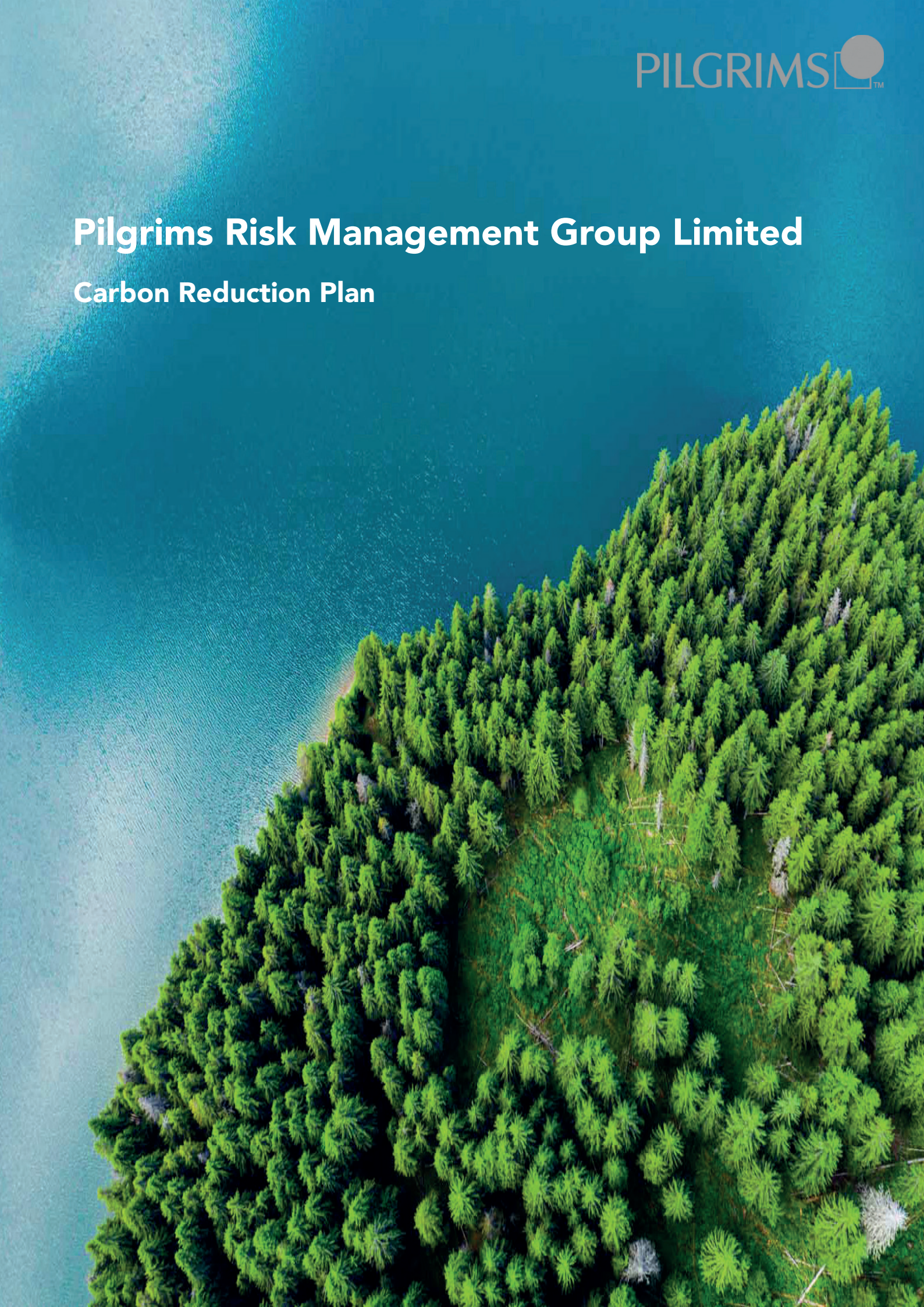


Pilgrims Risk Management Group Limited

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. Pilgrims have also registered with EcoVadis for their Corporate Social Responsibility Platform Basic Subscription for 3 years.

