

Public report

2017-18

Submitted by

Legal Name:
Pioneer Credit Solutions Pty Ltd



Organisation and contact details

Submitting organisation details	Legal name	Pioneer Credit Solutions Pty Ltd
	ABN	49136062970
	ANZSIC	K Financial and Insurance Services 6419 Other Auxiliary Finance and Investment Services
	Business/trading name/s	Pioneer Credit Ltd
	ASX code (if applicable)	PNC
	Postal address	PO Box 5673 PERTH WA 6831 AUSTRALIA
	Organisation phone number	1300720823
	Reporting structure	Ultimate parent
Number of employees covered by this report		364

All organisations covered by this report

Legal name	Business/trading name/s
Pioneer Credit Solutions Pty Ltd	Pioneer Credit Ltd
Pioneer Credit Connect Pty Ltd	
Pioneer Credit Ltd	
Pioneer Credit Broking Services Pty Ltd	
Sphere Legal Pty Ltd	

Workplace profile

Manager

Manager occupational categories	Reporting level to CEO	Employment status	No. of employees		
			F	M	Total employees
CEO/Head of Business in Australia	0	Full-time permanent	0	1	1
		Full-time contract	0	0	0
		Part-time permanent	0	0	0
		Part-time contract	0	0	0
		Casual	0	0	0
Key management personnel	-1	Full-time permanent	2	2	4
		Full-time contract	0	0	0
		Part-time permanent	0	0	0
		Part-time contract	0	0	0
		Casual	0	0	0
Senior Managers	-1	Full-time permanent	0	1	1
		Full-time contract	0	0	0
		Part-time permanent	0	0	0
		Part-time contract	0	0	0
		Casual	0	0	0
	-2	Full-time permanent	2	4	6
		Full-time contract	0	0	0
		Part-time permanent	0	0	0
		Part-time contract	0	0	0
		Casual	0	0	0
Other managers	-2	Full-time permanent	1	0	1
		Full-time contract	0	0	0
		Part-time permanent	0	0	0
		Part-time contract	0	0	0
		Casual	0	0	0
	-3	Full-time permanent	10	6	16
		Full-time contract	0	0	0
		Part-time permanent	0	0	0
		Part-time contract	0	0	0
		Casual	0	0	0

Manager occupational categories	Reporting level to CEO	Employment status	No. of employees		
			F	M	Total employees
	-4	Full-time permanent	2	5	7
		Full-time contract	0	0	0
		Part-time permanent	0	0	0
		Part-time contract	0	0	0
		Casual	0	0	0
Grand total: all managers			17	19	36

Workplace profile

Non-manager

Non-manager occupational categories	Employment status	No. of employees (excluding graduates and apprentices)		No. of graduates (if applicable)		No. of apprentices (if applicable)		Total employees
		F	M	F	M	F	M	
Professionals	Full-time permanent	23	16	0	0	0	0	39
	Full-time contract	0	0	0	0	0	0	0
	Part-time permanent	3	1	0	0	0	0	4
	Part-time contract	0	0	0	0	0	0	0
	Casual	0	0	0	0	0	0	0
Technicians and trade	Full-time permanent	0	0	0	0	0	0	0
	Full-time contract	0	0	0	0	0	0	0
	Part-time permanent	0	0	0	0	0	0	0
	Part-time contract	0	0	0	0	0	0	0
	Casual	0	0	0	0	0	0	0
Community and personal service	Full-time permanent	0	0	0	0	0	0	0
	Full-time contract	0	0	0	0	0	0	0
	Part-time permanent	0	0	0	0	0	0	0
	Part-time contract	0	0	0	0	0	0	0
	Casual	0	0	0	0	0	0	0
Clerical and administrative	Full-time permanent	134	69	0	0	0	0	203
	Full-time contract	0	0	0	0	0	0	0
	Part-time permanent	50	28	0	0	0	0	78
	Part-time contract	0	0	0	0	0	0	0
	Casual	4	0	0	0	0	0	4
Sales	Full-time permanent	0	0	0	0	0	0	0
	Full-time contract	0	0	0	0	0	0	0
	Part-time permanent	0	0	0	0	0	0	0
	Part-time contract	0	0	0	0	0	0	0
	Casual	0	0	0	0	0	0	0
Machinery operators and drivers	Full-time permanent	0	0	0	0	0	0	0
	Full-time contract	0	0	0	0	0	0	0
	Part-time permanent	0	0	0	0	0	0	0
	Part-time contract	0	0	0	0	0	0	0
	Casual	0	0	0	0	0	0	0

