

# PAYMENT PRACTICES AND PERFORMANCE

1ST JULY 2024 - 31ST DECEMBER 2024 DATA

SAINT-GOBAIN UK





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# A message from **Mike Chaldecott**

CEO Saint-Gobain UK & Ireland



Welcome to our fourteenth Payment Practices and Performance Report. This report covers our performance during the second half of 2024 from the 1st July 2024 – 31st December 2024.

At Saint-Gobain our purpose is to **Make The World A Better Home**. Fulfilling this can't be achieved without the engagement and support of our suppliers. We recognise that how we pay our suppliers is an important aspect of the positive relationships we aim to have with suppliers.

In this report we present the performance data for seven of our legal entities.

Later in 2025 there will be additional requirements to report on our supplier payment performance and we are preparing now to be able to meet these additional requirements.

You will see in the report that our businesses continue to make steady progress in regard to payment performance with trends overall continuing to show an improving picture. This has been a long-term trend with all entities showing large decreases in the proportion of invoices paid when overdue since reporting began in 2018.

In all of our business entities there has been at least a halving of the amount of invoices paid when overdue and in many cases the performance has been even better than this. Given the context of this is more than 92,500 invoices being paid in the period, that is a significantly improved performance for our suppliers and the result of a great deal of hard work by all our colleagues who work closely with our suppliers every day.

I want to thank and recognise the efforts of all our colleagues who are involved in managing our relationships with suppliers and recognising the critical partnership role our suppliers play in our business and for our customers.

Please take time to read our report and understand the performance we are reporting. If you have any questions, please get in touch with your Saint-Gobain contact or email us directly at [sgukcomms@saint-gobain.com](mailto:sgukcomms@saint-gobain.com).



**MIKE CHALDECOTT**  
CEO Saint-Gobain UK & Ireland



# WHAT DO WE THINK OF OUR DATA THIS PERIOD?

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## ABOUT OUR SUPPLIERS:

As a complex, national business with multiple legal entities, and over 19 operating businesses, we have a large number of suppliers (over 10,000). Our suppliers range from small, local businesses who provide us with goods and services, to large international groups who supply us with raw materials or goods for resale. This complexity means that our suppliers have considerably varying needs and expectations that require management. Our approach is to work with our suppliers to agree specific payment terms that most suit the nature of our supplier/customer relationship.

## OUR PERFORMANCE Overview of our reporting

### Scope:

We continue to report on the performance of seven legal entities all passing the required threshold for reporting.

There have been minor changes in relation to the scope of our entities, the most notable being in relation to our largest legal entity -

***Saint-Gobain Construction Products UK Ltd.***

### Changes include the following:

- No longer including invoices / in relation to the Celotex business which has been divested
- Changes to reporting for the Scotframe business following the introduction of a new ERP system in July 2025.

We are aware of, and planning for, the requirements for reporting to increase under the Reporting on Payment Practices and Performance (Amendment) Regulations 2024. These new requirements, will come into force later in 2025 and, as a result, we will report on new performance measures in relation to:

- The sum of total payments made during the reporting period, and;
- Data on the percentage of payments paid during the reporting period which were not paid within agreed terms because of a dispute.

### Performance:

Our largest legal entity – ***Saint-Gobain Construction Products UK Ltd***, processed just over 60% of our total invoices in the reporting period – a total of 56,496 invoices. During the period (second half of 2024) their performance was relatively stable with 11% of invoices paid outside of agreed terms. This was a change from 10% in the first half of 2024. Since we began to report in 2018 when the proportion of invoices paid when overdue was 30% their performance continues to be very good.

