

2025

Risilience Sustainability Report



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This report covers company activities in financial year 2025. The data and statements within this report are, to the best of our knowledge and belief, accurate at the time of publication, and represent a true and fair view of progress towards achieving our sustainability goals. This report may contain statements about future performance, goals, or expectations. These statements are based on current beliefs and assumptions. However, future events are uncertain and may differ significantly from expectations.

A message from our CEO



Angela Brown
CEO, Risilience

I am excited to present Risilience’s annual Sustainability Report. This report is an important milestone for our company, demonstrating how we embed sustainability into our core operations to drive long-term business value and resilience.

In a rapidly changing global landscape, managing climate and nature-related risks is no longer just a sustainability initiative – it is a strategic financial imperative. At Risilience, we empower corporate and financial organizations worldwide to protect their business value by translating complex environmental exposure into financially quantified insights. This report showcases how we apply those same enterprise-grade analytics internally to optimize our own operations and navigate the risk landscape.

This year, our updated corporate travel policies have already delivered a real-terms reduction in our operational footprint. Furthermore, as we continue to deploy AI to enhance our platform's capabilities, we are actively measuring and managing the digital footprint associated with these technologies. By applying best practices internally, we ensure Risilience remains operationally efficient and strategically prepared for the future.

1. Our mission

Businesses face unprecedented challenges to their business models as compounding environmental and systemic shocks demand a fundamental shift in how they operate. We believe organizations must transform in order to thrive in a volatile landscape, responding to a lower-carbon economy and building resilience to more frequent disruption.

Companies require new ways of thinking to accomplish this change. Our vision is to provide the analytics and toolkits for our clients to embed resilience and sustainability at the core of their business strategy. We define this as the confluence of climate and nature analytics, data, technology and information flows that enables business to protect and grow value.

Risilience empowers businesses to accurately quantify, plan for, and mitigate their climate and nature-related risks. Our company mission is outward facing, but we recognize that we must also champion an ambitious sustainability ethos within Risilience. We have the same responsibility to reach net zero as any other business.

We will strive to minimize our own environmental footprint and positively impact society, while growing our influence on the world by empowering our clients to build sustainable enterprises.

The Risilience values

- Values provide a cultural framework for the business that defines how we behave toward and interact with each other, how we approach our business-as-usual workday, inform our decision-making, and establish effective processes as a team. Our values were developed collaboratively across the business and influence our expected standards for workplace behavior, both internally and externally, as well as our recruitment standards and employee recognition schemes.
- **We start with the facts.** We grasp the facts first and give opinions second to make positive moves that matter. We are insights-driven; understanding our customers’ challenges to meet their needs and inform company strategy.
 - **We lead with integrity.** We show respect for others in every interaction. Professionalism is about ownership: we take responsibility and do what we say we will.
 - **We are curious challengers.** Complex problems don’t scare us – they fuel us. We collaborate and innovate to remove complexity and enable positive transformation for ourselves and our clients.
 - **We win as a team.** We value every voice equally, embracing difference in background, expertise and experience. We leave our egos at the door, lift each other up and align our direction of travel.

External recognition



The King's Award for Enterprise

Risilience holds the King's Award for Enterprise in the category of Innovation. This award recognizes Risilience's contribution to the growing climate-technology sector, and our demonstration of strong, commercially successful, and innovative products. The award also requires that we demonstrate strong environmental, social and governance practices, and is testament to our sustainability leadership and ambition.

EcoVadis Bronze Medal

To ensure we remain accountable to these high standards, Risilience submits an annual sustainability assessment to EcoVadis. In 2025, we received a bronze medal, improving on our 2024 score. This places us in the 79th percentile of reporting companies, reflecting a robust governance system that addresses rigorous sustainability criteria. We performed particularly well in the Environment, Ethics, and Labor and Human Rights categories, alongside a strong score for Sustainable Procurement, demonstrating clear progress on our ongoing sustainability journey.

2. Our Contribution to Climate Action

Global Impact Through Partnership with our Clients

Risilience works with some of the world's largest companies to assess their climate-and-nature-related risks and opportunities, develop credible and actionable transition plans, and disclose this information transparently and responsibly.

We recognize the significant impacts, both positive and negative, that our clients have on the environment and society. Through our solutions, we endeavor to help companies to eliminate harmful practices, mitigate negative impacts and promote positive change across their value chains.

