

ESG

Impact Report

April 2026

01

About 4most

The risk, data, and analytics specialist consultancy for Financial Services

4most is trusted by global banks and insurers to solve complex data, risk, and regulatory challenges.

We are disrupting the rigid consultancy model to deliver bespoke solutions and work dynamically to meet specific client needs, through people who are empowered and valued for their individual skills.



We're the largest team of risk specialists in the UK and Ireland.



We have expert consultants across offices in Northern Europe, India, and the Middle East.



With 300+ global experts we have the scale to deliver and the flexibility to tailor our approach.



We bring unrivalled expertise across retail and corporate banking, and insurance.

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Mission & Vision

Mission: how we're putting our purpose into practice



Putting people first

We're creating a collaborative, fun and innovative environment. One which empowers our people to think differently, challenge the status quo, and be true to themselves.



Giving back

We believe teamwork should be rewarded, and value should be shared with all who contribute. That's why every 4moster is a shareholder in the company.



Redefining success

Technical minds need to flourish. So, we let them. Success isn't measured by team size or hours worked, but by the unique value we each bring to our community.



Making a real difference

As a certified B Corp, we want to work with people and clients who share our values.

Vision: to be the world's go-to analytics consultancy

We want to change the world of consulting for the better. That means two things: being the go-to choice for diverse, analytically minded people who want to be valued from day one and delivering truly transformative solutions for financial leaders.

03

Leadership letter

Since inception in 2011, 4most has been built on the principles of putting our people ahead of profits. Whilst growth has been enjoyed by the business this has never come at the expense of culture. We have always believed that long-term success is driven by an environment where intellectual diversity is valued, collaboration is encouraged over competition, and individuals are empowered to contribute their ideas and challenge the status quo.

More recently we have made significant environmental commitments to reduce our footprint per capita. We are incredibly proud of our B Corp certification, but our efforts don't end with this, as there is always more we can be doing. Whether that's reducing/removing bias from processes, further diversifying our workforce or reducing the impact we have on the planet.



Rob McDowell

CEO

04 Journey to Certification

We chose to pursue B Corp certification because it reflects the way we believe business should be done: balancing commercial success with responsibility to people, communities, and the planet. From the outset, B Corp offered a transparent and rigorous framework that aligned closely with our values and gave us a clear, credible way to hold ourselves accountable for our impact.

The certification process challenged us to take a holistic view of our processes at 4most, examining how we govern, how we support and develop our people, how we serve our clients, and how we contribute to society and the environment.

After a thorough verification process, we certified in March 2025, joining a global community of businesses committed to using business as a force for good and that force for good is why we see B Corp certification having a meaningful and practical impact on how we operate.

Becoming a B Corp has strengthened our approach to measuring and managing impact, informed policy and procurement decisions, and encouraged more structured conversations about risk, responsibility, and long-term value. It has also deepened engagement across the business from colleagues who help drive initiatives forward, to clients and partners who increasingly expect credible, evidence-based approaches to sustainability and ethics.

Externally, certification provides a clear signal of our values and differentiates us in a market where trust, transparency, and accountability matter more than ever. Internally, it has become a driver of continuous improvement. We regularly review our performance against the B Corp standards, set annual objectives to strengthen our impact, and track progress across all five impact areas.

Each year, we will be sharing this progress as a record of learning, challenge, and progress. For us, B Corp is an ongoing commitment: to keep raising the bar, to be honest about where we need to do better, and to create long-term value for everyone connected to our business.

05 B Corp Score

Our B Corp score: a snapshot of progress and a compass for what's next

In March 2025, 4most (Europe) Limited achieved a verified B Impact Score of 92, comfortably above the 80-point threshold for certification and significantly higher than the global median score of 50.9 for businesses completing the assessment. This score reflects years of intentional work, but it also marks the point where our impact journey became more structured, more measurable, and more accountable.