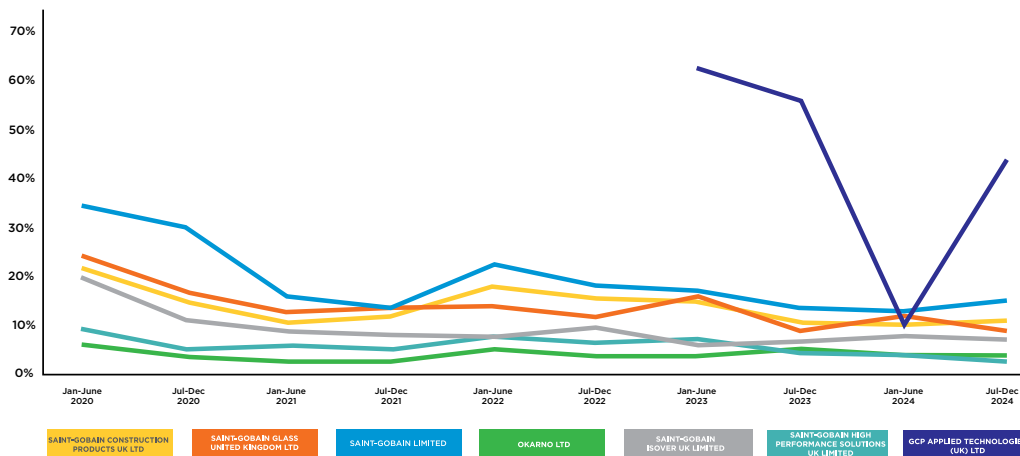
Our newest reporting entity, ***GCP Applied Technologies (UK) Ltd*** reports for the fourth time in this report. For this entity the proportion of invoices paid outside of agreed terms was 44% compared to 11%

for the first half of 2024 and 63% in the first reporting period for this business (first half of 2023). The significant change in performance in this entity was due to an internal change of invoice approval from an offshore shared service centre to local GCP Applied Technologies (UK) Ltd employees. This change was not managed as well as it could have been and as a result the payment of invoices were delayed. We will address this during the first half of 2025 and look to improve the payment performance of this entity moving forwards.

Overall, we are pleased with the performance of this entity over a relatively short period of time and are pleased this is moving in the right direction and we are seeing the business' behaviours in this important area align with Saint-Gobain standards.

In all other entities the payment performance was relatively static with minor changes, these are summarised below.

We continue to be pleased with core progress across our entities. Progress has been steady, sustained and in all our entities we have seen the proportion of invoices paid when overdue reduce as illustrated by the graph below.



## OUR DETAILED REPORTING DATA

Our core reporting data is split into two specific areas:

- The average number of days it takes our entities to pay suppliers; and
- The proportion of suppliers paid outside of agreed terms / these are 'overdue' invoices

We also provide data on what proportion of suppliers are paid in less than 30 days, 31-60 days or 61 days or longer

### AVERAGE PAYMENT DAYS:

Across all our entities, performance in terms of the average number of days in which invoices were paid.

Changes of note include:

**GCP Applied Technologies (UK) Ltd** - an increase of average payment days from 46 in the last reporting period to 51 days in this period. This increase in days can be attributed to the issues referenced above where the approval of invoice payments was moved.

**Saint-Gobain Ltd** – an increase in average number of payment days from 51 in the last reporting period to 57 days in this period. This increase in days can be attributed to issues with invoices from one supplier where invoices were sent to the wrong legal entity, and the issue took some time to resolve. This matter is now resolved. As this is a relatively small entity a small number of issues can have a larger impact on our performance.

In all other entities performance was static or a slight reduction in the average payment days was recorded.

In general terms this area is largely characterised by relatively smaller changes. Terms are agreed between Saint-Gobain and the supplier and the small changes we see here are reflective of our entities having a stable supplier base, where in many legal entities suppliers are providing raw material goods for the manufacturing processes of our entities.

However, we continue to monitor all of our entities performance closely and look at individual cases where invoices are taking longer to be settled to understand the root causes and address specific issues with particular suppliers' invoices or processes. These can include mismatching, errors, invoices sent without Purchase Orders etc. We are continuing to work on our plan to find ways to improve the process.

