# Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>A note from our CEO</td>
<td>03</td>
</tr>
<tr>
<td>Where are we now?</td>
<td>05</td>
</tr>
<tr>
<td>Key initiatives in 2022/23</td>
<td>06</td>
</tr>
<tr>
<td>DE&amp;I calendar</td>
<td>12</td>
</tr>
<tr>
<td>The state of diversity at Croud</td>
<td>14</td>
</tr>
<tr>
<td>Reflections from our Chief People Officer</td>
<td>25</td>
</tr>
</tbody>
</table>
Since launching Croud in 2011, people have always been at the heart of our business - and over the last 12 months, we’ve continued to focus on how we can better provide a fair, diverse and inclusive work environment for all.

In FY23, the business has undergone a number of changes, including the growth of the Croud Group with the addition of Born Social to our global business. Much of what attracted us to Born Social was their longstanding commitment to ESG and particularly the wellbeing of their people and DE&I. Moving forward we’ll be including their data within this report.

Now into the third year of our DE&I programme, we’ve made some good progress this year in enhancing our DE&I policies, partnerships, and resources for our employees. However we also recognise that in terms of the diversity of our business, if anything we’ve gone backwards over the last 12 months, which is disappointing and we need to question ourselves as to why.

To help us drive more progress and accountability, we’re thrilled to have welcomed Audrey Lucy as Croud’s first ever Chief People Officer, to further drive cultural transformation and leadership programmes at Croud.

Looking back on the last year, we’re pleased with a number of areas in which we’ve seen improvements and positive variances to the national averages, particularly in terms of ethnic diversity and sexual orientation. Many of these developments have
been a result of the new employee benefits and wellness policies we’ve introduced to the organisation in the last year, as well as the efforts of our DE&I working groups, which have aided in educating and uniting the wide range of community groups that exist within the business.

However, we can’t ignore the areas that need increased focus, including gender and ethnicity at the most senior levels. While we haven’t seen the progress we had hoped for in some areas, we remain committed to addressing this, as outlined in the rest of our report.

We therefore feel it’s time to attach tangible goals to our programme during FY23/24, and our commitment is that we improve all areas in which we fall short over the next five years to be representative of the overall Croud business.

• We commit to increasing female representation to 50% at senior levels over the next five years. At the Executive Team level, where we currently have 20% female representation, this equates to a 6% improvement each year over the next five years. At a Senior Leadership level, this equates to a 1% improvement each year.

• We also commit to increasing representation of ethnic minorities to 23% at the most senior levels, to align with the wider business. This equates to an annual improvement of 1.7% each year over the next five years at Executive Team level, and an improvement of 0.9% each year at Senior Leadership level.

We also recognise the lack of diversity at Executive Board level, and we commit to taking proactive steps to address this over the next 12 months. It’s encouraging that as we begin FY24 we’ve already made improvements to the make-up of our executive group in terms of gender diversity.

Diversity in people leads to diversity in thought and business decision making, which ultimately makes us a better business for both our teams and clients. We remain as committed as ever to being a diverse and inclusive employer.

Always #CroudandProud.

Luke Smith
CEO & Founder
Croud has continued to strive to be a workplace where all employees feel that they belong and that their differences are recognised, celebrated and acknowledged within our organisation.

At the forefront of this, it is important to remind ourselves of what it is that we have been trying to achieve as a business and how we’re planning on achieving those goals. Our focuses largely remain the same as last year. We want to continue:

- Training our employees to support understanding and tolerance of difference
- Developing our employees and creating opportunities for growth for employees at all levels of our organisation
- Driving visible leadership representation of identified underrepresented groups
- Implementing recruitment practices that diminish bias and provide equal opportunities for everyone
- Ensuring equitable and fair compensation for all of our employees

Our commitment to Diversity & Inclusion has remained intact throughout 2022 and into the first half of 2023. However, we want to acknowledge that although we have continued with many initiatives, we are not as far along in the journey as we had hoped in our 2022 report.