Overall B Impact Score

Based on the B Impact assessment, 4most (Europe) Limited earned an overall score of 92.0. The median score for ordinary businesses who complete the assessment is currently 50.9.

- **92** Overall B Impact Score
- **80** Qualifies for B Corp Certification
- **50.9** Median Score for Ordinary Businesses



What our score tells us in detail

The B Impact Assessment reveals where systems are strong, where practices are emerging, and where evidence is still developing. Our results give us a clear, balanced view of where we are today.

Governance: 19.4

Demonstrating strong foundations in accountability, ethics, risk management, data security, and leadership oversight. The assessment helped us formalise and strengthen structures that were already central to how we operate.

Workers: 41.9

Our Workers area reflects deep investment in fair pay, wellbeing, learning and development, employee voice, and inclusive workplace practices. Like our score in the other areas, this score represents embedded systems, not one-off initiatives.

Community: 19.8

Reflecting meaningful progress in employee-led volunteering, charitable giving, and long-term community partnerships while highlighting opportunities to further scale and evidence social impact.

Environment: 8.0

An honest reflection of where our environmental work is still maturing. While we've taken practical action and this score shows clear opportunity to strengthen measurement, reporting, and strategic focus.

Customers: 2.7

For our business model, many of these criteria were not applicable, which limited the score available. While responsible, ethical delivery and strong client relationships underpin how we work, this score highlights an opportunity to better evidence and articulate customer outcomes, particularly through clearer impact reporting and engagement on sustainability-related outcomes.

Together, these scores tell a realistic story: one of strong people-centred foundations, growing governance maturity, and clear focus areas for the next phase of improvement.

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Impact area plans and progress

This section outlines our progress over the past year, demonstrating both what we set out to achieve and the tangible actions we delivered.

Governance: building trust through clarity and accountability

Strong governance underpins everything we do: from how decisions are made, to how risks are managed, to how we hold ourselves accountable for our impact. Over the past year, we've focused on strengthening our governance foundations to ensure ethical decision-making, clear accountability, and long-term value for all stakeholders:

Stronger risk management and information governance

- We achieved completion of ISO 27001, strengthening our approach to information security and governance.

Stronger ESG and risk oversight

- We established an ESG Committee to provide governance, oversight and strategic direction for sustainable procurement, environmental risk management and supplier engagement.
- We clarified ownership for ESG and B Corp reporting, strengthened cross-functional collaboration, and improved tracking of progress against impact objectives.

Leadership engagement and ownership

- Strengthened ESG awareness and accountability through targeted guidance and communications, clarifying leadership responsibilities for governance and risk, and embedding impact considerations into strategic and operational discussions.

As our B Corp journey continues, our focus is shifting from building frameworks to deepening impact and consistency.

Over the next 12 months, we will prioritise:

Integrating impact into decision-making:

- Deepening the integration of B Corp impact considerations into business planning, risk assessments, and strategic discussions.
- Ensuring governance processes actively support long-term stakeholder value.

Strengthening oversight and accountability

- Enhancing Board and leadership oversight of ESG and B Corp impact, with clearer performance indicators and reporting by strengthening Board and leadership engagement and including introducing a structured annual B Corp briefing, reinforcing ownership of impact areas.
- Continuing to embed governance responsibilities into leadership expectations and role accountabilities.

Improving transparency and reporting

- Further developing reporting mechanisms to track governance performance, emerging risks, and impact outcomes such as an expanded governance and ESG dashboard to track progress, identify risks, and support operational teams with clear, actionable data.
- Supporting operational teams with clearer guidance to ensure governance principles are applied consistently across the business.

Workers: how we turn People intention into impact

Over the past year, we've focused on turning our commitments into meaningful, measurable change for our people. Guided by our B Impact Assessment and colleague feedback, we set out clear priorities, and we're proud of the progress we've made, while staying honest about where the work continues.

