENTS

Alongside our Age UK partnership, colleagues also supported a number of other charities throughout the year, reflecting the breadth of causes our people care about. This included a Macmillan Coffee Morning Bake-Off across all offices, as well as a Eurovision sweepstake in support of Chester Pride.

The sweepstake raised funds for Chester Pride's work supporting LGBTQ+ people of all ages in the local community. As an added incentive, the winner received an additional day of annual leave, reinforcing our values-led and people-focused approach to fundraising.



2026 CHARITY COMMITMENTS



In 2026, we will support **Andy's Man Club** as our Charity of the Year, with a target to raise £20,000 in support of their work providing free, peer-to-peer mental health support for men.



Our fundraising efforts will include a range of events and challenges throughout the year, with colleagues already committing to take on the Yorkshire Three Peaks Challenge, Born Survivor, and other personal challenges.



Alongside this, we will begin building a relationship with **Forever Manchester**, a charity dedicated to supporting community-led projects and grassroots groups across Greater Manchester. Forever Manchester works to strengthen local communities by funding and championing initiatives that bring people together, reduce isolation and create lasting social impact. Through this partnership, we aim to support projects that align closely with our values and allow us to give back to the communities where many of our colleagues live and work.

VALUE IN VOLUNTEERING

Over **260** hours
of volunteering
in 2025



In 2025, our commitment to community support went beyond fundraising to include meaningful hands-on volunteering with Age UK and other local organisations.

Across the year, Praetura colleagues contributed more than 260 hours of volunteering, surpassing our 200-hour target. We actively encourage colleagues to take advantage of our policy of two days paid volunteer leave to support causes that matter.

Our teams engaged directly with Age UK's work in a variety of ways. Several colleagues playing in a walking football match with Age UK Blackburn with Darwen's Over-50s team, providing companionship and active engagement that brought generations together and reflected our belief in connection and wellbeing. We also supported Age UK's festive activities, with Wilmslow office colleagues creating Christmas hampers filled with donated gifts and treats, helping brighten the holiday season for local older people.

Teams have supported Age UK's charity shops and community centres, contributing their time to assist with day-to-day operations and community engagement, and made weekly befriending calls throughout the year, providing connection and friendship to isolated individuals.

Our volunteering impact extended into the wider community as well. To mark World Environment Day, groups of colleagues worked with the National Trust on conservation tasks, including building footpath foundations and dry-stone walling, helping to preserve and improve public green spaces in Alderley Edge, Holcombe Moor and at Hoole Community Centre in Chester. Praetura teams also took part in World Cleanup Day, conducting litter-picking activities across Blackburn, Chester and Wilmslow, further reinforcing our commitment to environmental stewardship and community wellbeing.

Through these activities, colleagues had the opportunity to see first-hand the impact of their efforts, build deeper connections with local community partners, and live out our value of We Care - making a positive difference beyond the workplace and strengthening our ties with the places where we live and work.

VOLUNTEERING CASE STUDIES

Age UK - weekly befriending call

For many older people, days can feel long and quiet, and the company of friends or family can feel far away. Margaret, like so many others, sometimes felt this way, spending hours at home with little to break the silence.

I began speaking to Margaret in November 2024 through the Age UK Telephone Friendship Service, which offers a 30-minute weekly call to older adults over 60. From our very first conversation, I was struck by how something so simple - a half-hour chat - could make such a difference. I felt emotional, realising that giving a small slice of my time could bring so much joy to someone else's day.

Every Tuesday at 8.30am, our call has become a little ritual. We laugh about her noisy budgie, swap TV recommendations, compare our BlockBlast scores, and sometimes talk about more serious things like health and hospital appointments. These conversations are a mix of light-hearted fun and meaningful connection, and over time, they've become something I genuinely look forward to each week.

Through these calls, Margaret isn't just passing time - she's sharing her life, feeling seen, and enjoying companionship that brightens her week. I've learned how profoundly small acts of connection can touch someone's life, while also enriching my own.

Kate Norton

Age UK - charity shop

I spent an afternoon volunteering at the Age UK charity shop in Darwen, helping to organise donated items. I genuinely enjoyed every minute of it - from sorting clothes and books to toys and jigsaws, it was a really rewarding way to give back. There's something special about knowing that even a few hours of your time can help turn generous donations into vital funds for such an important cause.

Every item we sorted for the shop plays a significant part in supporting older people across our communities. Seeing it first-hand is a great reminder that charity shops are about so much more than selling pre-loved items, they help fund essential services and give real support to people locally.

I'm proud to have supported Age UK and the amazing work they do in our communities.

Jenny Rotheram

Local School Mock Interviews

I volunteered for a day at a school undertaking mock interviews with Year 9 students.

More than anything, it was about providing an experience of a career focused conversation with an unknown adult. It was tremendously rewarding as all the students strongly engaged and many had a real clarity on their career direction.

Whilst there were a lot of nerves and apprehension initially, many said they enjoyed and benefitted from the experience.

Alan Street

Hoole Community Centre

I took part in National Volunteer Week and chose to volunteer at the Hoole Community Centre. Despite the heavy rain, our team did an amazing job cleaning up and weeding the walking paths, parking lot and storage areas around the Centre.

My main task involved cleaning, removing moss and planting flowers in empty planters to help brighten the space up.