Collectively, our clients have a significant greenhouse-gas footprint, most of which is covered by science-based targets and net-zero commitments. We present this total emissions value as a call to action. This footprint represents our greatest opportunity: by successfully motivating, guiding, and supporting our clients to decarbonize, Risilience can drive a meaningful reduction in global emissions by enabling our clients to operationalize their transition plans, turning high-level corporate commitments into measurable, real-world progress.

Furthermore, as the physical impacts of a changing climate become increasingly frequent and severe, we recognize that decarbonization is only one half of the challenge. We are actively helping our clients adapt to these shifting realities by equipping them with the physical risk analytics needed to identify vulnerabilities and build resilience against rising global hazards. We advocate for ecological resilience, guiding our clients towards nature-based and resource-efficient adaptation strategies to promote a positive environmental impact.

We believe that Risilience can make a major contribution to global climate action through our growing client base. Through science-based analytics and advice, we will provide companies with the information they require to ensure their actions are credible and comprehensive. This guidance will help them to navigate stakeholder expectations, align with best practices in corporate sustainability and avoid the pitfalls of greenwashing.

Introducing RiiselQ

We believe that solving the dual challenge of decarbonization and physical resilience is fundamentally a collaborative effort. However, the historical siloing of climate and nature risk data into separate, disconnected datasets has made it difficult to interpret without highly specialized expertise. To break down these barriers, we are democratizing sustainability and risk data across our clients' organizations, making it accessible to a much wider audience.

Through RiiselQ, our AI-native solution, we are empowering stakeholders across different functions to interrogate complex model methodologies and results in plain, everyday language. By translating quantitative analytics into intuitive and credible insights, RiiselQ bridges the gap between climate science and business needs. This accessibility and transparency ensure that organizations can build trust and uncover the critical business insights needed to drive growth.

RiiselQ
powered by **Risilience**

Financial Perspective: EV@Risk | Pathway: NDCs | Time Horizon: Five Year | Business Unit: home essentials

EV@Risk
\$137m

% of total EV
1.3%

Largest Risk
Policy

What is the impact on the company's EBIT in 2028 from policy risk? How does that vary across emission pathway?

The impact of policy risk on the company's EBIT in 2028 varies significantly across different emission pathways. The most substantial negative impact is observed under the 'Net Zero 2050' pathway, resulting in a reduction of -555.65. The 'Low Demand' pathway also shows a notable negative impact of -245.74, followed by 'NDCs' at -187.97 and 'Below 2C' at -40.03. Under the 'Current Policies', 'Fragmented World', and 'Delayed Transition' pathways, there is no reported impact on EBIT from policy risk in 2028.

Here is a breakdown of the EBIT impact by pathway:

Pathway	EBIT Impact (2028)
Net Zero 2050	-555.65
Low Demand	-245.74
NDCs	-187.97
Below 2C	-40.03
Current Policies	0.00
Fragmented World	0.00
Delayed Transition	0.00

Collaboration and Market Engagement

Risilience collaborates with organizations around the world to raise awareness and facilitate discussions on embedding climate-related financial impacts into business decision-making. From hosting roundtables at major Climate Week and industry events globally

to tactical partnerships with industry organizations, including the Food & Drink Federation and British Retail Consortium to help tackle specific industry challenges, we are dedicated to helping businesses discover the strategic opportunities in managing climate change.



Backed by strategic partnerships across academia, industry, and media, we continue to expand our library of actionable insights. Our newly published report, Cultivating Agricultural Resilience: Future-Proofing Supply Chains Against Climate Risks, delivers critical foresight into the financial impact of extreme weather events,

providing a vital guide for businesses navigating price volatility and supply chain uncertainty. Our recent El Niño 2026: Agribusiness at Risk analysis has featured across media channels, helping to highlight the need for global businesses to build resilience against climate disruption.

As Seen In

THE OBSERVER

An El Niño 'Godzilla' is coming, and global food supplies could be in danger

The  INDEPENDENT

Super El Niño poses critical threat to 500 millions of the world's farmers, researchers warn

Newsweek

The US Food imports most at Risk from super El Niño this summer

Looking ahead, we will continue meeting with sustainability, risk, and finance executives to translate this research into practical, enterprise-wide action,

empowering our partners to confidently align with evolving global standards and navigate the transition to a resilient, low-carbon economy.

