



PUBLIC DISCLOSURE STATEMENT

PROTECT GROUP

**ORGANISATION CERTIFICATION
FY2019-2020**

Australian Government
Climate Active
Public Disclosure Statement



An Australian Government Initiative



NAME OF CERTIFIED ENTITY: PROTECT GROUP

REPORTING PERIOD: Financial year 1 July 2019 – 30 June 2020

Declaration

To the best of my knowledge, the information provided in this Public Disclosure Statement is true and correct and meets the requirements of the Climate Active Carbon Neutral Standard.

Signature

Date 19/2/2021

Name of Signatory – Paulo Ramos

Position of Signatory – IT Manager



Australian Government
Department of Industry, Science,
Energy and Resources

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1. CARBON NEUTRAL INFORMATION

Description of certification

Protect Services Pty Ltd, the trustee for Protect Services Trust, ABN 38 975 124 058, is certified carbon neutral for the Australian business operations of Protect Services Trust under the Climate Active Carbon Neutral Standard for Organisations.

Organisation description

This certification covers the Protect Group (Protect).

Based in North Melbourne, Protect is Australia's leading industry severance and income protection insurance scheme, employing more than 20 staff who service over 35,000 workers and 1,200 participating employers. Protect represents diverse industries including electrical trades, maritime, construction, fire rescue, service maintenance, manufacturing, rail, power, supply and distribution, and oil and petrochemical.

Protect has been setting the pace for industry severance schemes offering its members superior benefits, including tax-free redundancy payments, income protection and counselling. Protect is the industry scheme preferred by an ever-growing number of workers and employers throughout the nation.

Protect is composed of Protect Severance Scheme - original fund now closed to new members and contributions (PSS), Protect Severance Scheme No. 2 (PSS2) and the Protect Services Trust (PST). Employer contributions to the scheme go into PSS2 while administrative services to PSS and PSS2 are provided by PST.

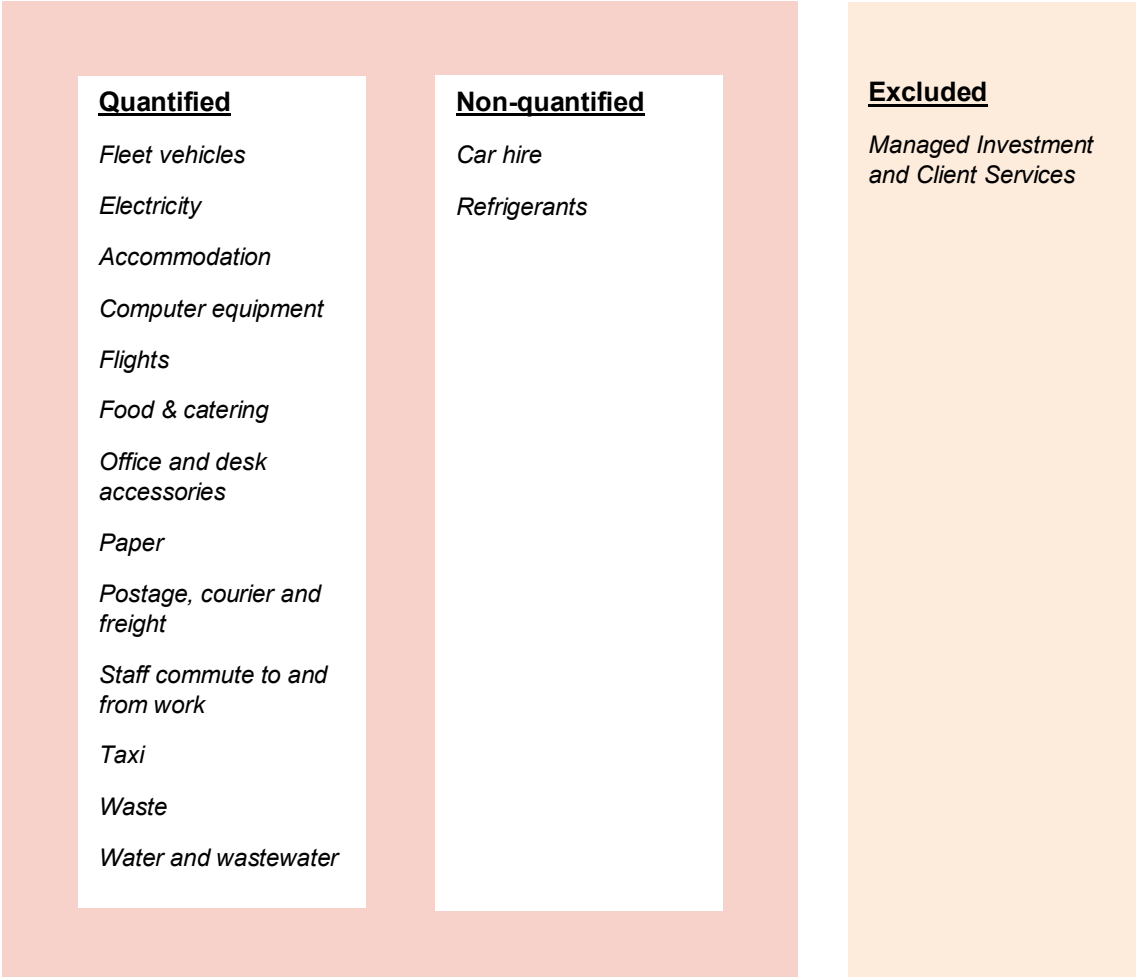
Protect is claiming carbon neutrality under the 'Organisation' certification category with an operational control emission boundary. Under this boundary, most emissions fall under the PST site in North Melbourne, Victoria. As both PSS and PSS2 hold the fund which is classified as 'Managed investments and client services', emissions from PSS and PSS2 are excluded in accordance with the Climate Active relevant test.