Since reporting began in 2018 the trend across our entities has been a small reduction in the average payment days. In our largest entity, Saint-Gobain Construction Products UK Ltd, average payment days has reduced from 60 to 52. In Saint-Gobain Glass UK Ltd from 67 to 56 days and in Saint-Gobain High Performance Solutions from 38 to 32 days.

#### **OVERDUE PAYMENTS:**

In this period, four of the seven legal entities reported a reduction in the proportion of Overdue Payments continuing the long-term trend already mentioned. In six of our seven entities, less than 15% of invoices are paid when overdue.

In **Saint-Gobain Construction Products UK Ltd** progress was relatively static and continues an excellent long-term trend. In this period 11% of invoices were paid when overdue, a change from 10% in the prior reporting period.

In **Saint-Gobain High Performance Solutions UK Ltd** excellent progress was made. They paid only 3% of invoices when overdue. This is excellent performance in an entity that pays the second highest number of invoices at over 13,700 invoices in the period. Of the 13,780 invoices paid in the period only 354 were paid late.

In **GCP Applied Technologies (UK) Ltd**, as referenced above their performance was far higher than in the first half of 2024. 44% overdue vs 11%. This was due to a now resolved change in how invoice payments were approved that is now resolved and will not reoccur. We are progressing with plans to move invoice processing to our UK Service Centre when we can expect performance to improve and stabilise.

Our ***Saint-Gobain Glass United Kingdom Ltd*** entity's performance continued to improve. 9% of invoices were paid when overdue compared to 12% in the prior period. Their progress has been impressive and steady since reporting began.

In our remaining two entities – ***Okarno Ltd & Saint-Gobain Isover UK Ltd*** progress was stable, and invoices paid when overdue represent a very small number. Okarno paid 4% of invoices when overdue and Saint-Gobain Isover UK Ltd 7%.

**The improvements our entities have delivered over the last five years of reporting can be seen below:**

- ***Saint-Gobain Construction Products UK Ltd:*** from 30% (in 2018) to 11% this period.
- ***Saint-Gobain Glass United Kingdom Ltd:*** from 36% (in 2018) to 9% this period
- ***Okarno Ltd:*** from 10% (in 2018) to 4%
- ***Saint-Gobain Ltd:*** from 32% (in 2018) to 15%
- ***Saint-Gobain High Performance Solutions UK Ltd:*** from 12% (in 2019) to 3% in this period
- ***Saint-Gobain Isover UK Ltd:*** from 18% (in 2019) to 7% in this period
- ***GCP Applied Technologies (UK) Ltd:*** from 63% (in 2023) to 44% in this period

Overall, since reporting began, we believe significant progress has been made. The spotlight that reporting on our progress brings has led to changes in our approach, processes and our work in this area. It has helped us to have a greater focus on resolving issues in a timely way and addressing underlying causes and it has also changed practices that would have taken place at times in the past such as deferring payments. Such deferments only take place following discussion and agreement being reached with suppliers.

# ABOUT THIS REPORT

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This report provides information on the payment terms and performance for seven of our legal entities for the period 1st July 2024 to 31st December 2024.

Saint-Gobain in the UK is a large and complex organisation, employing more than 5,500 colleagues across 19 separate businesses.



# OUR 7

## LEGAL ENTITIES

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### GCP APPLIED TECHNOLOGIES (UK) LTD

GCP Applied Technologies (UK) Limited has over 50 years of industry expertise and a portfolio of construction products that includes concrete and cement additives, building materials and technologies that ensure specified quality and enhance business productivity. 

136 colleagues<sup>1</sup>

### SAINT-GOBAIN CONSTRUCTION PRODUCTS (UK) LIMITED

Including the following businesses:

British Gypsum, Formula, Weber, Ecophon, PAM, Kaimann, Pasquill, Scotframe and Roofspace Solutions – these businesses represent some of the most trusted and respected in the construction sector manufacturing plaster and plasterboard products, technical mortars and high performance insulation.