3. Climate Impact

Greenhouse-gas Emissions

Our latest GHG emissions are calculated for the financial year 2025. Between 2024 and 2025, we saw a 4% decrease in total emissions, driven by a reduction of business travel due to the successful implementation of our travel policy.

Total 2025 emissions

297 tCO2e
4.8 tCO2e per FTE
Assuming 62 FTE in 2025

Scope 1 & 2

0 tCO2e
Risilience has no direct emissions from its operations. Buildings are leased from third parties, and so associated emissions are allocated to Scope 3.

Scope 3

297 tCO2e
All Risilience’s emissions are accounted for in scope 3 upstream categories.

2025 emissions by category (tCO2e)

Category	2025	2024	Change	
Scope 1	Not relevant	-		
Scope 2	Not relevant	-		
Scope 3	297	309	-11	(-4%)
3.1. Purchased goods and services	159	152	+6	(4%)
3.2. Capital goods	9	5	+4	(88%)
3.3. Fuel- and energy-related activities	Not relevant	-		
3.4. Upstream transportation and distribution	0.5	0.3	+0.2	(89%)
3.5. Waste generated in operations	0.6	0.6		
3.6. Business travel	76	98	-22	(-23%)
3.7. Employee commuting	38	38	0	
3.8. Upstream leased assets	14	14	0	
3.9. Downstream transportation and distribution	Not relevant	-		
3.10. Processing of sold products	Not relevant	-		
3.11. Use of sold products	<1	Not measured		
3.12. End of life treatment of sold products	Not relevant	-		
3.13. Downstream leased assets	Not relevant	-		
3.14. Franchises	Not relevant	-		
3.15. Investments	Not relevant	-		

Methodology

All categories of emissions across Scope 1, 2, and 3 were assessed and calculated where relevant, and all material emissions are reported. The GHG footprint was calculated using a hybrid method with a combination of primary and average data. Organizational boundaries were determined using an operational control approach, meaning that Risilience accounts for 100% of the GHG emissions over which it has operational control.

Emissions from Risilience’s headquarters in Cambridge, UK are accounted for in categories 3.8 Upstream leased assets and 3.5. Waste generated in operations. Although this office is held under an operating lease, Risilience does not have operational control of the building or its use of energy, and therefore emissions associated with fuel combustion and the use of purchased electricity are allocated to Scope 3.8 rather than Scopes 1 and 2. Primary data is sourced from the building operator on average waste and energy use per desk. The building operator provided emissions data for energy use, and waste-related emissions factors were sourced from UK DEFRA 2024¹.

For Categories 3.1. Purchased goods and services, 3.2. Capital goods, 3.4. Upstream transport and distribution and 3.6. Business travel, a spend-based approach was used. This used Risilience’s spend data for FY2023 and emissions factors derived from Risilience’s Intelligent Futures Scenario Model (IFSM v1.0), a macroeconomic model incorporating data from EXIOBASE, an environmentally-extended input-output (EEIO) model.

Emissions from client-side cloud processing and software server load are accounted for within Category 3.1 (Purchased goods and services) rather than Category 3.11 (Use of sold products), as Risilience procures and maintains operational control over the hosting infrastructure for our SaaS platform.

Our sole source of downstream emissions is client-side device usage during the use phase of our software. To calculate Category 3.11 (Use of Sold Products), we measured active client engagement on the Riise IQ platform over a representative one-month period to establish average weekly usage, which was then extrapolated across FY2025. Total emissions were calculated by applying standard laptop energy consumption benchmarks and regional grid carbon intensity factors to these active user hours.

Employee commuting (3.7.) includes employee transportation to work as well as homeworking emissions. An employee survey was conducted in 2024 to assess the average number of commute days and homeworking days, as well as the transport mode and distance of commuters. Emissions factors were sourced from UK DEFRA 2025 to calculate GHG emissions associated with all employees.

We will continue to improve the quality of our GHG footprint data and methodology and will introduce policies to gather primary data.

¹ Due to ongoing data updates from the building operator, energy usage and emissions data for the Cambridge office could not be provided at the time of this report. Given there were no changes to the business (number of employees, office usage) between 2024 and 2025, the emissions data from 2024 was maintained for 2025. This will be restated if the updated emissions data from the building provider presents a material change (+/- 5%) from 2024.

