



Board Skills Matrix As at 1 September 2025

All Curo Board Directors bring a range of skills and experience to their roles on the Board, which enable them to provide effective strategic leadership and oversight to Curo.

In order to make sure the Board as a whole has the right mix of skills and experience to operate most effectively, Curo annually reviews all Board Directors' skills and experience, to ensure there are no skills 'gaps' in important areas, and that Directors' skills are being used most effectively (this includes our Co-opted Directors and Board committee members). The skills matrix also informs our Board succession planning and recruitment.

Our skills matrix uses the following definitions:

Expert	The Board/Committee member has specialist, up-to-date knowledge and experience in this area. He or she is likely to be working, or to have recently worked, in this field as a profession and is likely to have a relevant qualification. Able to provide significant insight and lead debates on this topic
Proficient	An area in which the Board/Committee member has confidence, would understand all the detail of a paper and could contribute significantly to discussions and decision-making on the subject, including providing relevant challenge to the executive team, confidentially and competently.
Working knowledge	The Board/Committee member understands the subject. Although he or she may not feel able to contribute significantly to discussion or to challenge the executive on the subject, he or she would understand sufficiently to be able to evaluate options and appreciate the implications of a decision.
Additional briefing/input appreciated	The Board/Committee member either has basic understanding with some gaps, or no understanding, of the subject. He or she would appreciate additional briefings on this subject if it arose at a Board/Committee meeting, and/or additional training on this subject in the longer term.

As part of our ongoing commitment to transparency and accountability, the Board publishes a summary of all Board/Committee members' (including co-opted members') collective skills and experience at least annually.

The current Skills Matrix for the Board is as follows:







