



# **PUBLIC DISCLOSURE STATEMENT**

**PROTECT GROUP**

**ORGANISATION CERTIFICATION**


**FY2020–21**

Australian Government  
**Climate Active**  
**Public Disclosure Statement**



An Australian Government Initiative



NAME OF CERTIFIED ENTITY	Protect Group
REPORTING PERIOD	1 July 2020 – 30 June 2021
DECLARATION	<p><i>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.</i></p> <p></p>
	<p>Paulo Ramos IT Manager 28/10/2021</p>



**Australian Government**  
**Department of Industry, Science,  
Energy and Resources**

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Version September 2021. To be used for FY20/21 reporting onwards.



# 1. CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	81 tCO <sub>2</sub> -e
OFFSETS BOUGHT	100% VERs
RENEWABLE ELECTRICITY	68.84%
TECHNICAL ASSESSMENT	Next technical assessment due: FY2021-22

## Contents

1. Certification summary .....	3
2. Carbon neutral information.....	4
3. Emissions boundary .....	5
4. Emissions reductions.....	7
5. Emissions summary.....	8
6. Carbon offsets.....	10
7. Renewable Energy Certificate (REC) Summary.....	13
Appendix A: Additional Information .....	14
Appendix B: Electricity summary .....	15
Appendix C: Inside emissions boundary .....	17
Appendix D: Outside emissions boundary.....	18

## 2. 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.

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

### 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)[ ABN: 98 395 548 596], Protect Severance Scheme No. 2 (PSS2) [ABN: 52 967 672 143] and the Protect Services Trust (PST) [ABN: 38 975 124 058]. 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 field officer 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.

## 3. EMISSIONS BOUNDARY

### Inside the emissions boundary

All emission sources listed in the emissions boundary are part of the carbon neutral claim.

**Quantified emissions** have been assessed as relevant and are quantified in the carbon inventory. This may include emissions that are not identified as arising due to the operations of the certified entity, however are **optionally included**.

**Non-quantified emissions** have been assessed as relevant and are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. All material emissions are accounted for through an uplift factor. Further detail is available at Appendix C.

### Outside the emissions boundary

**Excluded emissions** are those that have been assessed as not relevant to an organisation's or precinct's operations and are outside of its emissions boundary or are outside of the scope of the certification. These emissions are not part of the carbon neutral claim. Further detail is available at Appendix D.



### Data management plan for non-quantified sources

- Working from home: data and calculation methodology uncertain/unavailable. Expect to be included in the next report if source remains relevant.
- Land and Sea Transport (fuel) – rental vehicle: immaterial or non-existent. May be included in the future if there is increased activity.
- Refrigerants: immaterial.

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

## 4. EMISSIONS REDUCTIONS

### **Emissions reduction strategy**

Protect's ongoing goal is to reduce its emissions to a level as low as practically possible before offsetting with socially responsible programs.

Previously, Protect would reflect on its preceding emissions to adjust its strategy. However, due to the drastic changes to business-as-usual operations caused by COVID-19 disruptions in FY2019-2020, FY2020-2021 and even FY2021-2022, alongside moving to a different office building, it has impacted Protect significantly in setting and implementing an achievable and realistic strategy.

As a result of this, Protect does not yet want to commit to a quantified reduction strategy. Instead, with business-as-usual operations gradually returning to COVID-normal, Protect wants to understand what emissions will look like in the new office first, before reassessing the emissions reduction strategy.

Despite the above, Protect has implemented an emission reduction action by moving to electronic statements (see Emission Reduction Actions).

### **Emissions reduction actions**

Protect was committed to stop posting our biannual worker statements and annual employer statements to our members. This was achieved in this financial year, where possible they were emailed to the clients instead. This can be seen through the 33% drop in our emissions relating to mailing services.

## 5. EMISSIONS SUMMARY

### Emissions over time

Emissions since base year		Total tCO <sub>2</sub> -e
Base year:	2015–16	205.70
Year 1:	2016–17	216.3
Year 2:	2017–18	188.8
Year 3:	2018–19	142.3
Year 4:	2019–20	136.8
Year 5:	2020–21	80.1

### Significant changes in emissions

There were significant changes and disruptions to Protect operations due to the COVID-19 pandemic. The most significant change was that the office was closed to staff, with staff working from home for a significant portion of the reporting period.

Emission source name	Current year (tCO <sub>2</sub> -e and/ or activity data)	Previous year (tCO <sub>2</sub> -e and/ or activity data)	Detailed reason for change
Short economy class flights (>400km, ≤3,700km)	7,188 kg CO <sub>2</sub> e	13,047 kg CO <sub>2</sub> e	natural disaster: reduced travel due to COVID-19 lockdowns
Diesel oil post-2004	7,285 kg CO <sub>2</sub> e	11,157 kg CO <sub>2</sub> e	natural disaster: office closed due to COVID-19 lockdown
Petrol / Gasoline post-2004	19,681 kg CO <sub>2</sub> e	30,544 kg CO <sub>2</sub> e	natural disaster: office closed due to COVID-19 lockdown
Petrol: Large Car	5,650 kg CO <sub>2</sub> e	18,090 kg CO <sub>2</sub> e	natural disaster: office closed due to COVID-19 lockdown
Mailing services: parcels, postal and courier	21,170 kg CO <sub>2</sub> e	31,618 kg CO <sub>2</sub> e	energy efficiency measures: began using online statements



## Use of Climate Active carbon neutral products and services

- Electricity: [Powershop](#)
- Paper: [Winc and Reflex](#)

## Organisation emissions summary

The electricity summary is available in the Appendix B. Electricity emissions were calculated using a market-based approach.

Emission category	Sum of Scope 1 (tCO <sub>2</sub> -e)	Sum of Scope 2 (tCO <sub>2</sub> -e)	Sum of Scope 3 (tCO <sub>2</sub> -e)	Sum of total emissions (tCO <sub>2</sub> -e)
Accommodation and facilities	0.0	0.0	1.4	1.4
Air Transport (km)	0.0	0.0	7.4	7.4
Bespoke - Electricity	0.0	0.0	0.0	0.0
Carbon neutral products and services	0.0	0.0	0.0	0.0
Food	0.0	0.0	0.7	0.7
ICT services and equipment	0.0	0.0	0.0	0.0
Land and Sea Transport (fuel)	26.9	0.0	1.4	28.4
Land and Sea Transport (km)	0.0	0.0	8.1	8.1
Office equipment & supplies	0.0	0.0	1.6	1.6
Postage, courier and freight	0.0	0.0	21.2	21.2
Waste	0.0	0.0	0.2	0.2
Water	0.0	0.0	0.2	0.2
<b>Total</b>	<b>26.9</b>	<b>0.0</b>	<b>42.1</b>	<b>69.0</b>

## Uplift factors

An uplift factor is an upwards adjustment to the total carbon inventory to account for relevant emissions, which can't be reasonably quantified or estimated. This conservative accounting approach helps ensure the integrity of the carbon neutral claim.

Reason for uplift factor	tCO <sub>2</sub> -e
Working from home	10.356
Immaterial non-quantified emissions	0.690
<i>Total footprint to offset (uplift factors + net emissions)</i>	80.1

## 6. CARBON OFFSETS

### Offsets strategy

#### Offset purchasing strategy: Forward purchasing

1. Total offsets previously forward purchased and banked for this report	5
2. Total emissions liability to offset for this report	81
3. Net offset balance for this reporting period	76
4. Total offsets to be forward purchased to offset the next reporting period	131
5. Total offsets required for this report	207

Our total footprint this year is 81. As we are forward purchasing, we have banked more than 81 eligible offset units (i.e. 131 eligible offset units) in preparation for the 21-22 period. At the end of the 21-22 reporting period we will prepare an account and either purchase additional offsets if the total footprint is greater than 131, or bank any excess. Additionally, we will be purchasing offsets that will cover the 22-23 period at this point time.

