



Pilgrims Risk Management Group Limited

Carbon Reduction Plan

Declaration and Sign Off

This Carbon Reduction Plan has been completed in accordance with PPN 06/21 and associated guidance and reporting standard for Carbon Reduction Plans.

Emissions have been reported and recorded in accordance with the published reporting standard for Carbon Reduction Plans and the GHG Reporting Protocol corporate standard and uses the appropriate Government emission conversion factors for greenhouse gas company reporting.

Scope 1 and Scope 2 emissions have been reported in accordance with SECR requirements, and the required subset of Scope 3 emissions have been reported in accordance with the published reporting standard for Carbon Reduction Plans and the Corporate Value Chain (Scope 3) Standard.

This Carbon Reduction Plan has been reviewed and approved by the board of directors (or equivalent management body).

By (sign)



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Print Name Des Ewers

Group Compliance Manager

This document will be reviewed December 2023

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1. Introduction

Pilgrims Risk Management Group (PRMG) remains committed to putting the principles of sustainable development into action in everything it does. This is so that development meets the needs of today without compromising the ability of future generations to meet their own.

PRMG is increasingly determined to have a positive effect on the environment and to avoid any unintended consequences through its actions.

PRMG has revised its corporate Environment Policy to strengthen its environmental commitments, no more so than in reducing the impact on climate change.

PRMG is now setting new environment and climate change targets for the future and by getting its own house in order by reducing the emissions from its own operations to net zero greenhouse gas emissions.

This Plan sets out the actions the PRMG will undertake to reduce emissions and our commitment to achieving Net Zero by 2030 at the latest. This is aggressive compared to the 2050 UK Government's commitment under the Climate Change Act.

2. Context

The Intergovernmental Panel on Climate Change (IPCC) Special Report 'Global Warming of 1.5°C' (2018) is clear on the causes and the effects of climate change on the world. The report states that the primary driver of long-term global warming is carbon dioxide emissions (CO₂) and that global temperatures relate to increased cumulative CO₂ emissions from human activity, primarily from energy use. This will result in significant loss of ecosystems and biodiversity along with increased impacts on human health and the economy. The world is already around 1°C warmer than preindustrial times and is currently on track to reach between 3-4°C global temperature increase by 2100 if no action is taken.

The United Nations Framework Convention on Climate Change (UNFCCC) Paris Agreement (2015), to which the UK is a signatory, aims to:

"Strengthen the global response to the threat of climate change by keeping a global temperature rise this century well below 2°C above pre-industrial levels and to pursue efforts to limit the temperature increase even further to 1.5°C."

The UK will deliver on the Paris Agreement by vigorously pursuing a target to reduce greenhouse gas (GHG) emissions to 'net zero' by 2050, ending the UK's contribution to global warming within 31 years. This was enshrined in law in June 2019 through amendments to the 2050 GHG emissions reduction target in the Climate Change Act 2008 from at least 80% to at least 100%, otherwise known as 'net zero'.

3. Emissions Footprint

Background Information:

By using Surrey data, the average Surrey resident's carbon footprint is:

- Transport: 31%
- Housing: 31%
- Food: 26%
- Electric/Cooling: 12%

Green House Gas reduction targets are given in the table below.

Year	Council emissions (tonnes CO ₂ e) ¹	Emissions reduction target (against a 2009-10 baseline)
2009/10	42,965	-
2021/22	18,944	55%
2026/27	8,056	81%
2031/32	2,760	93%

Scope 1, 2 and 3 categories:

Scope 1	Direct Emissions	Company Facilities Company Vehicles
Scope 2	Indirect Emissions, Upstream Activities	Purchased Electric, Steam Heating & Cooling for own use
Scope 3	Indirect Emissions, Upstream Activities	Purchased Goods/Services Capital Goods Transportation/Distribution Waste from Operations Business Travel Employee Commute Leased Assets
	Indirect Emissions, Downstream Activities	Investments Franchises Leased Assets End of Life Treatment of Solid Products Use of Sold Products Processing of Sold Products Transportation/Distribution

