



Gender Pay Gap Report

MAB, Fluent & FMD Group

April 2023 Data

Pay Quartiles

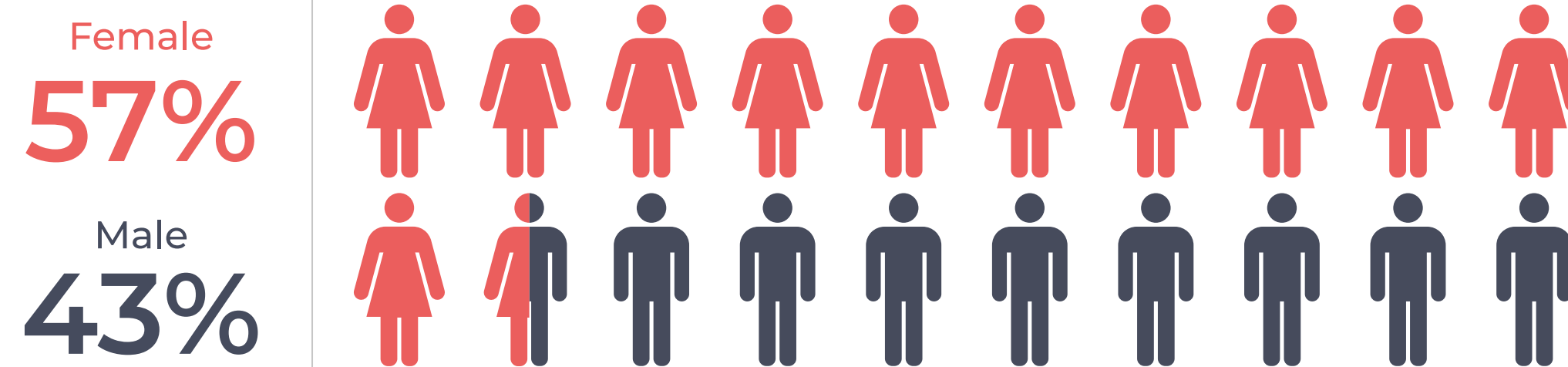
Upper Hourly Pay Quarter



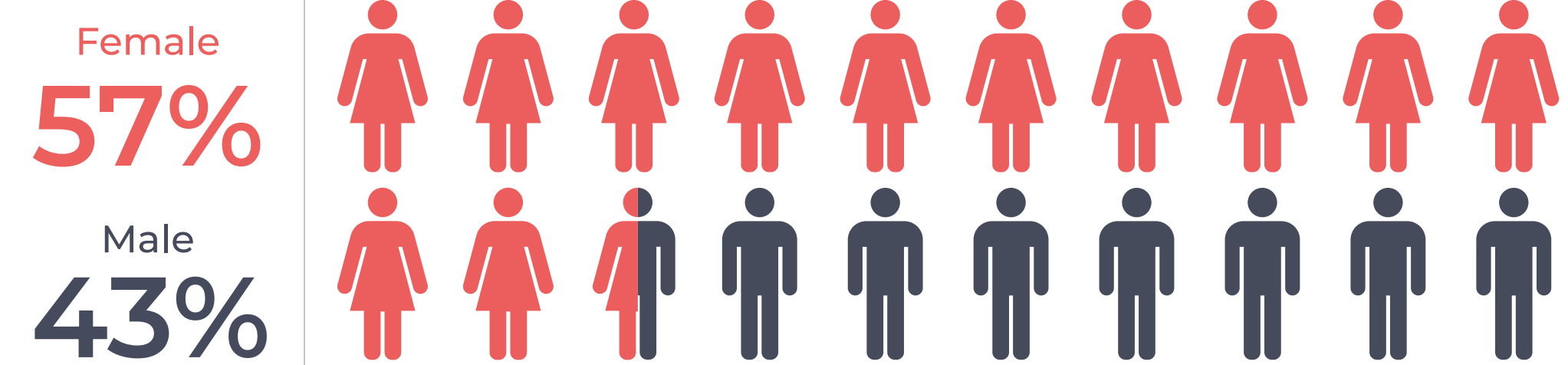
Upper Middle Hourly Pay Quarter



Lower Middle Hourly Pay Quarter



Lower Hourly Pay Quarter



Gender Pay Gap

54% Mean
19% Median

Bonus Pay Gap

97% Mean
42% Median

Receiving Bonus



Supporting Statement

Our data provides a snapshot of Mortgage Advice Bureau Group (MABG) taken on 5th April 2023. These are the statutory dates on which the data must be captured, and the analysis carried out.

