

Gender Pay Gap Report

April 2025





Declaration

This report is a declaration of our gender pay gap information from the pay period that includes April 5th 2024 (the snapshot date) in line with requirements.

Our data is based on average hourly pay rate comparisons and includes all eligible cardfactory colleagues within the UK including Northern Ireland.

cardfactory is committed to encouraging diversity, equality and inclusion for all colleagues. Our values recognise the importance and benefits of having a diverse team, promoting equal treatment for everyone and celebrating our differences. We strive to build an inclusive environment where colleagues feel respected, a sense of belonging and that their contribution matters.

We confirm that the data is accurate and in line with mandatory requirements.

Darcy Willson-Rymer,
CEO

Jen Lawrence,
Executive Director - People
and Transformation

Gender Pay at cardfactory – Understanding the data

Our Population

	Upper Quartile		Upper Middle Quartile		Lower Middle Quartile		Lower Quartile	
	Female	Male	Female	Male	Female	Male	Female	Male
2024	74%	26%	85%	15%	90%	10%	78%	22%
2023	75%	25%	87%	13%	89%	11%	82%	18%
2022	76%	24%	86%	14%	91%	9%	81%	19%

	Mean Average	Median Middle
Gender Pay Gap	16%	3%
Gender Bonus Gap	60%	33%

Year on Year

	2024	2023	2022
Gender Pay Mean	16%	19%	19%
Gender Pay Median	3%	1%	0%
Gender Pay Bonus Mean	60%	60%	76%
Gender Pay Bonus Median	33%	33%	75%

Understanding the data:

- The mean gender pay gap has reduced between 2023 and 2024 which was a result of removing the lower age band of National Minimum Wage for under 18s. This impacted more females than males because the demographic of our organisation is predominantly female.
- When we compare the roles that give the Gender Pay Median, the female role is a Store Assistant on £10.42 and the male role is Team Leader on £10.73. This accounts for the difference and once again is a result of having more females than males work for us which means the role in the data for 'median' is a different role for a male and a female.
- Distribution of males and females represented in quartiles remains consistent with 2023.
- 91% of our colleagues work in retail which are typically lower paid roles.
- Note that the Upper Quartile is a 74% female to 26% male split, however our Exec team is 76% male and 24% female.
- The majority of our workforce are female (83%) with many working in our stores and distribution centres.
- All the decisions we make about pay at cardfactory are gender neutral.

Diversity, Equality and Inclusion at cardfactory

Our commitments and our expectations of colleagues are outlined in our updated Diversity, Equality and Inclusion policy, and we are a signatory of the British Retail Consortium (BRC) Diversity and Inclusion Charter.

Each year we continue our journey to continually enhance our culture and to elevate our colleague experience for all.

Here are some examples of how this comes to life in our organisation.

Leadership Development

To support our DEI commitments, our leadership development offer emphasises that everyone is talent. We believe that every member of our team should have the opportunity to develop. We've created a blended offer that promotes self-directed learning through our Leading Self and Leading Others programmes, and is supported by our Manager's Toolkit, Career Factory (Career Pathways) and apprenticeships. Alongside this, we have a focus on high performing teams using our Leadership Behaviour Framework, robust succession planning and identification of high potential colleagues.

Pay and Benefits

Our approach to pay is fair and transparent. Our reward decisions are market led, enabling us to ensure we can attract and retain the right talent into our business. All the decisions we make around pay and benefits are gender neutral.

Smart working

We support flexible working wherever possible across our workforce and aim to offer hours, shifts and working patterns that enable our colleagues to balance their work and personal commitments.

Our family friendly policies support flexibility in the workplace and recognise that the make-up of family is different for everyone. We support care givers, parental leave and kinship families.

Lets talk about sessions

Colleague-led DEI activity is encouraged and driven through our 'Let's Framework' and Colleague Network Groups which have included sessions on imposter syndrome, miscarriage, and infant loss. These are led by our colleagues, for our colleagues.

Our Values

We believe at cardfactory that how we do things is as important as what we do, and therefore our values underpin everything we do.

We Lead the Way
We stay curious and agile and strive for better

We Celebrate our Differences
We know that diversity is a superpower

We Make it Happen
We take personal accountability

We Do the Right thing
We make time to think and act with fairness

We Care
We nurture our communities

cardfactory
celebrate all life's moments