The rest of this report will outline what we have achieved in the last 12 months and what we can commit to doing over the next year. We will also examine the diversity data of our current employees so we can better understand where any shortfalls lie and can continue to tailor our approach to Diversity, Equity & Inclusion as we move forward.
Key initiatives in 2022/23

A recap of the key diversity and inclusion initiatives at Croud over the last 12 months

D&I SteerCo

Over the last year, Croud has sought for more involvement from the D&I SteerCo and Working Groups to help lead our journey. We want the business to have a direct impact on how we progress in this space. Therefore, we’ve empowered those that volunteer with our DE&I initiatives to steer the direction we drive our business.

We have had continued success with our Working Groups across the business, coupled with the members of Croud’s SteerCo. We can see real benefits from having our employees directly contribute to the direction we take, with continued support from the People Team.

As a business we are open to exploring all ideas and initiatives that aim to build a more diverse and inclusive work environment at Croud, looking both inside and outside of Croud for inspiration. With this peer led system, we are hoping the wealth of experience, networks, and difference in opinions will help mould Croud into a company everyone feels part of.

Over the last 12 months, we’ve seen great engagement and initiatives produced by our WILA Working Group, which focuses on empowering women in the workplace. Croud’s Chief Operating Officer, UK Sophie Wooller and Associate Director of Biddable Chandni Kothari have led this group since its inception, offering support,
guidance and inspiration through the regular sessions they host for all those in the WILA Working Group. Their panel insights, quality of speakers and all round enthusiasm have had an incredibly positive impact on the business.

Croud’s LGBTQ+ Working Group led by Senior Project Manager Toni-Marie Landy has also done an exceptional job of flying the Pride Flag across Croud, raising awareness through a series of initiatives. Over the last year, the LGBTQ+ Working Group has driven several exciting initiatives forward, from launching a Pride resource page, updating our logo on email signatures to reflect the Pride colours during Pride month, to creating and delivering a Pride quiz across all offices. In addition to this, they’ve hosted charitable bake sales to support the LGBTQ+ community, with all money raised being donated to the Drag Defense Fund.

Religious holidays

Croud Group is offering our employees the option to swap national public bank holidays and replace them with their religious celebrations instead. For example, our employees of Jewish faith can trade Easter bank holidays and instead have Rosh Hashanah ‘Bank Holidays’. We hope this initiative will help our employees celebrate their faith with their loved ones whilst keeping their annual leave entitlement to use for whatever they please. Our Time Off Policy has details on how to do this.

Gender pay gap

We have always internally reported on and corrected our gender pay discrepancies in Croud. FY23/24 is the first year we legally have to report on our gender pay gap across the business. We are excited that we have grown to a size where our recruitment/compensation packages will be subject to scrutiny, as this will hold us accountable for such an important correction. The snapshot date we have to report on is 5 April 2023, so please keep an eye out for when we publish our findings in September.

Neurodiversity

Most people are neurotypical, but around 15% of people are neurodivergent. Understanding that this may impact some employees at Croud, our People Team has developed guidelines for better managing and supporting employees who are neurodivergent.

Some of the steps that we have taken to support neurodiversity include changes to the workplace environment, flexible working schedule to allow regular breaks, a
bespoke communication plan, and the provision of equipment and support.

We have also introduced a number of workshops, led by industry experts on championing neurodiversity in the workplace and preventing neurodivergent employees from burning out. This is in addition to holding a Meet Up for neurodivergent employees.

We encourage all employees to educate themselves on the topic to make our environment inclusive for all.

**Microaggressions**

Microaggressions are subtly offensive remarks or behaviours towards one or more members of a minority group, and usually infer an assumption about ability and preferences. Although they’re typically made without malicious intent, a microaggression is a word or action that makes the receiver feel uncomfortable enough to register it.

Working together with Born Social, we have added a policy on how to better educate our employees to eliminate microaggressions at Croud.

**Preferred pronouns**

This year we launched pronouns in our email signatures. Every new joiner will be able to easily request their pronouns to be on their email signature (should they wish) before they start.

**Family leave policies**

At Croud, we are committed to providing a healthy work-life balance for all our employees. Therefore, alongside our enhanced maternity package, we are pleased to now also offer our staff an enhanced paternity package of four weeks leave.