3.1 Baseline Emissions Footprint

Baseline Year: 2022 Pilgrims Risk Management Group Limited.	
Additional Details relating to the Baseline Emissions calculations.	
As a service supplier (people) and not product, with the exception to our head office (management and administration), 95% of our staff work on our client sites. We therefore fully support and assist our clients meeting their carbon neutral goals. Those efforts are not included in this document.	
Baseline year emissions:	
EMISSIONS	TOTAL
Scope 1	4.4 tonnes
Scope 2	19 tonnes
Scope 3 Upstream Downstream (Included Sources)	25 tonnes 12.6 tonnes https://www.gov.uk/government/publications/carbon-reduction-policy/carbon-reduction-policy https://small99.co.uk/net-zero/small-business-carbon-stats/ https://www.ons.gov.uk/economy/environmentalaccounts/bulletins/ukenvironmentalaccounts/2021
Total Emissions	61 tonnes
Assumptions: Scope 2 assumed to be 100% generated by fossil fuels. No evidence from supplier to suggest otherwise. Scope 3 calculations based on head count, average mileage per person.	

3.2 Current Emissions Reporting

This is PRMG's first year of analysing hence these figures are not available but will be when targets in section 4 are reviewed.

4. Emission Reduction Targets

In order to continue our progress to achieving Net Zero, we have adopted the following carbon reduction targets.

We project that carbon emissions will decrease to 48 tonnes by 2030. This is a reduction of 21%

Since obtaining ISO14001 accreditation, the following steps were implemented:

1. Recycle more – by recycling paper, plastic and other materials, helping to reduce waste and lessen the impact on the environment.
2. Reduce waste – by making less waste or managing it more efficiently: less of it going to landfill, which ultimately benefits the environment.
3. Make it company policy – environmental plan and policy in place which has since become a net zero plan.

Future steps and Objectives (see analysis on page 10):

1. Research/learning: Gather as much information about other company's plans and achievements. Assist in our client plans where feasible.
2. Use electricity from renewable sources – not only does this lower your carbon emissions, but it can help you prepare for environmental laws and regulations that may come into force in the future.
3. Drive less, or switch to electric vehicles (although only effective if they are recharged by reusable energy) given that over a quarter of the UK's total carbon emissions are due to petrol and diesel powered transport, encouraging staff to walk, cycle or use public transport, and making the move to low-emissions company cars, can reduce your impact on the environment and save you money.
4. Cut down on packaging – if you can avoid it altogether, great! If not, try to use natural, recyclable and recycled materials.
5. Make our supply chain greener – by using suppliers that are lowering their own carbon emissions, and by buying products that take less energy to make, transport and use, you can reduce your business's supply chain emissions.

5. Other Carbon Reduction Projects

As a single business, other options that can set PRMG on the right path towards becoming carbon neutral.

Buildings: Owned & Rented

- Reduce the number or size of buildings
- Review the structure
- Review insulation
- Improve staff awareness

Lighting is another example of an internal feature that can have a big carbon footprint. Make sure to replace any bulbs with energy-efficient alternatives. For example, switching to compact fluorescent lamp bulbs can cut our energy usage by 80%.

Try to emphasise to staff the importance of making sure all lights are switched off when they're not needed, as not doing so is an underestimated energy drain.

Another way in which staff can contribute to a greener way of operating is through receiving training on how to use appliances like heaters and air conditioning efficiently. In so many offices, temperature controls are misused, resulting in unnecessary energy consumption. So, make sure staff know how to set the heating and air conditioning using timers, which causes them to switch on and off at the most suitable times throughout the day, with the added input of a thermostat which helps to keep the temperature at a comfortable level. These will need to be altered at the start of each season too.