Non-manager occupational categories	Employment status	No. of employees (excluding graduates and apprentices)		No. of graduates (if applicable)		No. of apprentices (if applicable)		Total employees
		F	M	F	M	F	M	
Labourers	Full-time permanent	0	0	0	0	0	0	0
	Full-time contract	0	0	0	0	0	0	0
	Part-time permanent	0	0	0	0	0	0	0
	Part-time contract	0	0	0	0	0	0	0
	Casual	0	0	0	0	0	0	0
Others	Full-time permanent	0	0	0	0	0	0	0
	Full-time contract	0	0	0	0	0	0	0
	Part-time permanent	0	0	0	0	0	0	0
	Part-time contract	0	0	0	0	0	0	0
	Casual	0	0	0	0	0	0	0
Grand total: all non-managers		214	114	0	0	0	0	328

Reporting questionnaire

Gender equality indicator 1: Gender composition of workforce

This indicator seeks information about the gender composition of relevant employers in a standardised format, to enable the aggregation of data across and within industries. The aggregated data in your workplace profile assists relevant employers in understanding the characteristics of their workforce, including in relation to occupational segregation, the position of women and men in management within their industry or sector, and patterns of potentially insecure employment.

NB. IMPORTANT:

- References to the Act mean the Workplace Gender Equality Act 2012.
- A formal 'policy' and/or 'formal strategy' in this questionnaire refers to formal policies and/or strategies that are either standalone or contained within another formal policy/formal strategy.
- Data provided in this reporting questionnaire covers the TOTAL reporting period from 1 April 2017 to 31 March 2018. (This differs from the workplace profile data which is taken at a point-in-time during the reporting period).
- Answers need to reflect ALL organisations covered in this report.
- If you select "NO, Insufficient resources/expertise" to any option, this may cover human or financial resources.

1. Do you have formal policies and/or formal strategies in place that SPECIFICALLY SUPPORT GENDER EQUALITY relating to the following?

1.1 Recruitment

- Yes (select all applicable answers)
- Policy
 - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Not a priority

1.2 Retention

- Yes (select all applicable answers)
- Policy
 - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Not a priority

1.3 Performance management processes

- Yes (select all applicable answers)
- Policy
 - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Not a priority

1.4 Promotions

- Yes (select all applicable answers)
 Policy
 Strategy
- No (you may specify why no formal policy or formal strategy is in place)
 Currently under development, please enter date this is due to be completed
 Insufficient resources/expertise
 Not a priority

1.5 Talent identification/identification of high potentials

- Yes (select all applicable answers)
 Policy
 Strategy
- No (you may specify why no formal policy or formal strategy is in place)
 Currently under development, please enter date this is due to be completed
 Insufficient resources/expertise
 Not a priority

1.6 Succession planning

- Yes (select all applicable answers)
 Policy
 Strategy
- No (you may specify why no formal policy or formal strategy is in place)
 Currently under development, please enter date this is due to be completed
 Insufficient resources/expertise
 Not a priority

1.7 Training and development

- Yes (select all applicable answers)
 Policy
 Strategy
- No (you may specify why no formal policy or formal strategy is in place)
 Currently under development, please enter date this is due to be completed
 Insufficient resources/expertise
 Not a priority

1.8 Key performance indicators for managers relating to gender equality

- Yes (select all applicable answers)
 Policy
 Strategy
- No (you may specify why no formal policy or formal strategy is in place)
 Currently under development, please enter date this is due to be completed
 Insufficient resources/expertise
 Not a priority

1.9 Gender equality overall

- Yes (select all applicable answers)
 Policy
 Strategy
- No (you may specify why no formal policy or formal strategy is in place)
 Currently under development, please enter date this is due to be completed
 Insufficient resources/expertise
 Not a priority

1.10 How many employees were promoted during the reporting period against each category below?

IMPORTANT: Because promotions are included in the number of appointments in Q1.11, the number of promotions should never exceed appointments.