We’ve also further enhanced our existing enhanced maternity package to ensure new mums can enjoy the first 12 weeks of their maternity leave on full pay.

**BYP Network**

We are continuing to grow our partnership with our friends at BYP Network, an organisation focused on helping young black professionals access more career opportunities. Over the last 12 months, we have sponsored the BYP leadership conference, shared content pieces for our staff, posted opportunities to the BYP Network and hosted a BYPeers event in our new London office. The Croud Group are strong supporters of BYP’s mission, and we look forward to joining them as their network continues to grow and reach thousands more. Croud’s CEO and Founder Luke Smith and Global Chief Operating Officer Dean Gardner has also supported and been involved in several BYP events throughout the year. We
look forward to the next year, as BYP ventures out to New York.

Wellbeing

We have renewed our account with Wellbeing Cloud, a wellbeing provider that offers support services and content for all of life’s challenges, including menopause, fertility, parenting, mental health, nutrition and career development, in order to give our employees access to support across a variety of topics in different ways, depending on how they best process information. In addition, we support our staff with mental health days to support their mental wellbeing and also subsidise gym payments for our employees’ physical wellbeing.

We have regular workshops on a variety of topics delivered by external experts including, making your money work harder, building a good work-life balance, learning to manage your anxiety, returning to work with confidence, overcoming loss and trauma, solo parenting, supporting diabetes through your diet, baby feeding and weaning first aid and understanding the autism spectrum in children, to name just a few.

Disability awareness

This year, Croud became a Disability Confident Committed Employer, joining a wide range of employers committed to providing more opportunities and better work environments for individuals with disabilities. Disability Confident is creating a movement of change, encouraging employers to think differently about disability and take action to improve how they recruit, retain and develop disabled people. While we are currently only at Level 1, we plan to work towards becoming Level 2 in the coming months.

We have also updated our Sickness Policy located on Croud Compass and outlined how employees can access reasonable adjustments and what that means in practice. The goal is to ensure all employees feel supported and able to achieve their potential at Croud.

Croud Inclusion

Going forward we want to commit to having a much more streamlined and centralised approach. Whereby, all employees feel they are part of the DE&I journey Croud is on.

It is evident that we are not perfect
or nearly complete on our journey, and this is something we want to be transparent about. Our commitment going forward includes:

- Relaunching as Croud Inclusion with a refreshed mission driven by the executives and employees
- Relaunching our Working Groups and regaining commitment from their leaders
- Defining what it means to be a Working Group, including their roles and responsibilities versus what the People Team or employees are responsible for
- Creating a community for the Working Group leads to drive forward overall accountability of the Croud Group mission
- Continuing to (and more regularly) feeding back on where we are at in a less formal manner
What does diversity & inclusion look like at Croud and how does this impact employees?

Croud continues to be one of the most welcoming organisations I’ve worked for. Diversity & Inclusion comes through in our culture, our celebration of everyone’s successes and the warm welcome everyone gets from their first day here. We do our best work when we feel we belong and can be our authentic selves and Croud aims to make that possible for all our employees.

What excites you most about working with the range of Working Groups at Croud?

The passion of the people involved - whether it’s guest speakers, organising fundraising events, making our work more sustainable or simply sharing information to support people across the organisation. There’s something for everyone, and Croud is a better and more inclusive place to work because of the efforts of these groups.

What are your hopes for the future of DE&I at Croud?

In the time that I’ve been with the business I’ve seen our DE&I approach mature. We don’t always get it right (and could improve diversity among a number of groups) but Croud is constantly learning and evolving. The acquisitions of VERB and Born Social brought new energy, ideas and approaches. I’m excited to see how this (and any new acquisitions) challenge and enable us to become a more inclusive organisation.

Sophie Wooller
Chief Operating Officer, UK and co-lead of Croud’s Women in Leadership & Allies group
In the spirit of raising awareness, here is Croud’s DEI calendar for 2023. There are many different days to mark and, whilst Croud cannot do something for each individual day, we wanted to actively show support for them all here.