### 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 xpand 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.

## Offsets summary

### Proof of cancellation of offset units

Offsets cancelled for Climate Active Carbon Neutral Certification										
Project description	Type of offset units	Registry	Date retired	Serial number (and hyperlink to registry transaction record)	Vintage	Eligible quantity (tCO <sub>2</sub> -e)	Quantity used for previous reporting periods	Quantity banked for future reporting periods	Quantity used for this reporting period claim	Percentage of total (%)
WithOneSeed Timor Leste Community Forestry Program (GS4210)	VER	Gold Standard	Nov 01, 2018	<a href="#">GS1-1-TL-GS4210-22-2015-6146-2022-2171</a>	2015	150	145	0	5	3.3%
WithOneSeed Timor Leste Community Forestry Program (GS4210)	VER	Gold Standard	Oct 14, 2021	<a href="#">GS1-1-TL-GS4210-21-2020-21820-3222-3353</a>	2020	132	0	56	76	57.6%
WithOneSeed Timor Leste Community Forestry Program (GS4210)	VER	Gold Standard	Oct 19, 2021	<a href="#">GS1-1-TL-GS4210-21-2020-21820-5653-5727</a>	2020	75	0	75	0	0.0%
<b>Total offsets retired this report and used in this report</b>									81	
<b>Total offsets retired this report and banked for future reports</b>								131		
Type of offset units			Quantity (used for this reporting period claim)				Percentage of total			
Verified Emissions Reductions (VERs)			81				100%			

## 7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY

### Renewable Energy Certificate (REC) summary

The following RECs have been surrendered to reduce electricity emissions under the market-based reporting method.

1. Large-scale Generation certificates (LGCs)*	0
2. Other RECs	0

\* LGCs in this table only include those surrendered voluntarily (including through PPA arrangements), and does not include those surrendered in relation to the LRET, GreenPower, and jurisdictional renewables.

Project supported by LGC purchase	Eligible units	Registry	Surrender date	Accreditation code (LGCs)	Certificate serial number	Generation year	Quantity (MWh)	Fuel source	Location
<i>Total LGCs surrendered this report and used in this report</i>								0	

## APPENDIX A: ADDITIONAL INFORMATION

N/A

# APPENDIX B: ELECTRICITY SUMMARY

Electricity emissions are calculated using a market-based approach

## Location-based method

The location-based method provides a picture of a business's electricity emissions in the context of its location, and the emissions intensity of the electricity grid it relies on. It reflects the average emissions intensity of the electricity grid in the location (State) in which energy consumption occurs. The location-based method does not allow for any claims of renewable electricity from grid-imported electricity usage.

## Market-based method

The market-based method provides a picture of a business's electricity emissions in the context of its renewable energy investments. It reflects the emissions intensity of different electricity products, markets and investments. It uses a residual mix factor (RMF) to allow for unique claims on the zero emissions attribute of renewables without double-counting.

### Market-based approach summary

Market-based approach	Activity data (kWh)	Emissions (kgCO <sub>2</sub> -e)	Renewable % of total
Behind the meter consumption of electricity generated	0	0	0%
<b>Total non-grid electricity</b>	<b>0</b>	<b>0</b>	<b>0%</b>
LGC purchased and retired (kWh) (including PPAs & Precinct LGCs)	0	0	0%
GreenPower	47,956	0	50%
Jurisdictional renewables (LGCs retired)	0	0	0%
Jurisdictional renewables (LRET) (applied to ACT grid electricity)	0	0	0%
Large Scale Renewable Energy Target (applied to grid electricity only)	18,323	0	19%
Residual electricity	30,538	32,770	0%
<b>Total grid electricity</b>	<b>96,817</b>	<b>32,770</b>	<b>68%</b>
<b>Total electricity consumed (grid + non grid)</b>	<b>96,817</b>	<b>32,770</b>	<b>68%</b>
Electricity renewables	66,279	0	
Residual electricity	30,538	32,770	
<b>Exported on-site generated electricity</b>	<b>0</b>	<b>0</b>	
Emission footprint (kgCO <sub>2</sub> -e)		32,770	