	Managers		Non-managers	
	Female	Male	Female	Male
Permanent/ongoing full-time employees	0	2	12	7
Permanent/ongoing part-time employees	0	0	0	0
Fixed-term contract full-time employees	0	0	0	0
Fixed-term contract part-time employees	0	0	0	0
Casual employees	0	0	0	0

1.11 How many appointments in total (including the number of promotions above in Q1.10), were made to manager and non-manager roles during the reporting period (based on WGEA-defined managers/non-managers)?

IMPORTANT: promotions need to be added to these totals because they are considered internal appointments.

	Female	Male
Number of appointments made to MANAGER roles (including promotions)	1	2
Number of appointments made to NON-MANAGER roles (including promotions)	147	88

1.12 How many employees resigned during the reporting period against each category below?

	Managers		Non-managers	
	Female	Male	Female	Male
Permanent/ongoing full-time employees	5	2	84	45
Permanent/ongoing part-time employees	0	0	23	19
Fixed-term contract full-time employees	0	0	0	0
Fixed-term contract part-time employees	0	0	0	0
Casual employees	0	0	1	0

1.13 If your organisation would like to provide additional information relating to gender equality indicator 1, please do so below.

Gender equality indicator 2: Gender composition of governing bodies

Gender composition of governing bodies is an indicator of gender equality at the highest level of organisational leadership and decision-making. This gender equality indicator seeks information on the representation of women and men on governing bodies. The term "governing body" in relation to a relevant employer is broad and depends on the nature of your organisation. It can mean the board of directors, trustees, committee of management, council or other governing authority of the employer.

- 2. The organisation(s) you are reporting on will have a governing body. In the Act, governing body is defined as "the board of directors, trustees, committee of management, council or other governing authority of the employer". This question relates to the highest governing body for your Australian entity, even if it is located overseas.**

2.1 Please answer the following questions relating to each governing body covered in this report.

Note: If this report covers more than one organisation, the questions below will be repeated for each organisation before proceeding to question 2.2.

If your organisation's governing body is the same as your parent entity's, you will need to add your organisation's name BUT the numerical details of your parent entity's governing body.

2.1a.1 Organisation name?

Pioneer Credit Ltd

2.1b.1 How many Chairs on this governing body?

	Female	Male
Number	0	1

2.1c.1 How many other members are on this governing body (excluding the Chair/s)?

	Female	Male
Number	1	2

2.1d.1 Has a target been set to increase the representation of women on this governing body?

- Yes
- No (you may specify why a target has not been set)
 - Governing body/board has gender balance (e.g. 40% women/40% men/20% either)
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Do not have control over governing body/board appointments (provide details why):
 - Not a priority
 - Other (provide details):

2.1e.1 What is the percentage (%) target?

30

2.1f.1 What year is the target to be reached?

2019

2.1g.1 Are you reporting on any other organisations in this report?

- Yes
- No

2.2 Do you have a formal selection policy and/or formal selection strategy for governing body members for ALL organisations covered in this report?

- Yes (select all applicable answers)
 - Policy
 - Strategy
- No (you may specify why no formal selection policy or formal selection strategy is in place)
 - In place for some governing bodies
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Do not have control over governing body appointments (provide details why)
 - Not a priority

Other (provide details):

2.3 Does your organisation operate as a partnership structure (i.e. select NO if your organisation is an “incorporated” entity - Pty Ltd, Ltd or Inc; or an “unincorporated” entity)?

Yes
 No

2.5 If your organisation would like to provide additional information relating to gender equality indicator 2, please do so below.

Gender equality indicator 3: Equal remuneration between women and men

Equal remuneration between women and men is a key component of improving women’s economic security and progressing gender equality.

3. Do you have a formal policy and/or formal strategy on remuneration generally?

- Yes (select all applicable answers)
- Policy
 - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Salaries set by awards/industrial or workplace agreements
 - Non-award employees paid market rate
 - Not a priority
 - Other (provide details):

4. Have you analysed your payroll to determine if there are any remuneration gaps between women and men (i.e. conducted a gender pay gap analysis)?