While making the most of windows and doors to keeping the office cool in summer is a great way to cut down on energy consumption, doing so during cooler months can have the opposite effect. Opening a window when you feel too warm, rather than taking the time to adjust the heating controls, accordingly, is an all-too-common example of wasting energy. Try to enforce a more efficient approach to temperature regulation wherever possible.

While we are legally obliged to ensure that the working environment is comfortable for our employees, try to cut back where we can. For example, by increasing the temperature of the air conditioning unit slightly, you can reduce our carbon footprint significantly while also making sure it is still at a suitable temperature for our staff.

Vehicles

PRMG do not have company vehicles, which were phased out prior to obtaining IOS 14001 accreditation. Staff, who are required to do business travel have a car allowance. Car allowance could be increased for low emission vehicles. If vehicles are to be leased, where practicable, low carbon emission vehicles should be used combined with use of satellite navigation, and awareness of driving style.

Travel

As an alternative to travel, we can integrate video calling between offices/clients as much as possible in replacement of face-to-face meetings. In addition, offering remote working as an option for employees would drastically reduce the amount of travel. Instead, they could simply video call in from home.

Because of the recent pandemic, far more people are now accustomed to using this kind of communication software, such as Zoom, Microsoft Teams and Skype, so making this transition is easier than one might expect.

A car share system that allows members of staff who do need to drive to travel into work together instead, therefore reducing their carbon footprint.

Encouraging the use of public transport is also a good idea as it further helps to reduce the number of vehicles on the road.

Electrical:

Ensure that any energy used by our premises is sourced renewably. Try switching to responsible energy providers such as Green Star and Ecotricity who produce their electricity through zero-carbon sources, as well as making the most of things like paperless billing to further reduce their footprint.

Use low energy lighting. Heating/Air-conditioning reduce usage. Office Equipment (PCs etc), low energy.

Unfortunately, as the head office is a grade 1 listed building, PRMG can't reduce their own carbon emissions by installing solar panels.

Water

Use economic appliances (dishwasher, ablutions flush etc).

Waste

Current Bag waste vs. Recycle waste is 1:3 respectively, this is measured monthly with the aim to reduce both.

Suppliers

As part of supplier due diligence, they must have/plan to have a carbon reduction plan that meets or better PRMG plan.

Carbon Offsetting

Use offset units to compensate for emissions our business produces and bring our carbon footprint down to zero. Units generated by projects that reduce, remove or capture emissions from the atmosphere such as reforestation, renewable energy or energy efficiency.

Recycle, Recycle, Recycle!

Just as you would at home, it is important to prioritise reusing and recycling at work. As humans, throughout the day we are ruled by habituation but by learning to pay attention to our habits we can become aware of the many environmentally harmful actions we take on a daily basis. Encouraging this new way of thinking amongst our employees, as a business owner, can really help to reduce the carbon footprint of PRMG.

To give you an idea of the positive impact that this can have on the planet, by recycling one aluminium drink can, we can save enough energy to power a television for three hours.

Also, be sure to source recycled products wherever possible. For example, we can now buy notepads made from recycled paper and even office furniture made from recycled materials. We can cut costs significantly at the same time too, by choosing to use refurbished hardware such as laptops and keyboards.

Footprint Analysis:

Emissions	% of total	Main Cause	Options to Reduce (reduce GHG or Qty)	Plan and Notes
Scope 1	7%	Head Office GHG	Improve Insulation	As a listed building, not easy to do and only 7% of our total
Scope 2	31%	Electricity (lighting, heating, cooling)	Electricity supplier who guarantees Net Zero	Source a Net Zero utility provider
Scope 3 Upstream	41%	Waste Business Travel Employee Commute Purchased Goods	Reduce waste Reduce Business Travel Reduce Commute Reduce Purchased Goods	Already very little landfill waste Since CV19, this has reduced and stayed low Encourage staff to use low emission transport Linked with scope 3 downstream
Scope 3 Downstream	21%	Suppliers Carbon Footprint	Force suppliers to reduce GHG	Need to contact suppliers to reduce their GHG or source supplier that do
Total Emissions	100%			