Protect also has a sales employee based in Western Australia. Due to the nature of the role, Protect does not have any site in Western Australia and that employee works purely on the road or at client sites. The transport fuel for that employee has been captured in the carbon emissions inventory.

“Being a part of the Climate Active initiative aligns us to our values and allows us to give back to society.”

2. EMISSION BOUNDARY

Diagram of the certification boundary



Non-quantified sources

- Car hire – immaterial in relation to scopes 1&2 but uplift applied. May be included in the future.
- Refrigerants – immaterial in relation to scopes 1&2 but uplift applied. May be quantified in the future if the data can be sourced.

Please note that we do not have any stationary energy (e.g. natural gas, fuels used in generators) within Protect's control.

Data management plan

While both the non-quantified sources are immaterial, we plan to investigate options for obtaining reliable data for these sources to enable us to reliably quantify them in the future.

Excluded sources (outside of certification boundary)

The emission source 'Managed investments and client services' has been excluded under the relevance test.

"We want our employees and clients to be proud of being associated with a company that is thinking about the future of our environment."

3. EMISSIONS SUMMARY

Emissions reduction strategy

Protect has set a new target to reduce its emissions by 10% by 2020-21 FY. Protect will review this target each year and adjust as needed to reflect the lessons learnt from that year. At the end of the two year period, Protect will establish new targets for future periods.

Emissions over time

Over the first 3 years, Protect went beyond their target and reduced its emissions by 30% through a combination of projects. The mindset to keep reducing Protect's carbon footprint through a number of different approaches is the key driver for the Protect's Carbon Neutral team. However, it should be noted that the reductions since Year 4 is mostly due to COVID-19 disruptions.

Table 1

Emissions since base year			
	Base year: 2015-16	Year 3: 2018-19	Current year Year 4: 2019-20
<i>Total tCO2e</i>	205.7	142.3	135.45

Emissions reduction actions

Whilst Protect has continued to encourage the use of their online platform for their members, for 19-20FY, Protect unfortunately did not implement new reduction actions due to COVID-19. However, as the situation improves, Protect endeavours to revisit planned projects that will further reduce our emissions.

Emissions summary (inventory)

Table 2

Emission source category	tonnes CO ₂ -e
Land and Sea Transport (fuel)	41.71
Electricity	0.00
Postage, courier and freight	31.62
Land and Sea Transport (km)	28.39
Air Transport	13.29
ICT services and equipment	11.08
Accommodation & Facilities	5.16
Office Equipment & supplies	1.84
Food	1.09
Taxi and Uber	0.99
Waste	0.20
Water	0.08
Carbon neutral products and services	0.00
<i>Total Net Emissions</i>	135.45

Uplift factors

Table 3

Reason for uplift factor	tonnes CO ₂ -e
1% to account for immaterial items	1.35
<i>Total footprint to offset (uplift factors + net emissions)</i>	136.80

Carbon neutral products

- Powershop NCOS Certified carbon neutral Electricity
- Winc NCOS Certified carbon neutral Paper

Electricity summary

Electricity was calculated using a Market-based approach.

The Climate Active team are consulting on the use of a market vs location-based approach for electricity accounting with a view to finalising a policy decision for the carbon neutral certification by July 2020. Given a decision is still pending on the accounting way forward, a summary of emissions using both measures

has been provided for full disclosure and to ensure year on year comparisons can be made.