- Yes - the most recent gender remuneration gap analysis was undertaken:
- Within last 12 months
 - Within last 1-2 years
 - More than 2 years ago but less than 4 years ago
 - Other (provide details):
- No (you may specify why you have not analysed your payroll for gender remuneration gaps)
- Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Salaries for ALL employees (including managers) are set by awards or industrial agreements AND there is no room for discretion in pay changes (for example because pay increases occur only when there is a change in tenure or qualifications)
 - Salaries for SOME or ALL employees (including managers) are set by awards or industrial agreements and there IS room for discretion in pay changes (because pay increases can occur with some discretion such as performance assessments)
 - Non-award employees paid market rate
 - Not a priority
 - Other (provide details):

4.01 You may provide details below on the type of gender remuneration gap analysis that has been undertaken (for example like-for-like and/or organisation-wide).

4.1 Did you take any actions as a result of your gender remuneration gap analysis?

- Yes – indicate what actions were taken (select all applicable answers)
- Created a pay equity strategy or action plan
 - Identified cause/s of the gaps
 - Reviewed remuneration decision-making processes
 - Analysed commencement salaries by gender to ensure there are no pay gaps
 - Analysed performance ratings to ensure there is no gender bias (including unconscious bias)
 - Analysed performance pay to ensure there is no gender bias (including unconscious bias)
 - Trained people-managers in addressing gender bias (including unconscious bias)
 - Set targets to reduce any like-for-like gaps
 - Set targets to reduce any organisation-wide gaps
 - Reported pay equity metrics (including gender pay gaps) to the governing body
 - Reported pay equity metrics (including gender pay gaps) to the executive
 - Reported pay equity metrics (including gender pay gaps) to all employees
 - Reported pay equity metrics (including gender pay gaps) externally
 - Corrected like-for-like gaps
 - Conducted a gender-based job evaluation process
 - Implemented other changes (provide details):
- No (you may specify why no actions were taken resulting from your remuneration gap analysis)
- No unexplainable or unjustifiable gaps identified
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Salaries set by awards/industrial or workplace agreements
 - Non-award employees are paid market rate
 - Unable to address cause/s of gaps (provide details why):
 - Not a priority
 - Other (provide details):

4.2 If your organisation would like to provide additional information relating to gender equality indicator 3, please do so below:

Gender equality indicator 4: Flexible working and support for employees with family and caring responsibilities

This indicator will enable the collection and use of information from relevant employers about the availability and utility of employment terms, conditions and practices relating to flexible working arrangements for employees and to working arrangements supporting employees with family or caring responsibilities. One aim of this indicator is to improve the capacity of women and men to combine paid work and family or caring responsibilities through such arrangements. The achievement of this goal is fundamental to gender equality and to maximising Australia's skilled workforce.

5. A "PRIMARY CARER" is the member of a couple or a single carer, REGARDLESS OF GENDER, identified as having greater responsibility for the day-to-day care of a child.

Do you provide EMPLOYER FUNDED paid parental leave for PRIMARY CARERS that is available for women AND men, in addition to any government funded parental leave scheme for primary carers?

- Yes. (Please indicate how employer funded paid parental leave is provided to the primary carer):
- By paying the gap between the employee's salary and the government's paid parental leave scheme
 - By paying the employee's full salary (in addition to the government's paid scheme), regardless of the period of time over which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks
 - As a lump sum payment (paid pre- or post- parental leave, or a combination)
- No, we offer paid parental leave for primary carers that is available to women ONLY (e.g. maternity leave). (Please indicate how employer funded paid parental leave is provided to women ONLY):
- By paying the gap between the employee's salary and the government's paid parental leave scheme
 - By paying the employee's full salary (in addition to the government's paid scheme), regardless of the period of time over which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks
 - As a lump sum payment (paid pre- or post- parental leave, or a combination)
- No, we offer paid parental leave for primary carers that is available to men ONLY. (Please indicate how employer funded paid parental leave is provided to men ONLY):
- By paying the gap between the employee's salary and the government's paid parental leave scheme

- By paying the employee's full salary (in addition to the government's paid scheme), regardless of the period of time over which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks
- As a lump sum payment (paid pre- or post- parental leave, or a combination)
- No, not available (you may specify why this leave is not provided)
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Government scheme is sufficient
 - Not a priority
 - Other (provide details):

6. A "SECONDARY CARER" is a member of a couple or a single carer, REGARDLESS OF GENDER, who is not the primary carer.
Do you provide EMPLOYER FUNDED paid parental leave for SECONDARY CARERS that is available for men and women, in addition to any government funded parental leave scheme for secondary carers?

- Yes
- No, we offer paid parental leave for SECONDARY CARERS that is available to men ONLY (e.g. paternity leave)
- No, we offer paid parental leave for SECONDARY CARERS that is available to women ONLY
- No (you may specify why employer funded paid parental leave for secondary carers is not paid)
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Government scheme is sufficient
 - Not a priority
 - Other (provide details):

6.1 How many days of EMPLOYER FUNDED parental leave is provided for SECONDARY CARERS? If different amounts of leave are provided (e.g. based on length of service) enter the MINIMUM number of days provided to eligible employees:

5

6a. If your organisation would like to provide additional information on your paid parental leave for SECONDARY CARERS e.g. eligibility period, other arrangements you may have in place etc, please do so below.

6.2 What proportion of your total workforce has access to employer funded paid parental leave for SECONDARY CARERS?

- **In your calculation, you MUST INCLUDE CASUALS when working out the proportion.**

- <10%
- 10-20%
- 21-30%
- 31-40%
- 41-50%
- 51-60%
- 61-70%
- 71-80%
- 81-90%
- 91-99%
- 100%

7. How many MANAGERS have taken parental leave during the reporting period (paid and/or unpaid)? Include employees still on parental leave, regardless of when it commenced.

	Primary carer's leave		Secondary carer's leave	
	Female	Male	Female	Male
Managers	0	0	0	1

7.1 How many NON-MANAGERS have taken parental leave during the reporting period (paid and/or unpaid)? Include employees still on parental leave, regardless of when it commenced.

	Primary carer's leave		Secondary carer's leave	
	Female	Male	Female	Male
Non-managers	19	0	0	3

8. How many MANAGERS, during the reporting period, ceased employment before returning to work from parental leave, regardless of when the leave commenced?

- Include those where parental leave was taken continuously with any other leave type. For example, where annual leave or any other paid or unpaid leave is also taken at that time.
- 'Ceased employment' means anyone who has exited the organisation for whatever reason, including resignations, redundancies and dismissals.

	Female	Male
Managers	0	0

8.1 How many NON-MANAGERS, during the reporting period, ceased employment before returning to work from parental leave, regardless of when the leave commenced?

- Include those where parental leave was taken continuously with any other leave type. For example, where annual leave or any other paid or unpaid leave is also taken at that time.
- 'Ceased employment' means anyone who has exited the organisation for whatever reason, including resignations, redundancies and dismissals.

	Female	Male
Non-managers	5	0

9. Do you have a formal policy and/or formal strategy on flexible working arrangements?

- Yes (select all applicable answers)
- Policy
 - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Don't offer flexible arrangements
 - Not a priority
 - Other (provide details):

10. Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?

- Yes (select all applicable answers)
- Policy
 - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Included in award/industrial or workplace agreement
 - Not a priority
 - Other (provide details):

11. Do you offer any other support mechanisms, other than leave, for employees with family or caring responsibilities (eg, employer-subsidised childcare, breastfeeding facilities)?