If you feel you want Croud to mark a day or you wish to do that please do speak to the People Team.
Meet the team

What does diversity & inclusion look like at Croud and how does this impact employees?

The global company that Croud is has attracted and retained employees of various backgrounds that I see and interact with every day. It certainly makes me very comfortable that my unique background is not only accepted, but valued. Where diversity & inclusion are more top of mind is during cultural holidays and observances - such as Lunar New Year, Pride Month, Black History Month, etc. With cultural representation across the board amongst our staff, there is always a representative to help educate or celebrate each observance. This has taken shape in the form of office-wide trivia, snacks/meals from other cultures or countries, or even offsite trips to expand on any activities in-office.

What excites you most about being a part of Culture Club?

For me, planning different offsite events is the most exciting part of Culture Club, the organisation within the business that drives Croud's culture forward through fun events, activities, and more. These are always great opportunities to get to know colleagues that I don’t work with directly. Having a say in how the events take shape and seeing them come to life is very rewarding.

What are your hopes for the future of DE&I at Croud?

I hope DE&I can expand to smaller cultural celebrations and learnings. For example, I am Filipino, along with only three others at Croud NYC. It would be cool to join together and do something as simple as bringing in Filipino cuisine for others to enjoy.

Zachary Goldman
Digital Analytics Associate & Culture Club member
The state of diversity at Croud

A look at the data and what it tells us about trends in diversity and inclusion at Croud

Gender

The gender split at Croud has remained broadly consistent year on year, with a 0.3% drop in female representation across the business.

<table>
<thead>
<tr>
<th>Croud global</th>
<th>2023</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>50.8%</td>
<td>51.1%</td>
</tr>
<tr>
<td>Male</td>
<td>49.2%</td>
<td>48.9%</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

However, looking at the wider Croud Group, which includes Croud, VERB and Born Social, we see slightly higher female representation.

<table>
<thead>
<tr>
<th>Croud Group global</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>56.0%</td>
</tr>
<tr>
<td>Male</td>
<td>43.6%</td>
</tr>
<tr>
<td>Other</td>
<td>0.4%</td>
</tr>
</tbody>
</table>
When looking at gender split across seniority levels, whilst we haven’t seen any changes at the executive board and executive team levels year on year, there have been encouraging improvements at senior leadership and manager levels - with 1.4% more female representation for both.

### Gender split by seniority level at Croud

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Executive Board</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2023</td>
<td>100.0%</td>
<td></td>
</tr>
<tr>
<td>2022</td>
<td>100.0%</td>
<td></td>
</tr>
<tr>
<td><strong>Executive Team</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2023</td>
<td>20.0%</td>
<td>80.0%</td>
</tr>
<tr>
<td>2022</td>
<td>20.0%</td>
<td>80.0%</td>
</tr>
<tr>
<td><strong>Senior leadership</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2023</td>
<td>46.0%</td>
<td>54.0%</td>
</tr>
<tr>
<td>2022</td>
<td>44.6%</td>
<td>55.4%</td>
</tr>
<tr>
<td><strong>People managers</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2023</td>
<td>55.0%</td>
<td>45.0%</td>
</tr>
<tr>
<td>2022</td>
<td>53.6%</td>
<td>46.4%</td>
</tr>
<tr>
<td><strong>Team members</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2023</td>
<td>53.2%</td>
<td>46.8%</td>
</tr>
<tr>
<td>2022</td>
<td>54.9%</td>
<td>45.1%</td>
</tr>
</tbody>
</table>

In comparison to national averages, Croud has +5.83% more female representation than the UK population overall, and -0.8% female representation compared with the US population.

+5.83%  
versus UK population

-0.80%  
versus US population
Ethnicity

Over the last year, we’ve seen a decline in ethnic diversity at Croud, with just under 23% of Croud employees identifying as BIPOC or BAME - a 5.3% fall on last year.

At a Croud Group level, there is a very similar picture when it comes to ethnic diversity, with 22.6% of employees being ethnically diverse.