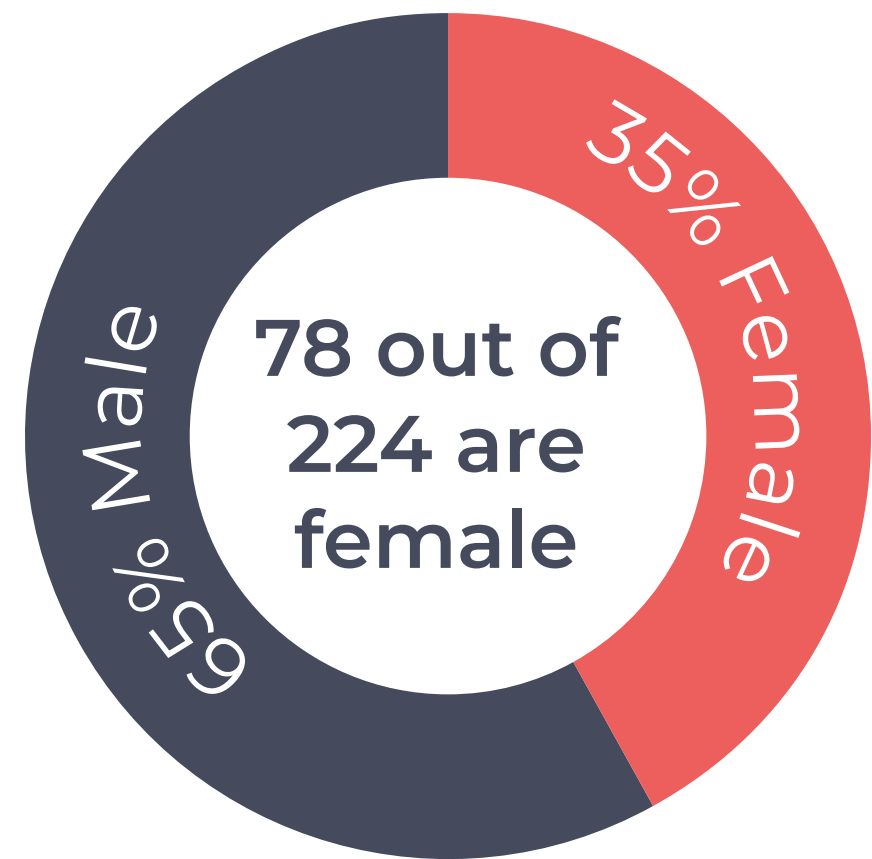
It is important to say that there is a clear difference between gender pay and equal pay. Equal pay is men and women being paid the same for the same work. Within MABG, we ensure that men and women who occupy the same roles receive equal pay for equal work.

Our gender pay gap data shows that, on average, men continue to occupy higher-paying roles than women.