Over the last 12 months, we've focused on building foundations that last:

Greater fairness and transparency

- We carried out a salary benchmarking exercise in March of 2025 to ensure our roles are aligned with the market.

Fairness and transparency

- We listened directly to colleagues through our annual Employee Survey and built an action plan based on their feedback.

Stronger communication

- We launched an internal communications project to improve clarity, consistency, and accessibility.

Wellbeing and employee voice

- Strengthened employee voice by refreshing wellbeing feedback mechanisms and reinforcing visible feedback loops, ensuring colleagues can clearly see how their input informs decisions and drives action.

Learning, development, and early-career opportunity

- We secured approval for our first apprenticeship programme, launching in September 2026.
- We introduced a new upskilling programme, expanding access to well-rounded learning and development opportunities.
- We delivered paid summer internships, creating accessible entry points into Financial Services Analytics.
- We engaged externally by attending Women in STEM careers fairs, supporting greater gender representation across the industry.

Over the next 12 months, we'll focus on deepening impact and embedding what we've built.

Listening better

- We'll finalise and roll out an enhanced employee insights framework, using feedback to shape wellbeing, learning, and inclusion priorities more effectively.

Building inclusion by design

- We will deepen inclusion and accessibility commitments by progressing towards Disability Confident accreditation and equipping managers with clearer guidance to support inclusive leadership across recruitment, onboarding, and everyday workplace practices.

Strengthening employee voice

- We'll further develop employee forums and feedback channels.
- We'll embed and nurture employee voice and transparency by further developing employee forums and feedback channels, and clearly communicating actions taken in response to colleague input to reinforce trust and accountability.

Case study 01

Building a culture where wellbeing is shared, supported, and spoken about

Creating space for mental health conversations

Mental health has been a consistent focus of our approach to employee wellbeing, grounded in the belief that openness, shared experience, and visible leadership support are essential to building a psychologically safe workplace.

As part of this, we actively supported Movember through a company-wide walking and running challenge, designed not only to encourage physical activity but to open up conversations around men's mental health. The challenge created a safe, inclusive space for colleagues to share personal stories, experiences, and coping strategies, reinforcing that mental wellbeing is a collective responsibility rather than an individual burden.

Participation spanned multiple locations and teams, helping to normalise conversations around mental health and strengthen connection across the business.

Wellbeing in practice: everyday activities that support balance

Alongside larger initiatives, we recognise the importance of everyday, accessible wellbeing activities that support physical and mental health in different ways.

Throughout the year, employees have taken part in ad-hoc wellbeing activities, including:

- Yoga session, supporting stress management and physical wellbeing
- A 4most football match, reinforcing teamwork, inclusion, and community across offices

These activities are intentionally low-barrier and inclusive, allowing our employees to engage in ways that suit their interests, energy levels, and circumstances.

Supporting wellbeing through structure and leadership

To ensure wellbeing support is sustainable and embedded, our established Wellbeing Committee is an extension of our Mental Health First Aider network. The committee provides additional avenues for support, guidance, and proactive wellbeing initiatives, while also helping to monitor and respond to emerging themes across 4most.

This work is supported by clear manager guidance for wellbeing conversations and by actively encouraging rest and time off as an essential part of long-term engagement and performance.

Wellbeing is treated as an ongoing conversation, supported by regular surveys, open dialogue, and visible leadership involvement.

Extending wellbeing beyond borders: global employee-led action

Our commitment to wellbeing and social impact extends across our global teams, reflected in employee-led initiatives such as a blood drive organised by colleagues in India, supporting community wellbeing and reinforcing a shared sense of purpose. This reflects our belief that wellbeing is interconnected, supporting not only individual employees, but the communities we are part of.

Environment: reducing impact, building shared responsibility

We believe environmental responsibility is a mindset that shapes how we operate, invest, and make everyday decisions. Over the past year, we've focused on reducing our environmental footprint while building a culture where sustainability is understood, shared, and owned across the business.