- Yes
- No (you may specify why non-leave based measures are not in place)
- Currently under development, please enter date this is due to be completed

- Insufficient resources/expertise
- Not a priority
- Other (provide details):

11.1 Please select what support mechanisms are in place and if they are available at all worksites.
• **Where only one worksite exists, for example a head-office, select "Available at all worksites".**

- Employer subsidised childcare
 - Available at some worksites only
 - Available at all worksites
- On-site childcare
 - Available at some worksites only
 - Available at all worksites
- Breastfeeding facilities
 - Available at some worksites only
 - Available at all worksites
- Childcare referral services
 - Available at some worksites only
 - Available at all worksites
- Internal support networks for parents
 - Available at some worksites only
 - Available at all worksites
- Return to work bonus (only select this option if the return to work bonus is NOT the balance of paid parental leave when an employee returns from leave)
 - Available at some worksites only
 - Available at all worksites
- Information packs to support new parents and/or those with elder care responsibilities
 - Available at some worksites only
 - Available at all worksites
- Referral services to support employees with family and/or caring responsibilities
 - Available at some worksites only
 - Available at all worksites
- Targeted communication mechanisms, for example intranet/ forums
 - Available at some worksites only
 - Available at all worksites
- Support in securing school holiday care
 - Available at some worksites only
 - Available at all worksites
- Coaching for employees on returning to work from parental leave
 - Available at some worksites only
 - Available at all worksites
- Parenting workshops targeting mothers
 - Available at some worksites only
 - Available at all worksites
- Parenting workshops targeting fathers
 - Available at some worksites only
 - Available at all worksites
- None of the above, please complete question 11.2 below

12. Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

- Yes (select all applicable answers)
 - Policy
 - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Included in award/industrial or workplace agreements
 - Not aware of the need
 - Not a priority
 - Other (please provide details):
 1. Dealt with on an ad hoc basis tailored to individual needs
 2. Is to be added to relevant awards in 2018

13. **Other than a formal policy and/or formal strategy, do you have any support mechanisms in place to support employees who are experiencing family or domestic violence?**

- Yes (select all applicable answers)
- Employee assistance program (including access to a psychologist, chaplain or counsellor)
 - Training of key personnel
 - A domestic violence clause is in an enterprise agreement or workplace agreement
 - Workplace safety planning
 - Access to paid domestic violence leave (contained in an enterprise/workplace agreement)
 - Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)
 - Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)
 - Access to unpaid leave
 - Confidentiality of matters disclosed
 - Referral of employees to appropriate domestic violence support services for expert advice
 - Protection from any adverse action or discrimination based on the disclosure of domestic violence
 - Flexible working arrangements
 - Provision of financial support (e.g. advance bonus payment or advanced pay)
 - Offer change of office location
 - Emergency accommodation assistance
 - Access to medical services (e.g. doctor or nurse)
 - Other (provide details):
Managed on an ad hoc basis which also includes:
Access to leave balances/leave in advance
Use of secure facilities for online/telephone support and research
- No (you may specify why no other support mechanisms are in place)
- Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Not aware of the need
 - Not a priority
 - Other (provide details):

14. **Where any of the following options are available in your workplace, are those option/s available to both women AND men?**

- **flexible hours of work**
- **compressed working weeks**
- **time-in-lieu**
- **telecommuting**
- **part-time work**
- **job sharing**
- **carer's leave**
- **purchased leave**
- **unpaid leave.**

Options may be offered both formally and/or informally.

For example, if time-in-lieu is available to women formally but to men informally, you would select NO.

- Yes, the option/s in place are available to both women and men.
 No, some/all options are not available to both women AND men.

14.1 **Which options from the list below are available? Please tick the related checkboxes.**

- **Unticked checkboxes mean this option is NOT available to your employees.**

	Managers		Non-managers	
	Formal	Informal	Formal	Informal
Flexible hours of work	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Compressed working weeks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Time-in-lieu	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Telecommuting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Part-time work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Job sharing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carer's leave	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Purchased leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unpaid leave	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

14.3 You may specify why any of the above options are NOT available to your employees.

- Currently under development, please enter date this is due to be completed
- Insufficient resources/expertise
- Not a priority
- Other (provide details):

14.4 If your organisation would like to provide additional information relating to gender equality indicator 4, please do so below:

Formal temporary hours variation for isolated occasions or to meet short term needs. For example - school holiday periods

Gender equality indicator 5: Consultation with employees on issues concerning gender equality in the workplace

This gender equality indicator seeks information on what consultation occurs between employers and employees on issues concerning gender equality in the workplace.

