

WGEA Reporting: Executive Summary

Employer:	Pioneer Credit Solutions Pty Ltd
Primary Industry:	6419 - Other Auxiliary Finance and Investment Services
Program:	2025 - 26 Gender Equality Reporting
Number of Employees:	181

About this report

This Executive Summary sets out the key results of your submission to the Workplace Gender Equality Agency's (WGEA) annual Gender Equality Reporting, as required under the *Workplace Gender Equality Act 2012* (the Act).

The data set out in this Executive Summary will enable you to:

- identify priority areas for your gender equality action plan,
- monitor your workplace gender equality performance, including over recent years, and
- be a catalyst for discussion with your executive and governing body.

WGEA's obligation to publish employer gender pay gaps

Under Section 15A of the Act:

- WGEA "must publish aggregate information, for each relevant employer for each reporting period, for the purpose of showing the employer's performance and progress in achieving gender equality in relation to remuneration for the employer's workforce."
- Therefore, **WGEA will publish your average and median gender pay gap**, for base salary and total remuneration, as well as gender composition by pay quartiles and associated average total remuneration, **as set out in this Executive Summary**.
- This information will be published on www.wgea.gov.au.
- You can provide a link to an 'Employer Statement', that helps explain your gender pay gap and what you are doing to drive gender equality. WGEA will publish this link alongside your gender pay gap information.

Your obligations

Under the Act and associated legislative instruments:

- You are required to share this Executive Summary, along with your Industry Benchmark Report (available once reporting has concluded), with your governing body, e.g. your Board.
- From 2026, employers who directly employ 500 or more employees must:
 - o have a policy or strategy covering each of the 6 GEIs.
 - o select and commit to achieve 3 gender equality targets. At the end of 3 years, employers need to meet or demonstrate improvement against each target selected. WGEA will use the employer's 2024-25 results as the baseline year to assess whether an employer has met or demonstrated improvement against each of their targets.

Gender Pay Gap

What is the gender pay gap?

The gender pay gap is the difference in average or median earnings between women and men in the workforce.

It is not to be confused with people being paid the same for the same, or comparable, job. This is equal pay and has been a legal requirement since 1969.

The gender pay gap is a useful proxy for measuring and tracking gender equality across a nation, in an industry or within an employer. Closing the gender pay gap is important for Australia's economic future and reflects our aspiration to be an equal and fair society for all.

Why is there a gender pay gap?

The gender pay gap is the consequence of a range of societal, industrial and organisational factors that combine to reduce a person's earning capacity. It begins at the point of recruitment and often becomes entrenched as people move through their careers.

Gender-based discrimination and bias in the workforce can be direct or indirect. Direct examples include sexual harassment and unequal pay. Often it is the indirect forms of discrimination that limit earning ability – particularly for women – including biases in progression and promotion opportunities.

What can employers do to close the gender pay gap?

The gender pay gap, gender composition and average total remuneration by pay quartiles for employers with 100 or more employees is now on the public record.

Employers should be aiming to create a gender-equal environment for all their employees. The timeline for closing the gender pay gap will be different for every employer, depending on internal and external factors. A key measure of success is whether an employer demonstrates authenticity, commitment and improvement.

The first step in improving gender equality is to conduct your own comprehensive pay gap analysis and identify the drivers of your gender pay gap, so you can take targeted action to address them.

Be proactive about what your organisation is doing to create equal opportunities for all employees and authorise and enable a work environment that prioritises gender equality as a core part of your business strategy and op..

Your Gender Pay Gap

Your average total remuneration gender pay gap is **11.1%** and the median is **6.9%**.

A positive percentage indicates men are paid more on average than women in your organisation. A negative percentage indicates women are paid more on average than men.