3,027 colleagues<sup>1</sup>  

### SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD


SGGUK manufactures flat coated and laminated glass. Glassolutions transforms and processes flat glass. Swisspacer manufacture warm edge spacer bars to insulate the edges of an energy efficient sealed glass unit.

414 colleagues<sup>1</sup>  

### SAINT-GOBAIN LIMITED

Saint-Gobain Limited represents Saint-Gobain in the UK and provides a management service to the Saint-Gobain UK businesses.


It comprises of Shared Service and Head Office functions including: Finance, IT, HR, Communications, Legal and other professional services.

348 colleagues<sup>1</sup> 

### SAINT-GOBAIN HIGH PERFORMANCE SOLUTIONS UK LIMITED


Including the following businesses:

Saint-Gobain Abrasives, Saint-Gobain Industrial Ceramics and Saint-Gobain Performance Plastics Corby. Together they manufacture a wide range of abrasive materials, coated PTFE fabrics, polymer products for multiple applications and high-performing ceramic materials.

227 colleagues<sup>1</sup> 


### SAINT-GOBAIN ISOVER UK LIMITED

Saint-Gobain Isover UK Ltd manufactures glasswool insulation for thermal, acoustic and fire performance in new build, renovation and industrial buildings.

99 colleagues<sup>1</sup>  **ISOVER**  
SAINT-GOBAIN

### OKARNO LTD

Okarno Ltd is a leading distributor of construction products for repair, maintenance and improvement projects, including plasters, fillers, plasterboards and tools.

69 colleagues<sup>1</sup>  **OKARNO**

<sup>1</sup> Data as of 30th January 2024



## OUR DATA

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In this section we present the data for our seven legal entities both in relation to payment terms and payment performance. Our aim is to provide this data in an easy-to-digest way.

When we have calculated the data, we have included the time that payments take to reach the supplier, not the date at which payment is made - as payments can sometimes take three or four days to reach a supplier. This method has been used in calculating our payment performance, but not our overdue payments. The period for which we report on is the 1st July 2024 to 31st December 2024.

Where data is presented on the % of payments which were not paid to the agreed payment terms - we define agreed payment terms as, the payment terms agreed between the customer and the supplier - whatever those terms may be.



# OUR DATA

## PAYMENT TERMS

In this section we provide details of the standard payment terms for our seven reporting legal entities, the maximum length of time for a supplier to be paid and how disputes between our legal entities and suppliers are resolved.

There has been no change to the information provided below during the period of this report.

ENTITY	SHORTEST STANDARD PAYMENT PERIOD IN DAYS FOR PAYMENT OF INVOICES	LONGEST STANDARD PAYMENT PERIOD IN DAYS FOR PAYMENT OF INVOICES	MAXIMUM LENGTH OF TIME FOR PAYMENT TO ANY SUPPLIER	WERE CHANGES MADE TO STANDARD TERMS DURING THE PERIOD	HOW THE ENTITY RESOLVES ISSUES AND DISPUTES
GCP APPLIED TECHNOLOGIES (UK) LIMITED	65	95	120	NO	GCP operate an offshore payment service centre. The payment centre works with the originator of the purchase to resolve any issues that occur.
SAINT-GOBAIN CONSTRUCTION PRODUCTS UK LTD	65	95	95	NO	The Company has a dedicated Finance Shared Service Centre (SSC), contactable by phone or e-mail, as noted on the Purchase Order. Vendors with invoice queries are required to contact them regarding non-payment of invoices. The SSC will endeavour to resolve the query on the telephone and will contact the originator of the purchase to resolve the issue.
SAINT-GOBAIN GLASS UNITED KINGDOM LTD	65	95	102	NO	
SAINT-GOBAIN LIMITED	65	95	95	NO	
OKARNO LTD	65	95	95	NO	
SAINT-GOBAIN ISOVER UK LIMITED	65	95	95	NO	
SAINT-GOBAIN HIGH PERFORMANCE SOLUTIONS UK LIMITED	60	91	120	NO	

NB: Period of reporting is: 1st July 2024 – 31st December 2024.