<b>Total renewables (grid and non-grid)</b>	<b>68.46%</b>
<b>Mandatory</b>	<b>18.93%</b>
<b>Voluntary</b>	<b>49.53%</b>
<b>Behind the meter</b>	<b>0.00%</b>
<b>Residual electricity emission footprint (tCO<sub>2</sub>-e)</b>	<b>33</b>

Figures may not sum due to rounding. Renewable percentage can be above 100%

### Location-based approach summary

Location-based approach	Activity data (kWh)	Emissions (kgCO <sub>2</sub> -e)
ACT	0	0
NSW	0	0
SA	0	0
Vic	96,817	105,531
Qld	0	0
NT	0	0
WA	0	0
Tas	0	0
<b>Grid electricity (scope 2 and 3)</b>	<b>96,817</b>	<b>105,531</b>
ACT	0	0
NSW	0	0
SA	0	0
Vic	0	0
Qld	0	0
NT	0	0
WA	0	0
Tas	0	0
<b>Non-grid electricity (behind the meter)</b>	<b>0</b>	<b>0</b>
<b>Total electricity consumed</b>	<b>96,817</b>	<b>105,531</b>
<b>Emission footprint (tCO<sub>2</sub>-e)</b>	<b>106</b>	

### Climate Active carbon neutral electricity summary

Carbon neutral electricity offset by Climate Active product	Activity data (kWh)	Emissions (kgCO <sub>2</sub> -e)
<i>Powershop carbon neutral electricity</i>	<b>96,817</b>	<b>0</b>

*Climate Active carbon neutral electricity is not considered renewable electricity. The emissions have been offset by another Climate Active carbon neutral product certification.*



# APPENDIX C: INSIDE EMISSIONS BOUNDARY

## Non-quantified emission sources

The following sources emissions have been assessed as relevant, are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. These emissions are accounted for through an uplift factor. They have been non-quantified due to one of the following reasons:

1. **Immaterial** <1% for individual items and no more than 5% collectively
2. **Cost effective** Quantification is not cost effective relative to the size of the emission but uplift applied.
3. **Data unavailable** Data is unavailable but uplift applied. A data management plan must be put in place to provide data within 5 years.
4. **Maintenance** Initial emissions non-quantified but repairs and replacements quantified.

Relevant-non-quantified emission sources	(1) Immaterial	(2) Cost effective (but uplift applied)	(3) Data unavailable (but uplift applied & data plan in place)	(4) Maintenance
Working from home	No	No	Yes	No
Land and Sea Transport (fuel) – rental vehicle	Yes	No	No	No
Refrigerants	Yes	No	No	No

# APPENDIX D: OUTSIDE EMISSIONS BOUNDARY

## Excluded emission sources

The below emission sources have been assessed as not relevant to an organisation's or precinct's operations and are outside of its emissions boundary. These emissions are not part of the carbon neutral claim. Emission sources considered for relevance must be included within the certification boundary if they meet two of the five relevance criteria. Those which only meet one condition of the relevance test can be excluded from the certification boundary.

Emissions tested for relevance are detailed below against each of the following criteria:

1. **Size** The emissions from a particular source are likely to be large relative to the organisation's electricity, stationary energy and fuel emissions
2. **Influence** The responsible entity has the potential to influence the reduction of emissions from a particular source.
3. **Risk** The emissions from a particular source contribute to the organisation's greenhouse gas risk exposure.
4. **Stakeholders** Key stakeholders deem the emissions from a particular source are relevant.
5. **Outsourcing** 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.

Emission sources tested for relevance	(1) Size	(2) Influence	(3) Risk	(4) Stakeholders	(5) Outsourcing	Included in boundary?
Managed investments and client services	No	Yes	No	No	No	No



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