Your gender pay gap over time

All employees	2023-24	2024-25	2025-26
Average total remuneration	6.5%	9.5%	11.1%
Median total remuneration	-0.2%	1.4%	6.9%
Average base salary	6.5%	6.0%	11.0%
Median base salary	-0.2%	-0.6%	7.7%

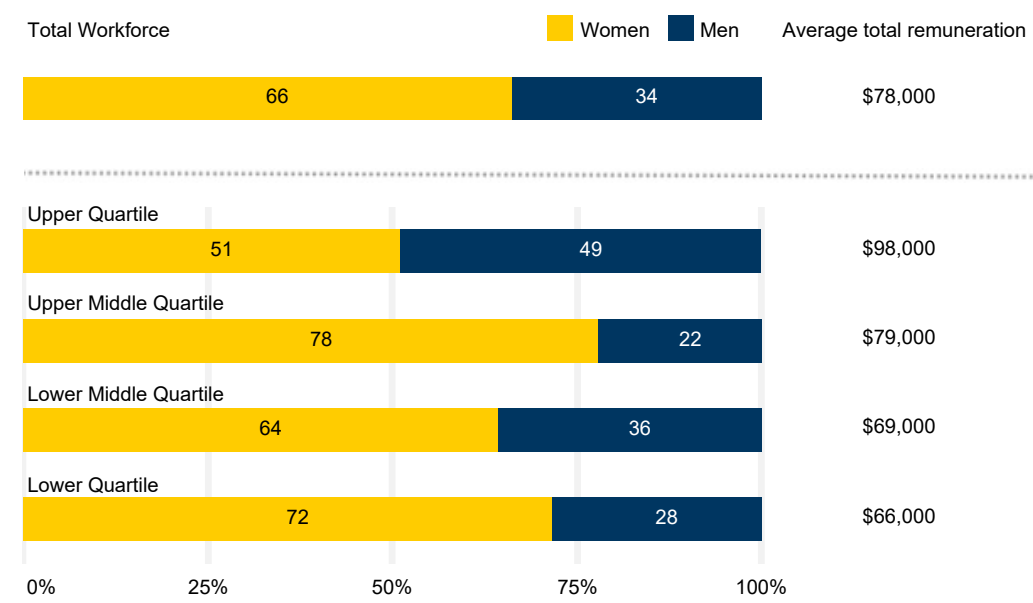
Your gender pay gap for managers and non-managers

Analysing both manager and non-manager gender pay gaps helps employers understand how occupational segregation influences pay and progression across the workforce. It helps highlight whether women or men are concentrated in certain roles or levels, whether there are pay discrepancies and whether progression pathways are equitable.

	Non-managers	Managers
Average total remuneration	3.3%	8.4%
Median total remuneration	-5.6%	1.6%
Average base salary	3.2%	9.2%
Median base salary	-6.3%	3.9%

Gender composition by pay quartile

The chart below divides the total remuneration (full-time equivalent) of all employees into four equal quartiles. A disproportionate concentration of men in the upper quartiles and/or of women in the lower quartiles can drive a positive gender pay gap.



Note: The average total remuneration is rounded to the nearest \$1,000.

Note on calculations

Remuneration for part-time/casuals/part-year employees is converted to annualised, full-time equivalent amounts. Gender pay gap and quartile calculations do not include employees who did not receive payment during the reporting period, voluntary data submitted for overseas reporting managers or employees who identified as non-binary, as this comparison is between women and men.

Gender Equality Indicators

WGEA collects data on six Gender Equality Indicators (GEIs) to support employers to assess and drive gender equality in their workplaces. The GEIs represent the key areas where workplace gender inequality persists and where progress towards gender equality can be achieved through focussed action.

GEI 1 – Workforce Composition

Your policy/strategy

Do you have a formal policy or strategy that supports gender equality in the workplace?

YES

WGEA's research with Bankwest Curtin Economic Centre (BCEC) has shown that greater gender diversity in leadership delivers better company performance, productivity and profitability. Further, increasing the representation of women in executive leadership roles is associated with declining organisational gender pay gaps.

