

Directors' Report

Employees have also been encouraged to present their suggestions and views on the Company's performance. Employees participate directly in the success of the business through the Company's bonus schemes.

Disabled employees

The Group and Company gives full consideration to applications for employment from disabled persons where the candidate's particular aptitudes and abilities are consistent with adequately meeting the requirements of the job. Opportunities are available to disabled employees for training, career development and promotion. Where existing employees become disabled, it is the Company's policy to provide continuing employment wherever practicable in the same or an alternative position and to provide appropriate training to achieve this aim.

Matters covered in the strategic report

Key performance indicators and a business review for the year ended 31 March 2021 are disclosed in the Strategic Report as required by s414C(11) of Companies Act 2006.

Disclosure of information to auditor

Each of the persons who are directors at the time when this Directors' report is approved has confirmed that:

- so far as that director is aware, there is no relevant audit information of which the Company's auditor is unaware, and
- that director has taken all the steps that ought to have been taken as a director in order to be aware of any relevant audit information and to establish that the Company's auditor is aware of that information.
- There is material uncertainty that may cast significant doubt on Amigo Group's ability to continue as a going concern.

Auditors

The auditor, KPMG LLP, will be automatically reappointed in accordance with section 485 of the Companies Act 2006, subject to reappointment of the auditor for the Amigo Loans PLC group at that entities Annual General Meeting.

Dividends

No dividends were declared or paid in the period (2020: Nil).

Greenhouse gas emissions

The Company has reported its scope 1 and 2 emissions and associated scope 3 emissions which have accounted for a total of 148.19 tonnes of CO₂e for the year ended 31 March 2021. Amigo has also voluntarily reported some of its scope 3 emissions, in particular, our water usage. These figures relate to emissions in the UK only; as Amigo does not currently have data available for Ireland.

Section 172 Statement

Section 172 of the Companies Act 2006 requires a Director of a company to act in the way he or she considers, in good faith, would be most likely to promote the success of the company for the benefit of all its members. In doing this, section 172 requires a Director to have regard, among other matters, to:

- (i) the likely consequences of any decision in the long term;
- (ii) the interests of the company's employees;
- (iii) the need to foster the company's business relationships with suppliers, customers and others;
- (iv) the need to balance the interests between the requirements of the majority shareholder and minority shareholders;
- (v) the impact of the company's operations on the community and the environment;
- (vi) the desirability of the company maintaining a reputation for high standards of business conduct; and
- (vii) the need to act fairly with members of the company.

The Directors give careful consideration to the factors set out above in discharging their duties under section 172. Further details of how the Amigo Group considers these factors can be found in the Annual Report of Amigo Holdings Plc.

This report was approved by the Board and signed on its behalf by:



Michael Corcoran
Director
24 August 2021