Over the past 12 months, we've focused on practical changes that reduce impact today while laying the groundwork for deeper progress tomorrow.

Extending the life of our technology

- We significantly increased device reuse rates, extending the life of laptops and mobile devices through secure refurbishment. By prioritising reuse over replacement, we reduced electronic waste and the environmental impact associated with new hardware production.

Creating space for shared learning and action

- Strengthened environmental engagement and ownership by launching the ESG Exchange to share knowledge, highlight environmental risks and opportunities and promote sustainable behaviours, and introducing ESG Champions across regions to embed environmental thinking into everyday decision-making and improve collaboration, engagement, and accountability.

Over the next 12 months, we will prioritise:

Expanding engagement and visibility

Grow and strengthen environmental engagement by expanding the ESG Exchange and ESG Champion network to deepen collaboration and participation, and by improving visibility of environmental risks, opportunities, and progress across the business.

Turning information into action

Strengthen environmental impact reduction and reporting by using robust emissions data to target and reduce the most material Scope 3 sources, and by developing clearer reporting on waste and resource use to focus action where it delivers the greatest impact.

Community: creating impact beyond our walls

We believe businesses thrive when the communities around them do too. Our approach to community impact is rooted in partnership, participation, and purpose, focusing on how we show up, listen, and work alongside others to create lasting positive change. Over the past 12 months, we've focused on creating opportunities for connection, contribution, and shared purpose.

A. Stronger community partnerships

Expanded community and social impact partnerships by building structured relationships with charities and schools, enabling colleagues to contribute time, skills, and expertise, and increasing visibility and access to CSR opportunities across the business.

B. Empowering employee-led giving

Amplified charitable impact through payroll giving by introducing matched contributions, doubling colleague fundraising and enabling employees to support causes that matter most to them while increasing our collective social impact.

C. Making time to give back

Enabled employee-led social impact by delivering Giving Back Days that support colleague volunteering, strengthen connections with local communities, and reinforce our commitment to meaningful, community-focused engagement.

Over the next 12 months, we will prioritise:

Expanding volunteering pathways

Expand employee volunteering and community impact by growing our Giving Back Days programme, developing clearer and more structured volunteering pathways, and ensuring every colleague has access to opportunities to contribute their time, skills, or expertise to community partners.

Deepening partnerships

Continuing to strengthen relationships with community organisations, aligning activity more closely with our ESG priorities and areas of greatest impact.

Case study 02

Example of impact

We've partnered with a charity in South Wales that supports ethnic minority communities in deprived areas to develop the skills and confidence to succeed in education, employment, and beyond. As a non-profit that primarily works directly with communities, the charity often needs to collect and present data to access funding but faces challenges due to limited technical capacity.

4most applied its data and analytics expertise to design and implement a streamlined data collection process and a Power BI MI dashboard, while also upskilling the team on how to use these tools effectively. Feedback from the organisation has been extremely positive, and they are hopeful that this work will make a meaningful difference in helping them “get the data right” and strengthen their ability to demonstrate impact.

Customers: creating positive outcomes through responsible delivery

Our customers trust us to deliver work that is not only high quality, but ethical, transparent, and aligned with long-term positive impact. Over the past year, we've focused on strengthening how we understand, deliver for, and measure outcomes for our customers, ensuring our services support sustainable value for clients, end users, and wider society.

Stronger customer insight and feedback

Strengthened customer insight and transparency by improving feedback loops and cross-functional project reviews, enabling earlier identification of improvement opportunities, and by reporting to CDP and EcoVadis to help clients understand the environmental and social impact of partnering with us.

Over the next 12 months, we will prioritise:

Measuring what matters

Strengthening customer impact measurement by developing clearer metrics and dashboards.

Embedding learning and consistency

Further embedding customer-centric and ethical delivery practices by refining customer insight and feedback processes, and strengthening shared guidance, learning, and standards across teams.



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