Looking at seniority levels at Croud, ethnic diversity has decreased at all levels over the last year, with the most notable drops being seen at the executive team and team member levels.
Despite the drop in ethnic diversity over the last year, Croud still compares favourably with the national population averages in both the UK and the US:

- In the UK, 20.43% of Croud staff are ethnically diverse - versus 14% of the UK population
- In the US, 36.96% of the business identify as ethnically diverse - versus 23.7% of all Americans

**+6.43%**
versus UK population

**+13.26%**
versus US population

**Sexual orientation**

When it comes to sexual orientation, we’ve seen a very slight drop in the proportion of LGBTQ+ employees at Croud across all locations - with the figure standing at 8% in 2023, versus 8.4% in 2022.
Across the Croud Group, 9.82% of employees identify as LGBTQ+.

Looking at different seniority levels at Croud, all levels saw minimal changes in the makeup of their members in terms of sexual orientation.
Despite a slight drop in the proportion of LGBTQ+ employees at Croud in 2023, the business still compares favourably compared with national averages in both the UK and US:

- In the UK, 9.2% of Croud staff identity as LGBTQ+ - versus 2.3% of the UK population
- In the US, 6.67% of Croud staff identity as LGBTQ+ - versus 4% of the US population

Age

Croud has seen minimal changes within the last year in terms of the age ranges of employees globally, with a very slight improvement in representation at the youngest (16-24) and oldest (45-54 and 55+) age brackets.

Across the wider Croud Group, the picture is very similar, with employees even more overwhelmingly falling into the 25-34 age range.

Compared with last year, the age range of employees across different seniority levels remains largely unchanged, aside from a few noticeable shifts, such as double the proportion of people managers falling into the 16-24 age range in 2023 compared with 2022.
## Age split by seniority level at Croud

<table>
<thead>
<tr>
<th>Category</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Board</td>
<td>33.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>Executive Team</td>
<td>60.00%</td>
<td>40.00%</td>
</tr>
<tr>
<td>Senior leadership</td>
<td>1.80%</td>
<td>1.60%</td>
</tr>
<tr>
<td>People managers</td>
<td>3.60%</td>
<td>3.80%</td>
</tr>
<tr>
<td>Team members</td>
<td>26.10%</td>
<td>29.50%</td>
</tr>
</tbody>
</table>

### Education

We also wanted to understand social mobility within our business by using the same methods applied in previous years. Firstly, we looked at the type of secondary schools that our employees attended.

The picture year on year across Croud globally remained very similar, with a very slight increase in the proportion of Croud staff members having attended state-run / funded schools.
Looking across the global Croud Group, we found a very similar split, with 72.56% of employees saying they attended a state-run or funded school.

For the second part of understanding social mobility in Croud, we examined the highest level of qualification of our employees’ parents. Looking at this data year on year, there were only very marginal changes.
Disability

Across Croud’s global workforce, 3.23% of employees identify as having a disability, and 95.82% of employees identify as not having a disability. The remaining 0.81% preferred not to respond. This equates to a 0.53% increase in the proportion of Croud staff who class themselves as having a disability.

Looking across seniority levels, there were minimal changes in terms of disability year on year. However, we did see some slight shifts, with 1.8% of senior leadership (versus 0% in 2022), and 4.99% of people managers (versus 4% in 2022) saying they have a disability.

When looking at Croud employees versus national averages in both the UK and the US, we see a negative variance in both markets:

- In the UK, 4.01% of Croud staff are disabled - versus 18% of the UK population
- In the US, 6.52% of Croud staff are disabled - versus 12.6% of the US population

-13.99% versus UK population

-6.08% versus US population
Religion

A broad range of religious affiliations are present across Croud globally, with a similar overall picture this year compared with 2022. Around half of the business identifies as atheist (35.2%, versus 36% last year) or agnostic (12.7%, versus 10.7% in 2022), with remaining Croud employees being affiliated with most major religions, or preferring not to say (11.9%).

Employment status

As in 2022, full-time employees make up the bulk of Croud’s global workforce at 95.44%, with the remainder being made up of part-time staff and fixed-term contractors, both of which saw slight falls compared with last year.