Your workforce composition by role

A concentration of one gender in lower-paid roles and the other in more senior and highly paid roles can increase your gender pay gap.

	CEO/HOB/KMP	Managers		Non-managers	
	Men	Women	Men	Women	Men
2023-24	100%	29%	71%	66%	34%
2024-25		39%	61%	73%	27%
2025-26		28%	72%	71%	29%

Note: CEO = Chief Executive Officer, HOB = Head of Business, KMP = Key Management Personnel. CEO, HOB and KMP are included in Managers.

Your workforce composition by employment status

Part-time and casual roles are often lower paid. An imbalance in the composition of employees in these roles can be a driver of the gender pay gap.

	Full-time	Part-time
Women managers	100%	0%
Men managers	100%	0%
Women non-managers	75%	25%
Men non-managers	92%	8%

Employee movement: manager and non-manager appointments (including promotion) by gender

Gender biases are often present at each stage of the employment cycle, including recruitment and promotion, and are sometimes reflected in resignations. Tracking men's and women's entry, career progression and exit can identify areas of gendered difference and inform action.

	Women		Men	
	Number	Percent	Number	Percent
Appointments to manager roles (incl. promotions)	1	25%	3	75%
Resignations from manager roles	0		0	
Appointments to non-manager roles (incl. promotions)	87	61%	56	39%
Resignations from non-manager roles	69	67%	34	33%

Use of targets to improve outcomes

WGEA collects information on whether employers have set the following internal targets. These internal targets are separate from the legislative requirement that employers who directly employ 500 or more employees must select and meet gender equality targets.

Your organisation sets targets to address gender equality in your workplace

YES

If so, the targets relate to:

Reducing the organisation-wide gender pay gap

NO

Increasing the number of women in management positions

YES

Increasing the number of women in KMP positions

YES

Increasing the number of women in male-dominated roles

NO

Increasing the number of men in female-dominated roles

NO

Increasing the number of men taking parental leave

NO

Having a gender-balanced governing body (at least 40% men and 40% women)

NO

GEI 2 – Gender composition of the governing body

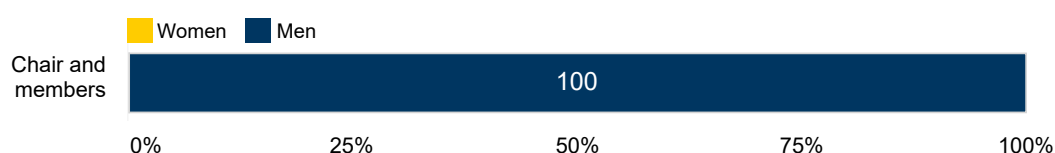
According to WGEA and BCEC's 2020 Gender Equity Insights Report, a more balanced gender composition of a governing body has been shown to have broader effects on workplace gender equality outcomes and improved company performance. Women holding 20% or more board seats is shown to be more effective in achieving this benefit.

Your policy/strategy

Do you have a formal policy or strategy to support and achieve gender equality in the governing body?

NO

Gender composition of your governing body



GEI 3 – Equal remuneration between women and men

Employers that analyse their gender pay gap, identify the drivers of their gap and take action to address the drivers are more successful in reducing their gender pay gaps.

Your policy/strategy

Do you have a policy or strategy for equal remuneration between women and men?

YES

Action taken

Have you conducted analysis to determine if there are any remuneration gaps between women and men?

YES

Was the analysis a comprehensive gender pay gap analysis?

NO

Was any action taken as a result of your analysis?

NO

Guidance on conducting a pay gap analysis is available on WGEA's website – www.wgea.gov.au.

GEI 4 – 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

When employee benefits are accessible and utilised equitably by men and women, it leads to a more gender-equal workplace culture, increased productivity, reduced absenteeism, and increased retention.

Research has also shown that you can reduce your gender pay gap by fostering more gender-equal uptake of parental leave and flexible working arrangements.