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

By (sign)

Published Date 16th February 2023

Print Name

Des Ewers

Group Compliance Manager

This document will be reviewed February 2024

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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 CO2e) 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:

Scope1	Direct emissions	Company Facilities, Company Vehicles
Scope2	Indirect emissions Upstream Activities	Purchased Electric, Steam Heating & Cooling for own use
Scope3	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: 1st December 2021 to 30th November 2022 Pilgrims Risk Management Group Limited. Due to not starting our analysis until end of November 2021, our Baseline Year is also our Reporting Year.

Additional Details relating to the Baseline Emissions calculations.

As a service supplier (people) and not product, with the exception of 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	25 tonnes
Waste	(4 tonnes)
Business Travel	(7 tonnes)
Employee Commute	(8 tonnes)
Purchased Goods	(Less than 1 tonnes)
Transport & Distribution	(5 tonnes)
Downstream Transportation and distribution	12.6 tonnes
Total Emissions	61 Tonnes

Sources

<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>

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, however, through the services of "Make It Wild", Pilgrims have offset this year's footprint by 60 tonnes. Certificate on last page of this document.

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:



Recycle more – by recycling paper, plastic and other materials, helping to reduce waste and lessen the impact on the environment.



Reduce waste – by making less waste or managing it more efficiently: less of it going to landfill, which ultimately benefits the environment.



Make it company policy – environmental plan and policy in place which has since become a net zero plan.

Future steps and Objectives (see analysis page 10)

1. Research/learning: Gather as much information about other companies 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, do so, or 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 3 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 and to ensure suppliers are aligned, we conduct environmental checks on first engagement and annually thereafter (including assessing policies, accreditations, and carbon reduction plans).

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.

We are committed to enhancing nature and biodiversity by offsetting 100% of our carbon emissions through tree planting projects with Make it Wild. As well as offsetting carbon, these projects enhance biodiversity within the UK and are monitored by the Forestry Commission, the Woodland Trust, and Natural England.

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	Plan and Notes
Scope 1 (7%)	Head Office GHG	Improve Insulation	This is a particular challenge as our central office is a grade 3 Listed Building. We will continue to engage with our landlord on implementing potential insulation developments that are approved for grade 3 listed buildings.
Scope 2 (31%)	Electricity (lighting, heating, cooling)	Electricity supplier who guarantees Net Zero	<p>We have explored options for installing solar power but this has not been possible due to our building's grade 3 listed status – we will engage with the landlord about the possibility of an off-site wind turbine.</p> <p>We are currently in the process of sourcing a utility provider whose energy is from renewable sources</p>
Scope 3 (41%)	Waste Business Travel Employee Commute Purchased Goods	Reduce waste, Business Travel Commute, Purchased Goods	<p>We will e-training solutions for our clients to reduce the requirement for our team to travel to deliver training. On one course, we have recently reduced travel by 60%</p> <p>We currently have a landfill to waste ratio of 1:4. Through consistent monitoring and supplier engagement, we aim to reduce this to 0 waste to landfill</p> <p>We will enhance current efforts to encourage staff to use public transport. This will include exploring options for helping individuals plan a public transport commute during recruitment and induction and advertising a 0% interest season ticket loan. Where staff cannot use public transport, we will facilitate carpooling</p> <ul style="list-style-type: none"> • We will increase our focus on recruiting staff members locally to their place of work to minimise travel required • We will increase the staff awareness of our Cycle to Work Scheme and encourage uptake • We will minimise use of paper through digital practices and ensure 100% of paper purchased is FSC certified • We will ensure 100% of uniforms are reused or recycled in partnership with our suppliers Linked with scope 3 downstream

Footprint Analysis Cont.:

<p>Scope 3 (21%)</p>	<p>Suppliers' Carbon Footprint</p>	<p>Require suppliers to reduce GHG</p>	<ul style="list-style-type: none"> • We will maintain 100% annual audits on preferred suppliers ensuring that their Environmental Policy aligns with ours, that they have an Environmental Management System in place, and that they maintain relevant environmental accreditations • We will introduce the requirement for all approved suppliers to share their Carbon Reduction Plan progress against which will also be included in our audit • We will develop impactful environmental KPIs for our suppliers. This will include 100% biodegradable or recyclable packaging from our uniform provider.
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Make It Wild Carbon Offset Certificate