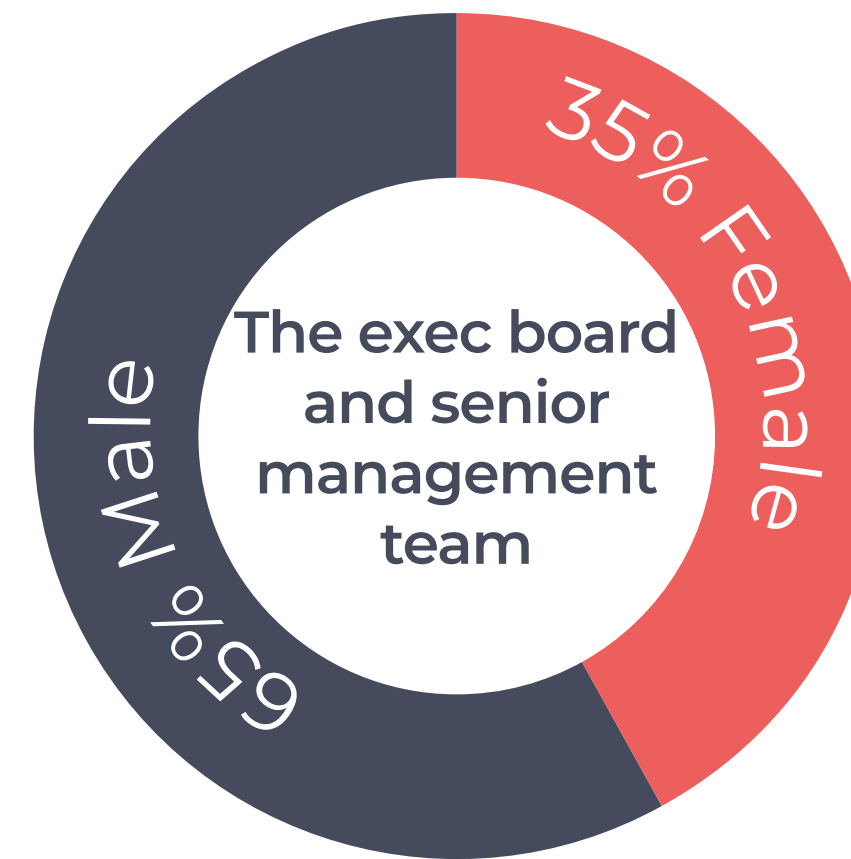
Supporting Statement

In the **upper** hourly pay quartile



This has improved since **2021** and has risen by **5.8%**

Of this group

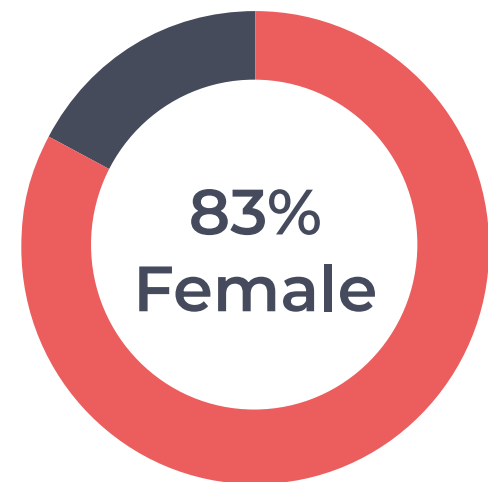


68% are Senior management, Sales, Advisers, or IT

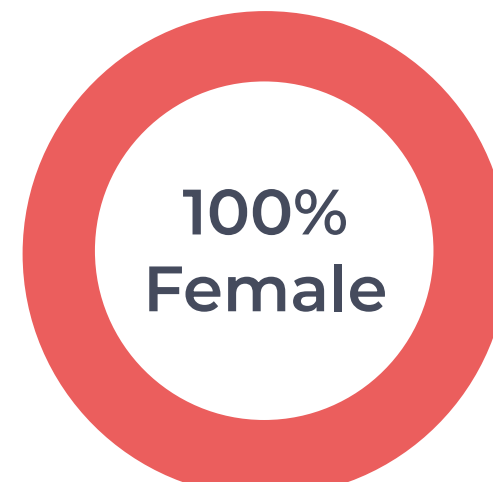
All of which are male dominated with **69%** being male