Your policy/strategy

Do you have a policy or strategy for flexible working arrangements?

YES

Are metrics on the use of, and/or the impact of, flexibility measures are reported to your governing body?

NO

Do you have a policy or strategy to support employees with family or caring responsibilities?

YES

Do you provide employer-funded parental leave?
If so:

NO

Highest entitlement for number of weeks of employer-funded paid parental leave

N/A

Is superannuation paid on employer funded parental leave?

N/A

Uptake of parental leave

	Women	Men
Primary carer's leave taken	100%	0%

Some employers monitor the number of men and women taking up flexible work and parental leave options as part of monitoring equitable treatment of employees.

Leadership behaviour is key to normalising taking parental leave and utilising flexible working arrangements. Research has found that when the majority of more senior employees work flexibly, flexibility stigma is reduced.

GEI 5 – Consultation with employees on issues concerning gender equality in the workplace

Employee consultation can provide valuable insights into workplace gender equality experiences, priorities, and potential actions, as well as contributing to employee engagement. Employers making the fastest progress on workplace gender equality are more likely to involve their workforce in the formulation of gender equality policies and strategies.

Your policy/strategy

Do you have a policy or strategy for consultation with employees about gender equality?

NO

Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

NO

Many employers find employee network groups, which bring employees with shared characteristics such as gender, race, cultural heritage, sexual orientation, age and disability together, provide value insights on workplace gender equality. They can also act as a sounding board for testing and improving proposed strategies and interventions.

GEI 6 – Sexual harassment, harassment on the grounds of sex or discrimination

Employers have a positive duty to prevent and address sexual harassment and discrimination in the workplace. Creating safe, respectful and more equitable workplaces can also protect your organisations' own productivity, culture and reputation.

Implementing formal policies or strategies and providing relevant education and training can protect employees.

Your policy/strategy

Do you have a formal policy and/or strategy on the prevention of and response to sexual harassment and discrimination?

YES

Actions taken

You collect data on sexual harassment in your workplace

YES

Your organisation reports on sexual harassment to the governing body

YES

Your workplace risk management process includes:

Identification and assessment of the specific workplace and industry risks of sexual harassment

YES

Control measures to eliminate or minimise the identified drivers and risks for sexual harassment so far as reasonably practicable

YES

Regular review of the effectiveness of control measures to eliminate or minimise the risks of sexual harassment

YES

Consultation on sexual harassment risks and mitigation with staff and other relevant stakeholders (e.g. people you share a premises with)

NO

Reporting to leadership on workplace sexual harassment risks, prevention and response, incident management effectiveness and outcomes, trend analysis and actions

NO

Identification, assessment and control measures in place to manage the risk of vicarious trauma to responding staff

YES

Many employers find that anonymous surveys of their workforce yield more reliable insights on the prevalence of sexual harassment than is offered by their formal reporting mechanisms.

Key terms and definitions:

Average gender pay gap: is the difference in average earnings between women and men in the workforce, as a percentage of men's average earnings. The average is calculated by adding up a list of employees' wages and dividing by the number of employees.

Base salary: an employee's regular salary excluding superannuation, overtime, bonuses and other additional payments.

Gender pay gap analysis: an analysis of what is driving an organisation's gender pay gaps, looking at workforce composition by gender, representation in more senior and highly paid roles, etc.

Median gender pay gap: the difference between the median of what a man is paid and the median of what a woman is paid, as a percentage of men's median earnings. The median is found by lining up the pay of every man in the business in order of smallest to largest and finding the mid-point. The same is done for the pay of women in that business.

Relevant Employer: is a private sector employer, higher education employer or commonwealth company or entity that is an employer of 100 or more employees in Australia. A 'relevant employer' can be a standalone company, a corporate group, or a subsidiary of a corporate group. An employer's ABN is used to determine the number of employees.

Total remuneration: includes all remuneration for an employee, including superannuation, overtime, bonuses and other additional payments.