Climate Targets

We are proud that Risilience is a fast-growing business. However, we acknowledge that this has implications for our absolute emissions, as our number of employees, technology usage and other business activities grow.

Our priority is to ensure that, as we scale the business in the near-term, limiting our GHG-emissions impact is central to our decision making. As such, incorporating intensity metrics – such as emissions per full-time employee (FTE) – into business planning will help us keep track of our emissions as we grow and ensure that our actions to mitigate emissions are effective.

Despite our growth ambitions, we recognize the catalyzing impact that ambitious emissions reduction targets will have on how we operate as a business. We have therefore committed to a 50% reduction in absolute emissions by 2030 and net-zero emissions before 2050, both using a 2023 emissions base year. In the future, we intend to explore third-party accreditation of our targets to ensure they are aligned with a net-zero by 2050 pathway.



SME Climate Hub

Risilience is a proud member of the SME Climate Hub, a global initiative that empowers small-to-medium-sized companies to take climate action and build more resilient businesses. Through the SME Climate Hub, we commit to lowering our impact on the environment through authentic action. In making the commitment, we have joined the United Nations Race to Zero campaign.

Environmental Reporting

The following information is provided for our operations at our office in Cambridge, UK. This is our only operating location.

Impact Category	Quantity
Electricity consumption (100% renewable)	31546 kWh
Natural gas consumption	14413 kWh
General waste / Mixed recycling (100% non-hazardous)	1086 / 994 kg
Hazardous waste	None
Water usage	193 m3



Renewable electricity

BREEAM Excellent



Building certification



Zero waste to landfill



Plastic free building



Food waste recycling



Green cleaning

² Electricity is procured by our building landlord. Our apportioned usage is sourced from 100% renewable electricity, backed by landlord-provided certification.

4. Our Transition Plan in Action

We recognize that high-level sustainability aspirations must be backed by quantifiable, actionable steps. In FY2025, we focused on operationalizing our climate targets by embedding our Sustainability Policy into the day-to-day running of the business.

Based on an assessment of our most material environmental impacts, we have structured our transition plan into three actionable horizons.

Immediate Actions: 2025 Focus

Because the majority of our emissions sit upstream in our Scope 3 footprint (primarily purchased goods and services, and business travel) our immediate priority has been enforcing strong compliance in these areas.

Decarbonizing business travel

Travel emissions represent approximately 40% of our total footprint. In FY2025, we enforced our travel-hierarchy policy, which mandates reducing travel where possible and prioritizing low-carbon transport when travel is unavoidable. This behavioral shift successfully drove a reduction of more than 20% in our business travel emissions this year.

Driving sustainable procurement

Our Sustainable Procurement Policy, updated for 2026, outlines how we actively engage with our supply chain to drive positive change. This year, we introduced a new tracking system that evaluates prospective vendors across four core pillars: climate and environment, supplier governance, ethical compliance, and labor standards. Prospective vendors are assessed on critical criteria, such as greenhouse gas reporting, anti-bribery policies, and fair labor practices, while environmental and social clauses are integrated into new supplier contracts where appropriate.

We apply these expectations proportionately to ensure we do not place an undue reporting burden on smaller partners, whilst still embedding critical environmental and social clauses into new contracts.

We recognize that sustainable procurement is an ongoing journey. Looking ahead, we will continue to use our new tracking framework to monitor supplier alignment, collaboratively address performance gaps, and periodically refine our procurement goals to ensure they reflect the highest level of ambition we hold as a company.

ESG-aligned employee pension scheme

We have undertaken various initiatives to ensure our sustainability values are applied across the business. This includes evaluating our employee pension scheme to ensure we offer leading Environmental, Social, and Governance (ESG) aligned funds, giving our team the choice to invest their retirement savings responsibly.

Near-term Actions: the Next 12 Months

As we scale our operations and technology stack, our near-term focus shifts to mitigating the environmental impact of our physical and digital infrastructure.

- **Advance circular IT hardware:** We are proactively seeking to minimize e-waste and support a circular economy. This means prioritizing recycled and refurbished hardware for our teams and ensuring rigorous, responsible end-of-life recycling programs are in place to divert retired assets from landfill.
- **Evaluate AI footprint:** As we expand our use of artificial intelligence to power solutions like Riise IQ, we are committed to closely monitoring the energy and compute workloads associated with these technologies. Over the next year, we will evaluate our infrastructure to seek opportunities to limit this digital footprint, ensuring our innovation aligns with our ecological limits.