# OUR DATA

## PAYMENT PERFORMANCE

In this section we present data for our seven reporting legal entities on, the average number of payments in the reporting period, when payments were made to suppliers in less than 30 days, between 31-60 days or 61 days or longer and the percentage of payments that were not paid within the terms agreed with the supplier.

The data presented for the percentage of payments made in the period is based on the number of payments not the value of those payments.

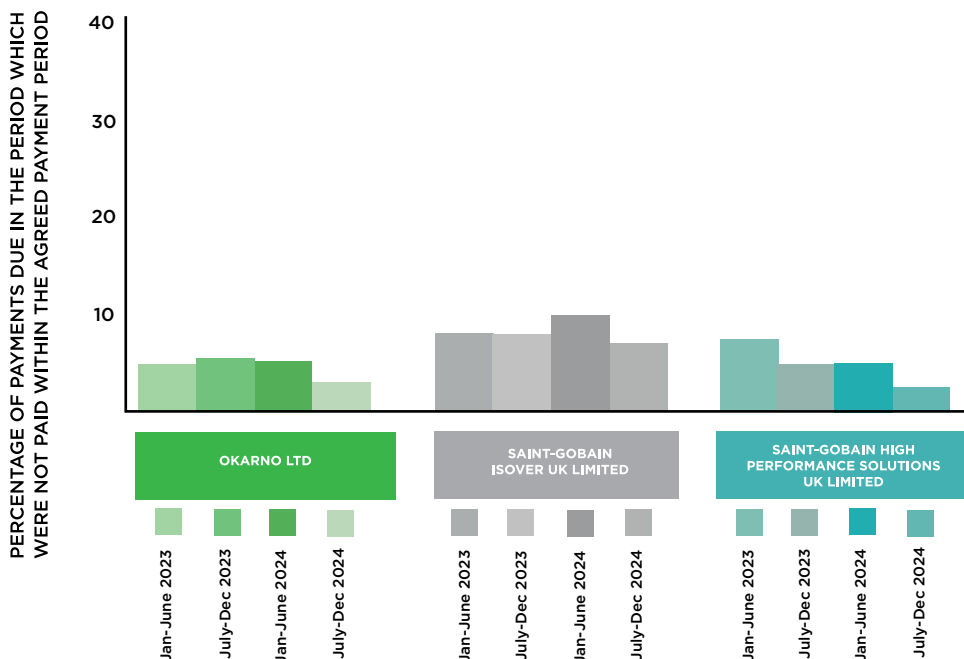
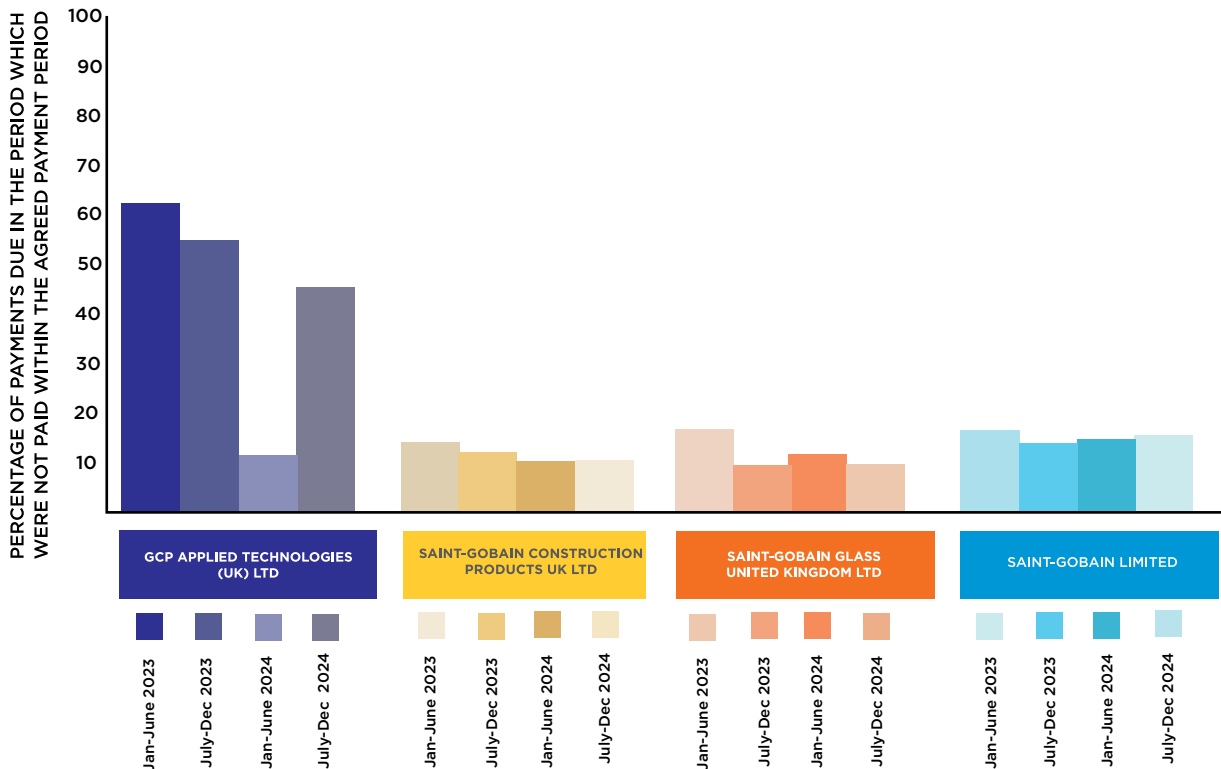
ENTITY	AVERAGE NUMBER OF DAYS TAKEN TO MAKE PAYMENT IN THE PERIOD <sup>1</sup>	PERCENTAGE OF PAYMENTS MADE IN THE PERIOD			PERCENTAGE OF PAYMENTS DUE IN THE PERIOD WHICH WERE NOT PAID WITHIN THE AGREED PAYMENT PERIOD
		IN 30 DAYS OR FEWER	BETWEEN 31-60 DAYS	IN 61 DAYS OR LONGER	
GCP APPLIED TECHNOLOGIES (UK) LIMITED	51	21%	48%	30%	44%
SAINT-GOBAIN CONSTRUCTION PRODUCTS UK LTD	52	23%	48%	29%	11%
SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD	56	20%	49%	31%	9%
SAINT-GOBAIN LIMITED	57	37%	39%	24%	15%
OKARNO LTD	61	7%	71%	22%	4%
SAINT-GOBAIN ISOVER UK LIMITED	61	8%	51%	41%	7%
SAINT-GOBAIN HIGH PERFORMANCE SOLUTIONS UK LIMITED	32	62%	28%	10%	3%

