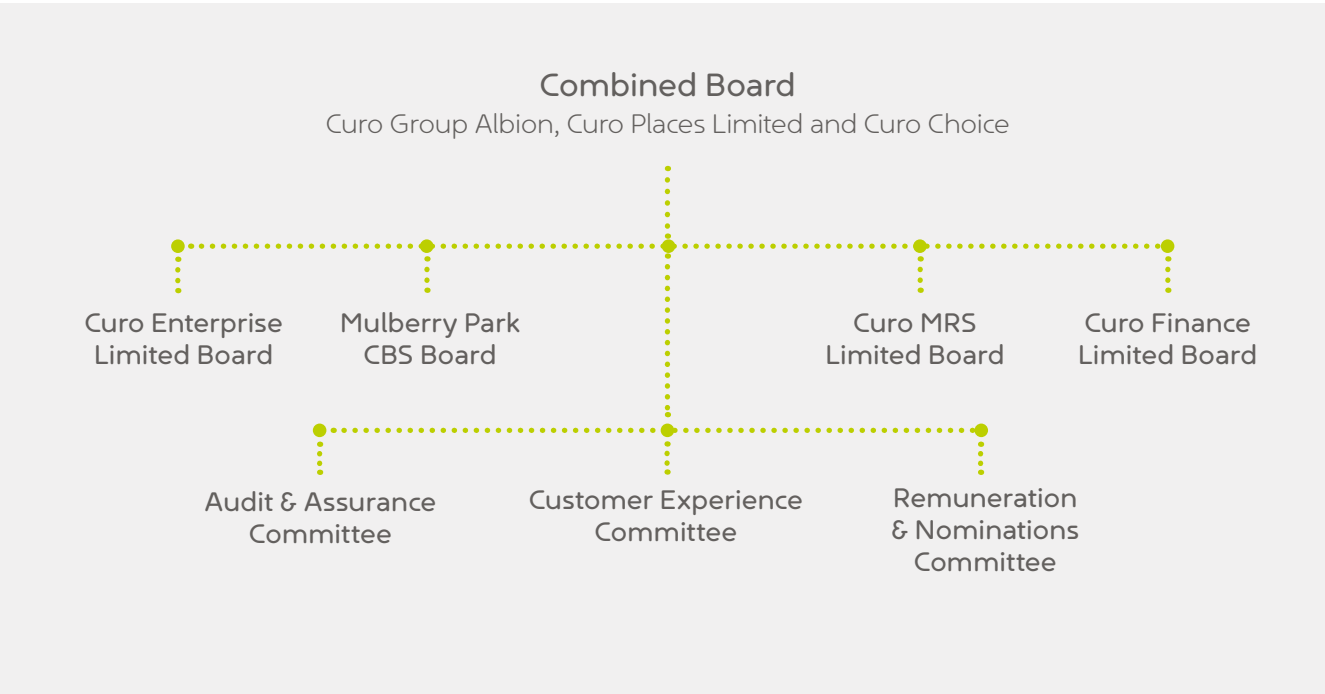


# Our Group Structure

The legal structure of the group is as follows:



The Board and Committee structure of the group is as follows:



The ‘Combined Board’ means the Boards of Curo Group (Albion), Curo Places Limited and Curo Choice.

Correct as from November 2025



# How our Group is Governed

Curo is a group of organisations working together to provide homes, services and support for our customers and communities.

We are led by a Combined Board, which oversees our main charitable and registered provider organisations. The Board sets our strategic direction, ensures good governance and financial strength, and makes sure our customers remain at the heart of decision-making.

The Group includes a number of companies and community benefit societies that each play a specific role. Some are registered providers of social housing, while others focus on development, commercial activities, or specialist services.

All parts of the Group work together to reinvest profits and deliver more affordable homes and services.

## Group Legal Structure

- **Curo Group (Albion) Limited – FCA 7945**  
Parent organisation – a charitable community benefit society and the Group’s holding company. It owns and oversees the other entities in the Group and is a registered provider of social housing.
- **Curo Places Limited – FCA 7091**  
Main landlord organisation – a charitable community benefit society and registered provider responsible for managing our homes and delivering services to tenants.
- **Curo Choice Limited – FCA 24208R**  
Support services organization – a charitable community benefit society that provides care, support and independent living services.
- **Curo Enterprise Limited – Companies House 08103621**  
Commercial housebuilding arm – a limited company that develops and sells homes. Surpluses generated are reinvested back into our social purpose.
- **Curo MRS Limited – Companies House 4705482**  
Market rent subsidiary – a limited company managing market-rented properties.
- **Curo Finance Limited – Companies House 13596265**  
Funding and treasury company – a limited company providing financial and treasury management services across the Group.
- **Mulberry Park Community Benefit Society – FCA 7696**  
A charitable society that supports and delivers community services in and around the Mulberry Park development.

## Board and Committee Structure

- **Combined Board**  
Oversees Curo Group (Albion) Limited, Curo Places Limited and Curo Choice Limited.  
Responsible for the overall governance, strategy and performance of the Group.
- **Audit & Assurance Committee**  
Provides independent oversight of risk management, internal control and assurance processes.  
Reviews the effectiveness of governance and compliance frameworks.
- **Customer Experience Committee**  
Focuses on customer satisfaction, service performance and engagement. Ensures customer voice and experience shape the Group's strategy and delivery.
- **Remuneration & Nominations Committee**  
Oversees Board and executive appointments, succession planning and remuneration policies to ensure fairness, transparency and accountability.
- **Subsidiary Boards**  
Each subsidiary (Curo Enterprise, Curo MRS, Curo Finance and Mulberry Park CBS) has its own Board with delegated authority to manage its operations in line with Group strategy.

## How Decisions Flow

- The Combined Board sets the Group's overall direction and monitors performance.
- Committees provide specialist assurance and make recommendations to the Combined Board.
- Subsidiary Boards oversee day-to-day activities, ensuring alignment with the Group's purpose and values.
- Governance, audit and risk arrangements are coordinated across all entities to ensure transparency and accountability.

## Transparency and Updates

- This summary supports our compliance with the Social Tenant Access to Information Requirements (STAIRs).
- We publish key governance and performance information on our website so that customers can understand who we are, how we are structured, and how decisions are made.

If you would like more information, please contact  
our Governance Team:  
[companysecretary@curo-group.co.uk](mailto:companysecretary@curo-group.co.uk)