### Croud global

<table>
<thead>
<tr>
<th></th>
<th>Part-time</th>
<th>Fixed-term contracts</th>
<th>Full-time</th>
</tr>
</thead>
<tbody>
<tr>
<td>2023</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2.74%</td>
<td>1.82%</td>
<td>95.44%</td>
</tr>
<tr>
<td>2022</td>
<td>3.88%</td>
<td>2.27%</td>
<td>93.85%</td>
</tr>
</tbody>
</table>

About the data
All data points provided in this report relate to Croud and Croud Group (which includes Croud, VERB and Born Social) as at 31st March 2023. Where year-on-year data is provided, this is compared with 31st March 2022. All data has been rounded to two decimal places, so the total percentages in each section may not add up to 100%. Those who have not responded have been excluded from this data.
What does diversity & inclusion look like at Croud and how does this impact employees?

Diversity & inclusion has been a major focus for Croud over the last few years. Like most things, it's still a work in progress, but it's been exciting to see how much the business has grown in its initiatives and approach to DEI. It's really invigorating to see all the positive changes we've accomplished in such a short amount of time, and as an employee at Croud, it's been really encouraging to see how everyone across the business is working towards the same goal of creating a more inclusive, welcoming environment for all.

What excites you most about being a part of the DE&I Steer Co and Culture Club?

It's a privilege to be able to be hands-on with all the great initiatives each group is producing for the rest of the business. Being a part of these groups has been an educational, thought-provoking and eye opening experience, and I'm proud to be involved in some of the awesome events, initiatives and resources that Croud has hosted over the last few years.

What are your hopes for the future of DE&I at Croud?

My main hope and goal for the future of DE&I at Croud would be to further grow our culture in a way that makes every team member feel important and valued, whether it be through a greater focus on a wide range of Working Groups, or finding alternative ways for people to get involved in the DE&I initiatives at Croud. The business has grown so much in the last year alone, but it's important that we don't lose the close-knit culture and community we have here.

Irene Kim
Marketing Manager and member of D&I Steer Co and Culture Club
Croud has had an incredible year, one with many new opportunities, challenges and lessons learned.

There’s a sense of solidarity at Croud when it comes to our united goal in taking the right steps to create a diverse and inclusive work environment for all. Since officially joining the business in February 2023, I’ve had the pleasure of working with a group of incredibly passionate individuals who are driven in their commitment to making a difference within this organisation and their respective communities.

Looking at the people who make up this business, I’m extremely hopeful and optimistic for the future of DE&I at Croud. While some of our goals may seem ambitious, we’re driven by our respect and appreciation for our wonderful employees who remind us every day of the beauty that lies within differences.

In the next 12 months, we are committed to refocusing on our DE&I initiatives and Working Groups, and ideating ways for our Working Groups, culture club, DE&I Steer co and People team to all work in unison, in order to further drive Croud’s mission. Through this joint effort, we hope to further strengthen our relationships with outside partners, educate our staff, and celebrate the different walks of life that our employees come from.

Our people are our most valuable asset, and ensuring their mental, physical and emotional safety is greatly important to us. As we enter this next chapter of
growth, we pledge to continue hearing and validating the voices of our employees, and will aim to offer a sense of belonging to everyone who makes up Croud’s global family.

It's an exciting time for the business, and while this year's report has highlighted all the areas of improvement we need to focus on, we’re also incredibly grateful for all the ways we’ve grown and excited for the great things to come as we expand on our DE&I initiatives.

Audrey Lucy
Chief People Officer

#CroudandProud
About Croud

Croud is a global, full-service, digital marketing partner for some of the world’s leading brands.

Through the seamless connection of data, technology and creativity, Croud develops strategies for sustainable growth that drive immediate business impact.

Croud builds deep partnerships with clients thanks to its unique model, using its ‘Croud Control’ platform to harness a global network of 2,400 digital experts, delivering holding company scale with the precision of a specialist.

Founded in 2011, Croud is proud to partner with clients such as Vans, IWG, AXA IM, and The North Face - leading media strategy, performance marketing and digital experiences.

www.croud.com

Get in touch:

www.croud.com       info@croud.com       020 8017 7723