Balancing AI Innovation with Environmental Responsibility

As we expand our use of artificial intelligence, we recognize that these powerful technologies come with their own environmental footprint. AI computation in our research and development and our products such as Riise IQ, require significant energy resources, presenting a new challenge for tech-driven climate solutions.

In line with our core mission, Risilience is deeply committed to the responsible development and use of AI. We believe that technological innovation must not come at the expense of ecological limits. As our adoption of AI grows, we will undertake detailed environmental assessments to continuously measure, manage, and minimize the carbon and resource impact of our compute workloads. By actively evaluating our infrastructure and optimizing our AI models, we ensure that our drive to empower clients remains fully aligned with our own ambitious net-zero and sustainability commitments.

Over the next year, we will closely monitor the impact of our new technology stack and commit to reporting on this in detail next year.

Mid-term Actions: 1-3 Years

Looking further ahead, we are laying the groundwork for deeper systemic integration of ESG principles across the wider Risilience ecosystem.

- **Supplier and landlord engagement:** We will move beyond tracking to active collaboration, working directly with our suppliers and building landlords to identify and execute shared emissions-reduction opportunities.
- **Formalizing global standards:** We will formally embed relevant UN Sustainable Development Goals into our business operations and seek third-party certification of our environmental targets, policies, and processes to ensure alignment with a net-zero by 2050 pathway.

5. Sustainability Governance and our People

Sustainability Policy

Our Sustainability Policy was approved in 2023 and consists of a series of policy aims and policy goals. Policy aims outline the overall sustainability principles we want to achieve, and our policy goals are the specific steps we have identified to help us to achieve these aims, as outlined below.

Policy aims

We endeavor to:

- Measure and take action to reduce our greenhouse-gas emissions intensity
- Ensure our climate action targets reflect the best available science
- Be transparent about our environmental impacts and how we will address them
- Continually improve and monitor environmental performance
- Comply with all relevant regulatory requirements, as a minimum
- Continually improve and reduce environmental impacts
- Embed sustainability considerations within every decision taken
- Ensure employees are empowered to take environmentally conscious choices
- Act as a force for good in the communities in which we operate.

Policy Goals

To meet the aims of our sustainability policy, we have identified a number of specific goals. Progress on these goals will form a core part of our monitoring and review process.

- We commit to halve our greenhouse-gas emissions by 2030, achieve net zero by 2050 and report on our progress yearly.
- We will embed relevant UN Sustainable Development Goals into our business operations
- We will explore the introduction of internal carbon pricing
- We will publish an Environmental, Social and Governance report
- Travel decisions will be guided by our travel hierarchy
- We will keep our policies up to date
- We will seek third-party certification of our environmental policies and processes
- We will work with our building landlords to reduce our environmental impacts
- Sustainability practices are a key factor in any procurement decision, especially for procurement of computers and related devices
- We will provide employees with the choice of an ethical pension fund

Sustainability Governance

Risilience has multiple layers of governance across the business to ensure that sustainability is central to our own decisions and actions. It is the responsibility of every individual at Risilience to champion our values and our sustainability policies.