Total **Part Time** Workers

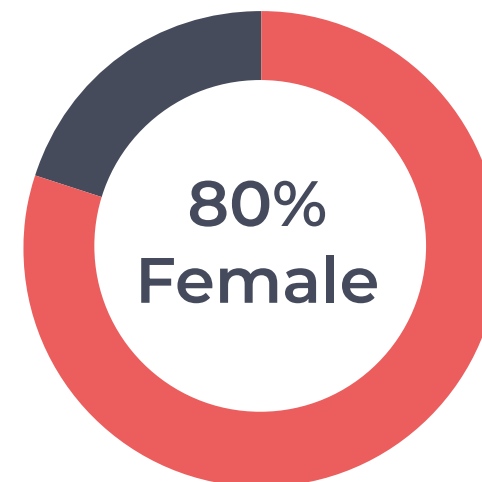
firstmortgage.co.uk



12 part time workers, of which **2** are men

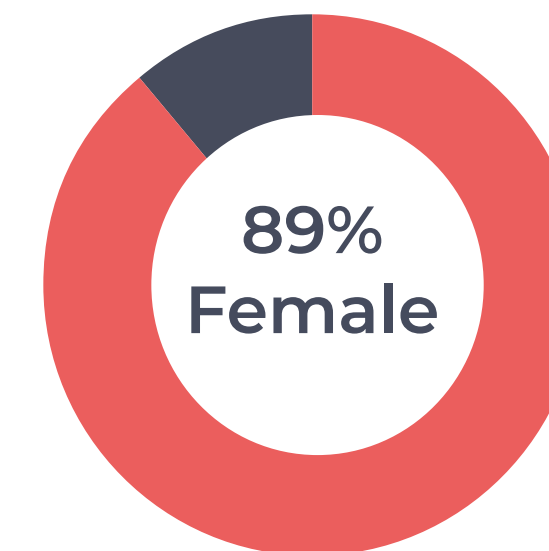


12 part time workers, of which **0** are men

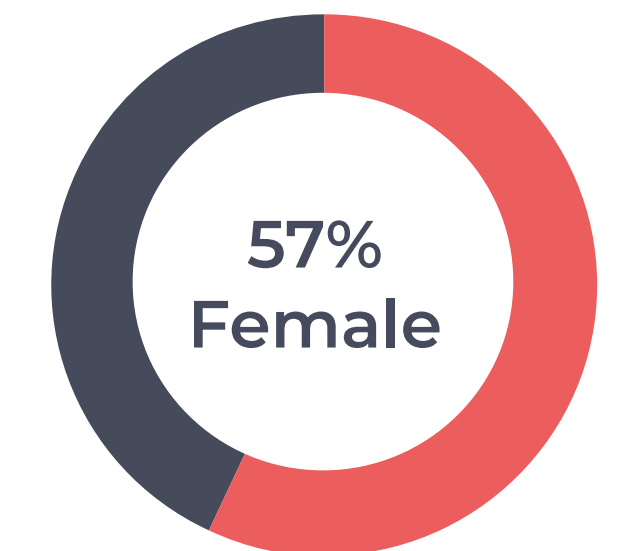


20 part time workers, of which **4** are men

In the **lower** hourly pay quartile



Of this group, **8%** are part time, of which **89%** are female



57% of the lower hourly pay quartile are female

Where we are now

- We recognise that there is much more work to do to create a more even gender split within the upper pay quartiles, we have however seen a reduction of 63% in the mean bonus pay gap from 160% to 97%.
- Predominantly, the upper pay quartile is made up of our senior team, sales, advisers, and IT.
- The data has been relatively unchanged since 2022.
- Utilising our learn to lead academy, and the MAB Apprenticeship Levy to develop both aspiring and existing female leaders into senior roles.
- There has been a 5% reduction in the number of females occupying the lower hourly quartile when compared to 2022.





What we've already done

- Appointed a female people and culture director to our executive operations board to lead the way for the group and ensure that we focus on ED&I
- Looked through the lens of Equality, Diversity & Inclusion when creating our Mission, Vision, and DNA encouraging everyone to be themselves and bring their whole selves to work
- Introduced a more gender balanced wording into our job adverts and ensure we're recruiting unbiased
- Utilised the MAB Apprenticeship Levy to offer bespoke Women in Leadership based Apprenticeship aimed at both aspiring and existing managers
- Created a dedicated DEI Steering Group to help drive DEI across the business to help break down barriers which allow colleagues to bring their 'true self' to work

What we're committed to

Our commitments for the next 12 months

- Train hiring managers on unconscious bias and recruiting diversly
- Continue to promote, support and encourage ED&I across the company including an employee group
- Continue to provide development opportunities to all of our employees, regardless of gender or background
- Set our strategy on how we will counter our gender pay gap in the future and how it aligns with our business goals

Our commitments for the future

- We're committing to working closely with our hiring managers, recruitment agents and existing colleagues to improve the balance
- We will review our Flexible Working policy and support for working parents and those returning to the workplace
- We will review our pay and reward process to be more transparent
- We are committed keep working toward getting more women into senior positions