<sup>1</sup>From the date of receipt of the invoice or other notice.  
NB: Period of reporting is: 1st July 2024 – 31st December 2024.



# OUR PERFORMANCE OVER TIME

PERCENTAGE OF PAYMENTS DUE IN THE PERIOD WHICH WERE NOT PAID WITHIN THE AGREED PAYMENT PERIOD

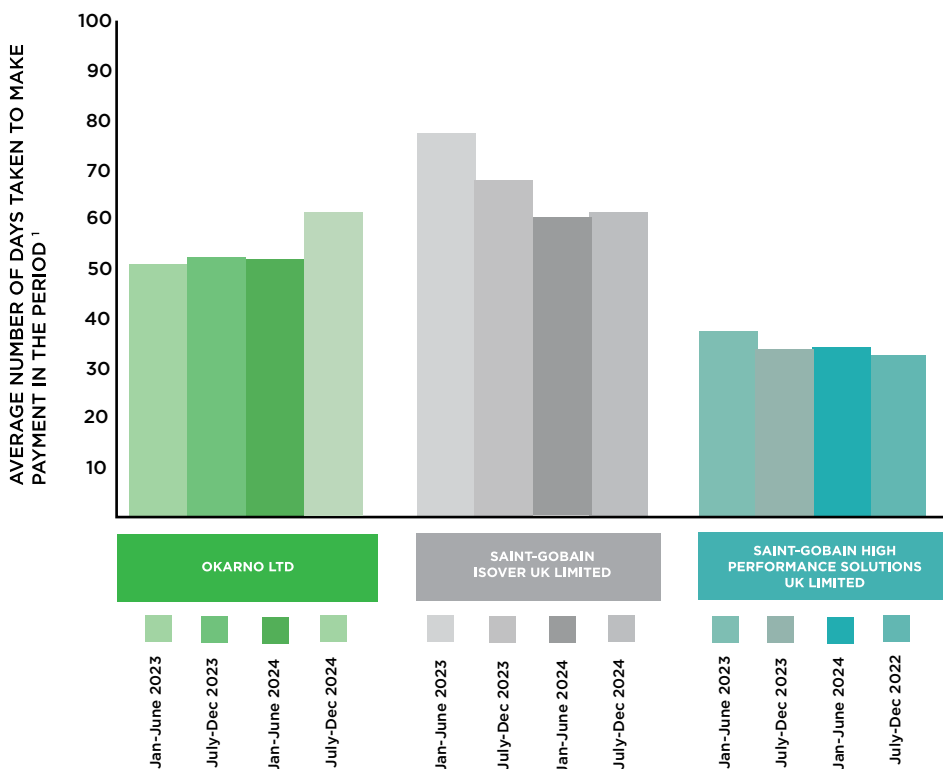
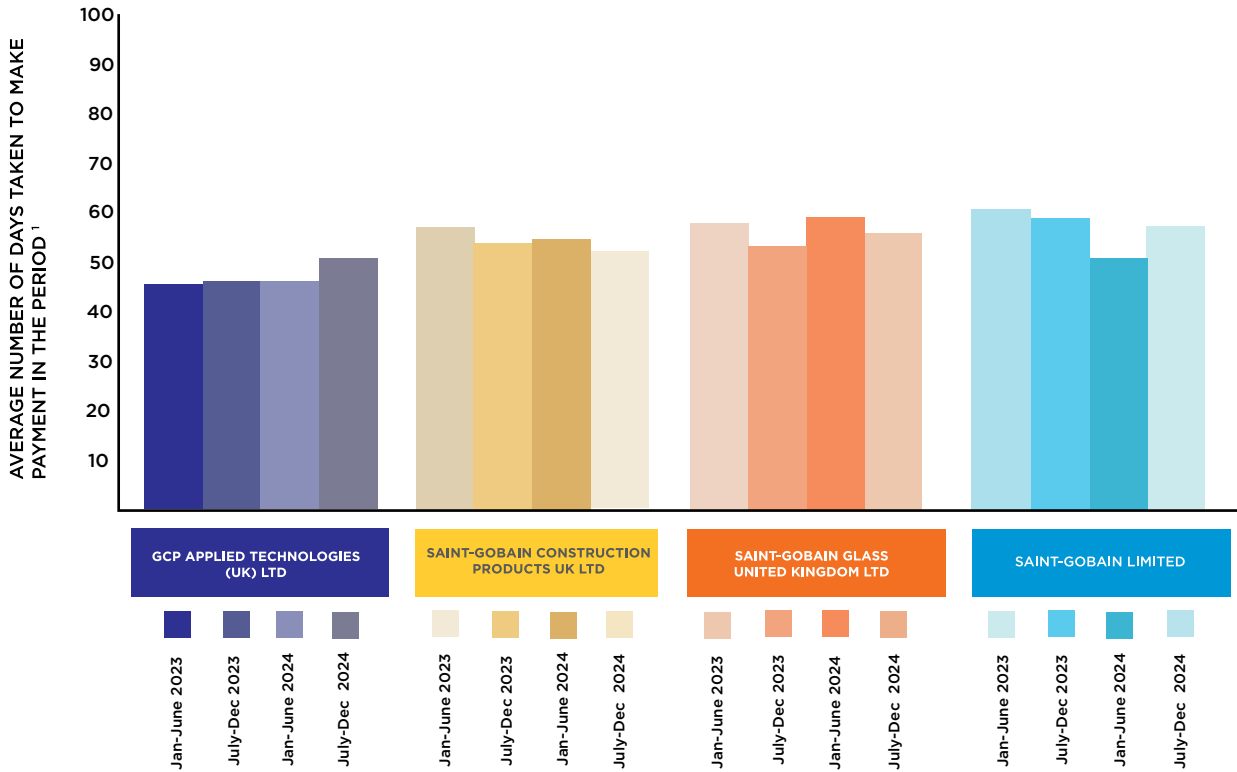