15. Have you consulted with employees on issues concerning gender equality in your workplace?

- Yes
- No (you may specify why you have not consulted with employees on gender equality)
 - Not needed (provide details why):
 - Insufficient resources/expertise
 - Not a priority
 - Other (provide details):

15.1 How did you consult with employees on issues concerning gender equality in your workplace?

- Survey
- Consultative committee or group
- Focus groups
- Exit interviews
- Performance discussions
- Other (provide details):
Corporate Culture / Leadership Principles / Induction / One to One Discussions

15.2 Who did you consult?

- All staff
- Women only

- Men only
- Human resources managers
- Management
- Employee representative group(s)
- Diversity committee or equivalent
- Women and men who have resigned while on parental leave
- Other (provide details):

15.3 If your organisation would like to provide additional information relating to gender equality indicator 5, please do so below.

Gender equality indicator 6: Sex-based harassment and discrimination

The prevention of sex-based harassment and discrimination (SBH) has been identified as important in improving workplace participation. Set by the Minister, this gender equality indicator seeks information on the existence of a SBH policy and/or strategy and whether training of managers on SBH is in place.

16. Do you have a formal policy and/or formal strategy on sex-based harassment and discrimination prevention?

- Yes (select all applicable answers)
 - Policy
 - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Included in award/industrial or workplace agreement
 - Not a priority
 - Other (provide details):

16.1 Do you include a grievance process in any sex-based harassment and discrimination prevention formal policy and/or formal strategy?

- Yes
- No (you may specify why a grievance process is not included)
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Not a priority
 - Other (provide details):

17. Do you provide training for all managers on sex-based harassment and discrimination prevention?

- Yes - please indicate how often this training is provided:
 - At induction
 - At least annually
 - Every one-to-two years
 - Every three years or more
 - Varies across business units
 - Other (provide details):
Ongoing - Ad hoc
- No (you may specify why this training is not provided)
 - Currently under development, please enter date this is due to be completed
 - Insufficient resources/expertise
 - Not a priority
 - Other (provide details):

17.1 If your organisation would like to provide additional information relating to gender equality indicator 6, please do so below:

Other

18. If your organisation has introduced any outstanding initiatives that have resulted in improved gender equality in your workplace, please tell us about them.

(As with all questions in this questionnaire, information you provide here will appear in your public report.)

Pioneer Credit treats all employees in a manner that is non-discriminatory and abides by all relevant policies and legislation. All appointments/promotions are on the basis of merit and the principles of equal opportunity apply.

Gender composition proportions in your workplace

Important notes:

1. Proportions are based on the data contained in your workplace profile and reporting questionnaire.
2. Some proportion calculations will not display until you press **Submit** at step 6 on the reporting page in the portal. When your CEO signs off the report prior to it being submitted, it is on the basis that the proportions will only reflect the data contained in the report.
3. If any changes are made to your report after it has been submitted, the proportions calculations will be refreshed and reflect the changes after you have pressed **Re-submit** at step 6 on the reporting page.

Based upon your workplace profile and reporting questionnaire responses:

Gender composition of workforce

1. the gender composition of your workforce overall is 63.5% females and 36.5% males.

Promotions

2. 57.1% of employees awarded promotions were women and 42.9% were men
 - i. 0.0% of all manager promotions were awarded to women
 - ii. 63.2% of all non-manager promotions were awarded to women.
3. 22.5% of your workforce was part-time and 0.0% of promotions were awarded to part-time employees.

Resignations

4. 63.1% of employees who resigned were women and 36.9% were men
 - i. 71.4% of all managers who resigned were women
 - ii. 62.8% of all non-managers who resigned were women.
5. 22.5% of your workforce was part-time and 23.5% of resignations were part-time employees.

Employees who ceased employment before returning to work from parental leave

- i. 26.3% of all women who utilised parental leave ceased employment before returning to work
- ii. 0.0% of all men who utilised parental leave ceased employment before returning to work
- iii. N/A - managers who utilised parental leave and ceased employment before returning to work were women
- iv. 100.0% of all non-managers who utilised parental leave and ceased employment before returning to work were women.

Notification and access

List of employee organisations:

CEO sign off confirmation

Name of CEO or equivalent:

Keith R John

Confirmation CEO has signed the report:

CEO signature:

Date:
