



NatWest

NatWest Carbon Planner Your Plan

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NatWest

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Introduction

Your Plan Report explained

What is in this report?

This report provides you with a summary of the plan you are following to reduce your emissions. Review your plan carefully and ensure it's up to date based on your carbon-cutting activity.

Please also review the Disclaimers (page {12}) to understand more about the content of this report, how the report is created and how the information within the report can be used.

What is your plan?

Your plan is the list of tailored actions you have chosen to take forward to try and reduce your organisation's carbon footprint, and the status of each of these. You can manage your plan from within the tool; adding and removing actions, and changing due dates based on context.

Your tailored actions are the most relevant activities for your organisation based on the data entered into Carbon Planner. They represent the best opportunities for you to reduce your emissions.

Along with each action, you will find additional details, including the estimated impact of the action. These estimates are calculated from the data you've given, based on a prescribed set of variables. They might be subject to variance depending on factors not accounted for or changes in the underlying data you've given. These estimates give you an idea of how your carbon footprint value could change when you've completed your plan.

See the Disclaimers (page {12}) to understand more about how your tailored actions are generated. See the Glossary of terms (page {11}) for more information on the estimated impact of the action.

How do I use it?

Share this plan as evidence of your low carbon strategy and bring stakeholders alongside you on your climate journey.

Your Plan

Planned action	Category	Start date	Due date	Status
Switch to renewable electricity	Fuels and Electricity	09/2023	09/2024	In progress
Incentivise employees to buy electric vehicles (EVs) for commuting to work	Employee Commuting	07/2023	12/2024	In progress
Support employees to use low impact transport	Employee Commuting	07/2023	12/2024	In progress
Separate waste streams on site	Waste	07/2023	12/2024	In progress
Install water efficiency measures	Water	07/2023	12/2024	In progress

Planned Actions

1. Switch to renewable electricity

Fuels and Electricity

Renewable electricity tariffs are widely available at competitive prices in the UK. This involves a commitment from the supplier to generate or purchase electricity equivalent to your usage and feed it into the national grid. This increases demand and supply of renewable energy projects such as onshore and offshore wind, solar, and other renewable sources.

There are two ways of accounting for the greenhouse gas emissions related to electricity usage: the market and location-based methods.

The market-based method uses the tariff you’ve purchased. If you use a verifiable 100% renewable electricity tariff, then emissions are counted as nil under scope 2.

The location-based method uses the amount of electricity sourced from the national grid. Emissions are calculated using a figure per kWh.

Best practice is to report using the location-based method, which is what is displayed here. This means that calculated emissions will not reduce when you switch to a renewable electricity supply.

Estimated impact			
CO2 saving	1.70 tCO2e	Cost saving	N/A
Initial investment	N/A	Payback period	N/A

Planned Actions

2. Incentivise employees to buy electric vehicles (EVs) for commuting to work

Employee Commuting

Incentivise employees to drive electric cars through a benefit-in-kind scheme. The scheme involves leasing electric vehicles (EVs) from a supplier. The supplier provides use of the cars to your employees in return for an agreed amount from their gross salary each month.

You'll make savings if your business already provides employee vehicles. Benefit-in-kind tax for EVs is 1-2% for electric cars until 2025 compared with 20-30% for fuel vehicles.

Employees can save 30-40% of costs compared to private purchase of an EV through savings on income tax and national insurance as payment is from gross salary.

Expensed fuel emissions (included in the business travel category) will be reduced to near zero for each vehicle.

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Estimated impact

CO2 saving

0.744 tCO2e

Cost saving

£2000 per car

Initial investment

N/A

Payback period

N/A

Planned Actions

3. Support employees to use low impact transport

Employee Commuting

To reduce the emissions from commuting, you can support employees to travel by low impact transport. This can be by providing facilities or incentives.

For commuting by bike, some barriers will be out of your control, like local cycling infrastructure or journey distance. Things you can do include providing storage and shower facilities or providing access to training courses to build confidence.

For incentivising public transport, season ticket loans can be offered to reduce the overall price of transport.

Estimated impact

CO2 saving

0.532 tCO2e

Cost saving

£-130

Initial investment

N/A

Payback period

N/A

Planned Actions

4. Separate waste streams on site

Waste

If your organisation produces significant amounts of certain materials, you might be able to sell them. You can segregate certain types of materials that have high value for other organisations, and they'll collect and recycle them.

Common materials include cardboard, metals, and oil or products such as containers or wiring. There are many waste organisations who will arrange to collect high value waste, so by contacting local waste businesses you should be able to find a solution. This will reduce disposal costs and contribute to a circular economy.

For example, you could create a cardboard waste stream. This would involve hiring a cardboard baler (compactor), which typically cost around £60 per week depending on the size required. The baler squashes material flat so it's economical to store, and the flattened cardboard becomes a sellable commodity. You can usually get around £40 - £60 per ton of dry cardboard.

Estimated impact

CO2 saving

0.267 tCO2e

Cost saving

N/A

Initial investment

N/A

Payback period

N/A

Planned Actions

5. Install water efficiency measures

Water

You can reduce water use in buildings using passive measures, i.e. measures that don't need your employees to do anything differently. Often these are simple additions to existing equipment so that less water is used during operation.

Measures you can use in most buildings: aerated taps, sensors for taps, dual flush toilets, controls for urinals, waterless urinals, efficient showerheads, water efficient appliances such as dishwashers and washing machines.

Many of these options are easy to install and can be done internally, while some will need assistance from an expert.

Estimated impact

CO2 saving

0.00109 tCO2e

Cost saving

£6.5

Initial investment

£6.5

Payback period

1 years

Next steps

Explore the relevant resources, products and services available that support you with moving forward with specific actions in your plan.

If there are any features missing from Carbon Planner that would help you implement your actions, please get in touch. You're using the first release of the tool, which we're improving and developing based on business feedback.

Need a little extra support with your plan?

There are a number of climate experts in the UK who'll work with you to help reduce your emissions. If you feel you need a little extra support understanding which actions are right for your organisation and what your immediate focus areas should be, it's worth taking time to explore your options.



To provide Carbon Planner we've worked with Green Element, They're an environmental management consultancy with over 20 years experience. Independently of Carbon Planner, Green Element offer a number of environmental services and bespoke sustainability solutions to help organisations like yours move towards a greener future.

If you're interested in continuing your climate journey with Green Element, please contact them directly.

Glossary of terms

Carbon footprint

A carbon footprint is a measure of the impact an organisation has on the environment, presented as the level of greenhouse gas emissions generated as a result of their activities.

Carbon emissions

Carbon emissions is a term used to refer to the greenhouse gases emitted as a result of an activity taking place, expressed as tonnes of carbon dioxide equivalent (CO₂e). In some cases it can refer to just carbon (CO₂) but in this context it is all greenhouse gases combined and expressed as one figure.

Estimated impact

These estimates show the potential impact of the tailored actions on your organisation. They're calculated from the data you've given, based on a prescribed set of variables. They might be subject to variance depending on factors not accounted for or changes in your data.

CO₂ impact

This is the estimated amount of CO₂ emissions you could save by taking the action and so the estimated amount your carbon footprint could reduce by once the action is completed and you've updated your data. This value is measured in tonnes of CO₂ (tCO₂e).

Cost saving

This is the estimated ongoing costs/savings per year as a result of taking the action. If this figure is positive, this indicates an ongoing saving. If this figure is a negative, this indicates an ongoing cost. This value is measured in GBP.

Initial investment

This is the estimated upfront cost of taking the action. This value is measured in GBP.

Payback period

This is an estimate for how long it would take to make a return on investment, rounded up to the nearest year.

Disclaimers

NatWest Group is not responsible for your carbon reduction goals

The tailored actions generated should not be construed as recommendations, advice or suggestions of what your carbon emission goals should be. Your carbon reduction goals are personal to you and it is your responsibility to determine your carbon reduction goals and take the actions you consider necessary to achieve them.

The actions generated by NatWest Group are based on the data you have provided to us

The tailored actions generated will depend entirely on the answers you give to the questions which we ask, so it is important that you provide us with accurate answers. We are not responsible for the accuracy of the answers you give. The tailored actions which are generated are suggestions of possible ways you can reduce your carbon emissions and any potential cost savings.

Any figures (including the estimated impact values) presented within these tailored actions are estimates only and we do not guarantee that taking the tailored actions will result in you achieving your carbon emission goals nor are we responsible or liable for any costs, direct or indirect, which you incur in following the proposed actions. Whether you take a tailored action is entirely your decision.

Any figures (including the estimated impact values) presented within these tailored actions are calculated based on combining the data you have provided to us with other sources of information including customer case studies, Government data and industry figures. These calculations include a number of assumptions:

- It is assumed that each action will be implemented one at a time. Once an action is completed you need to update the category data section before reviewing another action in the same category to avoid double counting.
- It is assumed that the values may become outdated from volatile market changes and shifts industry averages, as we use static data in our calculations. This data will be reviewed at regular intervals, and the model will be updated accordingly to ensure these values are as up to date as possible.

This document is not a commitment to lend or provide any product or service

The tailored actions are in no way a commitment by National Westminster Bank plc or any other entity, inside or outside the NatWest Group, to lend or provide you with any product or service which could potentially help you carry out the proposed actions, reduce your carbon emissions or achieve your carbon emission goals. The information provided in this report is not and should not be construed as financial, business, investment, legal or tax advice or any other form of recommendation.

If you choose to continue your climate journey with Green Element

NatWest Group does not receive any fees from Green Element for organisations that subsequently purchase products or services from Green Element.

NatWest Group provides no representation, warranty or guarantee as to the quality or fitness for purpose of any of Green Element's products or services. NatWest Group shall not be responsible for, nor do or shall they accept any liability for, the products or services provided by Green Element to you, including any advice, product or process by which Green Element's products or services are sold or provided by or on behalf of them to you.