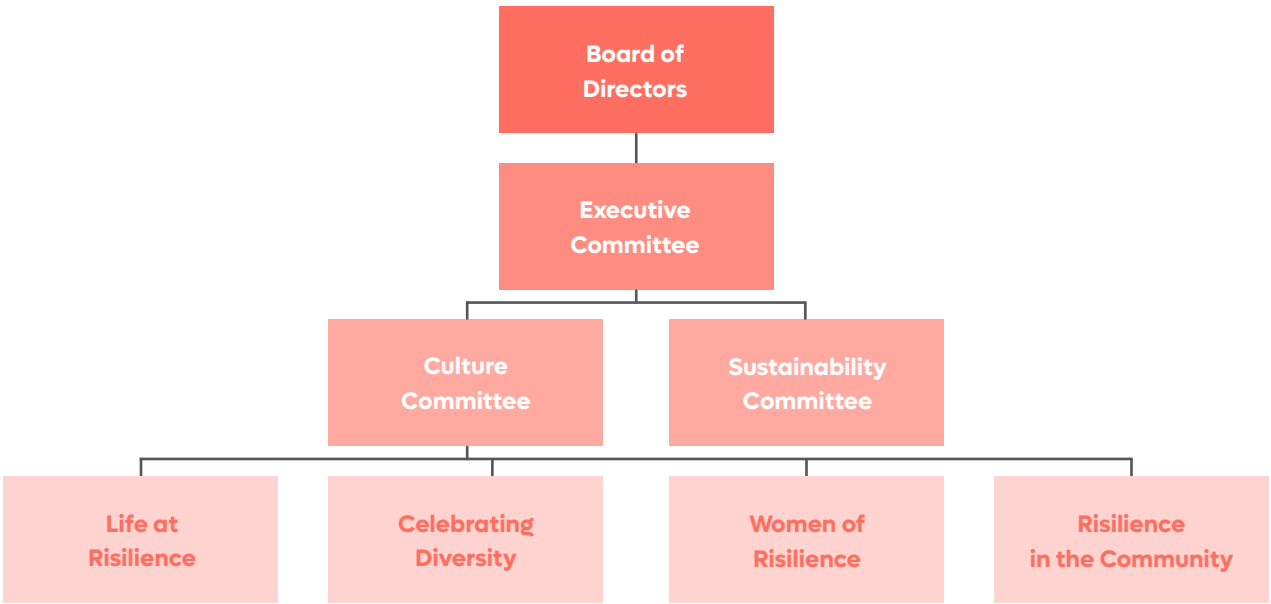
Further, Risilience has multiple committees to represent and coordinate different aspects of sustainability and promote a positive and inclusive culture. Each committee has an executive sponsor who is responsible and accountable for its success.

Board of Directors: The board is responsible for governance and oversight of the business and ensures that the interests of stakeholders are represented. Risilience’s board includes representation from our investors who each integrate sustainability into their own decision making, and support Risilience to manage elements of sustainability within its operations.

Executive Committee: The highest level of decision making at Risilience, chaired by the CEO and including executive department leads, ExCom is responsible for signing off strategic and operational decisions, and for ensuring compliance with our internal policies.

Sustainability Committee: Responsible for managing internal and external decisions and processes related to sustainability, the Sustainability Committee manages all internal sustainability data, designing and rolling out of sustainability policies and practices, and external reporting to our stakeholders.

Culture Committee: Represents the voice of employees on issues including ED&I, social, connection, community and wellbeing. It also provides a formal mechanism to raise areas of concern and plays a vital role in providing advice and input into leadership decision making and company policy. The committee also seeks to celebrate employees of all backgrounds for their achievements and improve recognition of these successes throughout the business.