Market-based approach electricity summary

Table 4

Electricity inventory items	kWh	Emissions (tonnes CO ₂ e)
Electricity Renewables	109,343	0
Electricity Carbon Neutral Power	112,688	-121.83
Electricity Remaining	3,345	3.62
Renewable electricity percentage	97%	
<i>Net emissions (Market based approach)</i>		0.00

Location-based summary

Table 5

State/ Territory	Electricity Inventory items	kWh	Full Emission factor (Scope 2 +3)	Emissions (tonnes CO ₂ e)
Vic	Electricity Renewables	88,383	-1.12	-98.99
Vic	Electricity Carbon Neutral Power	112,688	-1.12	-126.21
Vic	Netted off (exported on-site generation)	-	-1.02	0.00
Vic	Electricity Total	112,688	1.12	126.21
	<i>Total net electricity emissions (Location based)</i>		0.00	0.00

4. CARBON OFFSETS

Offset purchasing strategy: forward purchasing

Table 6

Forward purchasing summary	
1. Total offsets previously forward purchased for this reporting period	142
2. Total offsets required for this reporting period	137
3. Net offset balance for this reporting period	-5 (credit)
4. Total offsets to be forward purchased for next reporting period	132

Offsets summary

Table 7

1. Total offsets required for this report				137					
2. Offsets retired in previous reports and used in this report				142					
3. Net offsets required for this report				-5 (credit)					
Project description	Type of offset units	Registry	Date retired	Serial number (and hyperlink to registry transaction record)	Vintage	Quantity (tonnes CO2-e)	Quantity used in previous report	Quantity banked for future years	Quantity used in this report
WithOneSeed Timor Leste Community Forestry Program (GS4210)	VER	Gold Standard	01 Nov 2018	GS1-1-TL-GS4210-22-2015-6146-2022 to 2171	2015	150	8	5	137
<i>Total offsets retired this report and used in this report</i>									137
<i>Total offsets retired this report and banked for future reports</i>								5	

Co-benefits

Protect will offset by purchasing Gold Standard Voluntary Emission Reductions (VER) CarbonSocial credits. CarbonSocial credits come from the WithOneSeed program auspiced by the Australian not-for-profit company xpanse Foundation.

WithOneSeed works with subsistence farming communities in Timor-Leste to generate income through a community forestry initiative. The reforestation of their land reduces soil erosion, improves soil and water quality, crop yields and nutrition, which improves the health and wellbeing of the community. It also helps to build the local economy, boost education and training and to deliver social and economic participation.

As of November 2020, the program has 980 farmers participating and over 200,000 high quality forest trees under management including mahogany, teak and sandalwood trees planted on their land in locations of the farmers' choosing. The trees are owned and maintained by the farmers. The farmers receive annual payments for the management of the trees.

The employment of 23 people by the Timor-Leste organisation Ho Musan Ida Foundation is funded by WithOneSeed with income coming from the sale of carbon offsets. Ho Musan Ida grows and distributes WithOneSeed seedlings and supports farmers by facilitating agroforestry education and training. Baguia Farmers Cooperative has been established to represent the interests of participating farmers.

By November 2020, through local salaries, farmer payments, local activities and infrastructure development, WithOneSeed has contributed over US\$400,000 into the Baguia community.

Co-benefits of carbon credits from the WithOneSeed program include:

- Supports 10 of the 17 United Nations Sustainable Development Goals.
- Improves social and economic outcomes for subsistence farmers in Timor-Leste.
- Stabilises and improves the quality of soil.
- Improves retention of groundwater.
- Improves crop yields and reduces hunger.
- Regenerates severely degraded forests.
- Currently employs local people in propagation, distribution and agroforestry training.
- Generates farmer income through annual payments.
- Increases farmer agroforestry skills.

5. USE OF TRADE MARK

Table 8

Description where trademark used	Logo type
Protect's website (main page)	Carbon Neutral Organisation logo
Protect's website (https://www.protect.net.au/about-us/certified-carbon-neutral)	Carbon Neutral logo
Protect Newsletter for Members	Carbon Neutral logo

6. ADDITIONAL INFORMATION

In addition to the PowerShop carbon neutral electricity, Protect also commenced purchasing 100% GreenPower electricity from December 2017.

APPENDIX 1

Excluded emissions

To be deemed relevant an emission must meet two of the five relevance criteria. Excluded emissions are detailed below against each of the five criteria.

Table 9

Relevance test					
Excluded emission sources	<i>The emissions from a particular source are likely to be large relative to the organisation's electricity, stationary energy and fuel emissions</i>	<i>The emissions from a particular source contribute to the organisation's greenhouse gas risk exposure.</i>	<i>Key stakeholders deem the emissions from a particular source are relevant.</i>	<i>The responsible entity has the potential to influence the reduction of emissions from a particular source.</i>	<i>The emissions are from outsourced activities previously undertaken within the organisation's boundary, or from outsourced activities typically undertaken within the boundary for comparable organisations.</i>
Managed investments and client services	No	No	No	Yes	No

APPENDIX 2

Non-quantified emissions for organisations

Table 10

Non-quantification test				
Relevant-non-quantified emission sources	<i>Immaterial <1% for individual items and no more than 5% collectively</i>	<i>Quantification is not cost effective relative to the size of the emission but uplift applied.</i>	<i>Data unavailable but uplift applied. A data management plan must be put in place to provide data within 5 years.</i>	<i>Initial emissions non-quantified but repairs and replacements quantified</i>
Car hire	Yes	No	Yes	N/A
Refrigerants	Yes	No	Yes	N/A