Seeing the before and after results really showed how much difference our hard work made, and I felt proud to contribute alongside my team. The most fulfilling part was meeting people who use and work at the Centre and seeing how grateful they were, which reminded me how even small acts of kindness can make a meaningful difference in the community.

Paulina Nield

National Trust - Alderley Edge

I volunteered for the National Trust in Alderley Edge, helping with the labour that goes into constructing new paths around 'The Edge'.

The day saw us carve out paths, put steps into place, use all sorts of tools and build our teamwork skills.

Whilst the weather was somewhat temperamental, the experience was thoroughly enjoyable, mainly as we were able to see the tangible results of our hard work!

Harry Botham

Walking Football

I was proud to be part of Praetura's first walking football team. We took part in a fantastic charity match against Age UK in support of the brilliant work they do in getting people active and connected through sport.

Walking football is a fun friendly version of the game for people aged 50+ and has become a great way for people to stay fit, make new friends and enjoy some healthy competition.

Despite us all being royally soaked by the rain, spirits remained high and there were plenty of laughs, excellent teamwork and some determined play out on the pitch!

Will Brazel

OUR ENVIRONMENT

Climate change and environmental stability remain critical global challenges, and we recognise the role businesses must play in responding responsibly. At Praetura, we are committed to reducing our environmental impact while encouraging practical, accessible actions that support long-term change across our offices and communities.

Over the past year, we have continued to embed environmental responsibility into the way we operate. Through our Environment strand of the Task Force, we delivered a programme of activities aligned to the environmental calendar, encouraging participation, education and collective action across the business. These initiatives supported awareness around biodiversity, waste reduction and environmental stewardship, while creating opportunities for colleagues to get involved in meaningful, hands-on activity.

Alongside awareness-led initiatives, we also focused on tangible improvements to reduce our environmental footprint. During the year we progressed commitments to improve energy efficiency, reduce waste and promote more sustainable ways of working across our offices. A key milestone was the introduction of an electric car salary sacrifice scheme in partnership with Octopus, supporting colleagues to transition to lower-emission vehicles and reducing the environmental impact of business and personal travel.

Our actions this year demonstrate progress against our environmental commitments, moving from intention to delivery. By combining practical operational changes with employee-led initiatives and volunteering activity, we continue to strengthen our approach to environmental responsibility while encouraging shared ownership across the Group.

Plant a Flower Day - sunflower growing competition, with the winner receiving a garden centre voucher.

World Environment Day - volunteering with the National Trust to help restore green spaces, which included footpath construction in Macclesfield and dry stone wall building in Bury.

Earth Day - activity pack put together including activities and puzzles for everyone to get involved with.

Love Parks Week - Praetura Picnics organised for lunchtimes in parks near our offices.

World Ocean Month - photography competition for pictures of oceans or beaches, with the winner receiving a voucher to spend with National Marine Aquarium.

World Clean Up Day - Praetura's annual Big Litter Pick returned: litter picking in local communal spaces near to the three Praetura office.

International Day of Awareness of Food Loss - teams encouraged to bring leftovers for lunch in reusable containers and share recipes and food tips.

World Vegan Day - marked with each office sharing an array of vegan meals to sample and enjoy.

ENVIRONMENT COMMITTEE EVENTS



2026 ENVIRONMENTAL COMMITMENTS

- ✓ Reduce scope 1 emissions, through data review and education.
- ✓ Reduce operational waste by improving recycling and waste strategies across all offices.
- ✓ Review supplier list and assess against core ESG commitments, laptops and equipment.



**In 2025
Praetura Lending were delighted
to be shortlisted for the following awards:**

- **Themis Inspire and Achieve Awards**
Professional Services Apprentice of the Year
- **Insider North West Young Professionals Awards**
Young Banker/ Lender of the Year, Young Business Development Professional of the Year, ESG Champion of the Year, Young Professional Sales Team of the Year
- **Lancashire Apprenticeship Awards**
Mentor of the Year, SME Employer of the Year
- **Leasing World Gold Awards**
Business Finance Champion, Top Independent Asset Finance Provider of the Year, Next Generation, Charity Impact, Deal of the Year
- **Insider UK Dealmakers Awards**
ABL Team of the Year
- **Insider South East Dealmakers Awards**
Alternative Funder of the Year, Dealmaker of the Year, Deal of the Year (>£10m)
- **Insider Midlands Dealmakers Awards**
Alternative Funder of the Year
- **Insider North West Dealmakers Awards**
ABL Team of the Year
- **Insider Central & East of England Dealmakers Awards**
Alternative Finance Provider of the Year
- **Insider Yorkshire Dealmakers Awards**
Debt Funder of the Year

INDUSTRY RECOGNITION

2025 was an award-winning year for Praetura.

Praetura Commercial was named Alternative Funder of the Year at Insider's South East Dealmakers Awards and Alternative Finance Provider of the Year at Insider's Central & East of England Dealmakers Awards. Praetura Lending was also crowned Business Finance Champion at the Leasing World Gold Awards.

There were individual successes too, with Praetura Asset Finance's Operations Manager winning Mentor of the Year at the Lancashire Apprenticeship Awards and Conal Myers receiving the Next Generation Award at the Leasing World Gold Awards.





More
than
money •

praetura
LENDING