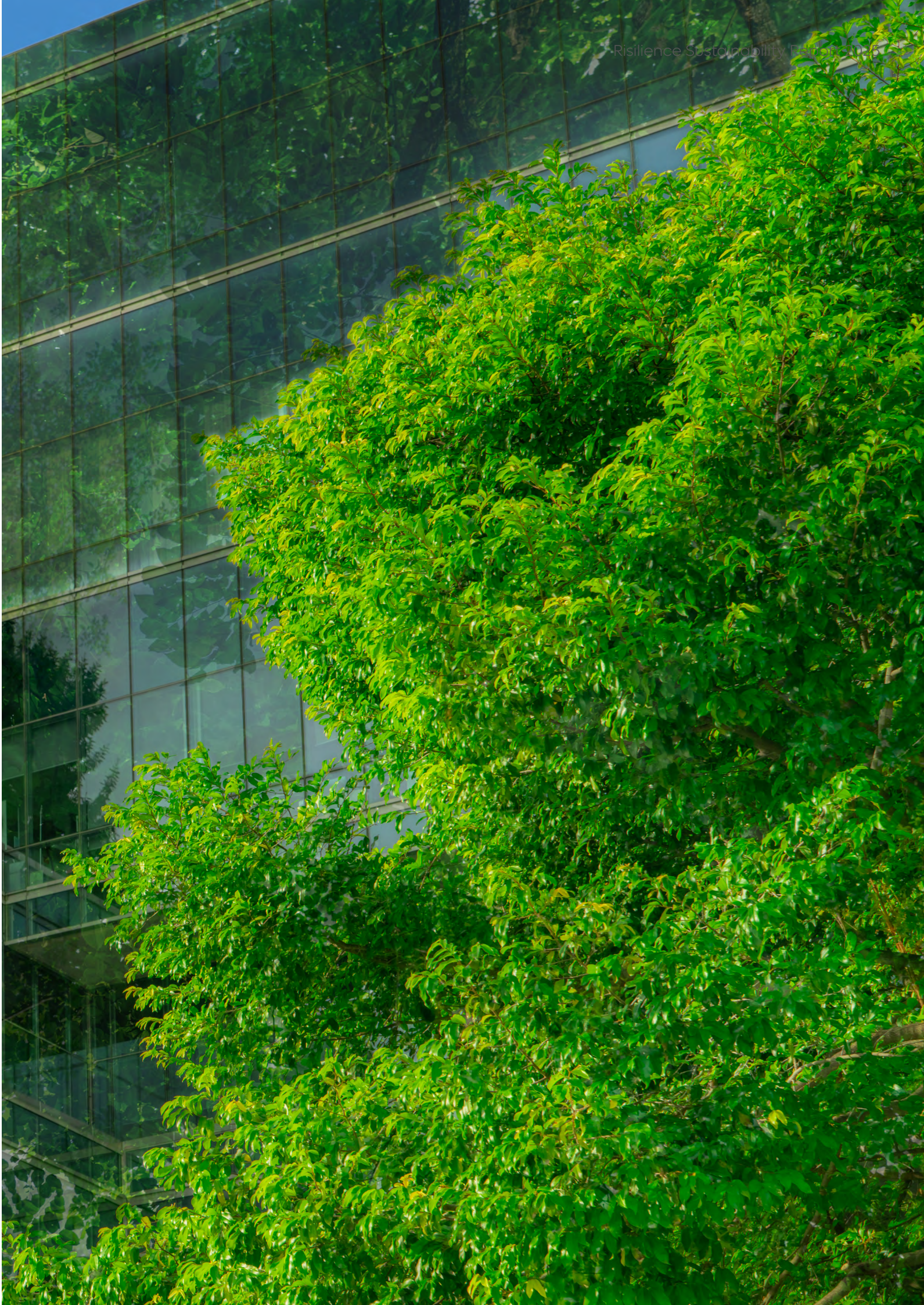
Affinity groups

In fostering a culture of sustainability at Risilience, we acknowledge the crucial role our employees play in shaping our ethos and driving positive change, both as team members and in their lives outside of work. We recognize that a strong, supportive and sustainable company culture will not simply be a by-product of our work and collaboration but must be actively fostered,

prioritized and protected as a key part of our ongoing business strategy. Beyond the Sustainability and Culture committees, Risilience maintains four active staff Affinity Groups, each targeting a cultural pillar of the employee experience and aiming to improve and support the quality, diversity and balance of staff work lives.

- **Life at Risilience** aims to foster a strong sense of company community, arranging social and seasonal events, both in-person and online, as well as lunch-and-learn sessions, embracing the diverse backgrounds and interests of Risilience team members.
- **Celebrating Diversity** promotes an inclusive and supportive culture for employees of all backgrounds and identities, maintaining a calendar of events aimed at promoting awareness and celebrating underrepresented groups, arranging guest speakers, and opportunities for staff training.
- **Women of Risilience** provides a space for female staff members to socialize, share experiences, build career networks and foster mentorship.
- **Risilience in the Community** focuses on creating opportunities for the Risilience team to engender positive change and fairer living in our own local community, globally, and as a community of colleagues, through creative fundraising and philanthropic excursions in which we can donate our time, effort and skills.

All groups are collaborative, staff-led and operate on a voluntary basis. All groups participate in Risilience’s Culture committee, contributing to broader discussions of company policy and goals.



Risilience Sustainability Report

About Risilience

Risilience, a leading climate risk and analytics software provider, is trusted by corporates and financial institutions worldwide. Its award-winning platform, Riise, translates complex environmental data into financially quantified insights, helping businesses accurately quantify, plan for, and mitigate climate and nature-related risks. By combining advanced AI-driven modeling with enterprise-grade analytics, Risilience enables organizations to seamlessly embed sustainability into core financial and strategic decision-making.

Founded in 2021 as a spin-out from the Cambridge Centre for Risk Studies at the University of Cambridge Judge Business School, Risilience has offices in the UK and US and is backed by a team of multidisciplinary experts and partners.