<sup>1</sup>From the date of receipt of the invoice or other notice.  
 NB: Period of reporting is: 1st July 2024 - 31st December 2024.



# OUR PERFORMANCE OVER TIME

AVERAGE NUMBER OF DAYS TAKEN TO MAKE PAYMENT IN THE PERIOD<sup>1</sup>



<sup>1</sup>From the date of receipt of the invoice or other notice.

NB: Period of reporting is: 1st July 2024 – 31st December 2024.



# OUR DATA

## OUR PRACTICES AND POLICIES

In this section we provide answers to specific questions asked by the Regulations about our payment practices.

In summary, none of our seven legal entities charge suppliers for remaining on our suppliers list, offer supplier finance, e-invoicing or participate in specific payment codes.

There has been no change to the information presented below for the period of this report.

ENTITY	ARE SUPPLIERS OFFERED E-INVOICING?	IS SUPPLY CHAIN FINANCE AVAILABLE TO SUPPLIERS?	DO BUSINESS' PRACTICES AND POLICIES COVER DEDUCTING SUMS FROM PAYMENTS AS A CHARGE FOR REMAINING ON A SUPPLIER'S LIST?	IS THE BUSINESS A MEMBER OF A PAYMENT CODE?
GCP APPLIED TECHNOLOGIES (UK) LIMITED	NO	NO	NO	NO
SAINT-GOBAIN CONSTRUCTION PRODUCTS UK LTD	NO	NO	NO	NO
SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD	NO	NO	NO	NO
SAINT-GOBAIN LIMITED	NO	NO	NO	NO
OKARNO LTD	NO	NO	NO	NO
SAINT-GOBAIN ISOVER UK LIMITED	NO	NO	NO	NO
SAINT-GOBAIN HIGH PERFORMANCE SOLUTIONS UK LIMITED	NO	NO	NO	NO



## **FUTURE REPORTING:**

Data for the period 1st January – 30th June 2025 will be reported by the 31st July 2025.

All data is submitted onto the Government website which can be found at:

<https://www.gov.uk/check-when-businesses-pay-invoices>

## **MORE INFORMATION:**

We provide more information on subjects related to our supply chain on our website. Please visit the following pages on our website for more information:

### **1/ Supplier Charter**

For details on our Supplier Charter that we ask all our suppliers to sign up to:

[Click Here](#)

### **2/ Principles of Conduct & Action**

For details of the principles we apply to how we manage our business including relationships with suppliers:

[Click Here](#)

### **3/ Corporate Social Responsibility**

Including how we create social value in our communities and with our supply chain:

[Click Here](#)




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