

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 {10}) 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 you 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 $\{10\}$) to understand more about how your tailored actions are generated. See the Glossary of terms (page $\{9\}$) 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 |
|------------------------|----------|------------|----------|-------------|
| Install LED lighting | Popular | 01/2025 | 12/2025 | Not started |
| Minimise waste | Waste | 11/2024 | | |
| Upgrade window glazing | Popular | | | Completed |

Planned Actions

1. Install LED lighting

Popular

LED stands for light-emitting diode. These lights contain a semiconductor compound that converts electrical energy into light.

Modern LEDs are known for their energy-efficiency and long service life. When comparing LED lighting to fluorescent lighting, you can get the same brightness with around 80% less electricity.

You can replace your current bulbs with LEDs or install a new fitting that might be more efficient.

| Estimated impact | | | |
|--------------------|------------|----------------|---------|
| CO2 saving | 52.6 tCO2e | Cost saving | £72000 |
| | | | |
| Initial investment | £73000 | Payback period | 2 years |

Planned Actions

2. Minimise waste Waste

The waste hierarchy ranks options for waste management by what's best for the environment. The ranking goes: prevention, reuse, recycling, recovery, disposal.

We can see that recycling is good, but prevention and minimisation are key. Taking a holistic view, we need to look at procurement, production, and consumption.

Experts generally agree we need move from a linear to a more circular economy. This means keeping products in use for as long as possible. Then, at the end of the product's life, we can do the same with its components.

For example, used mobile phones could be collected for resale or parts depending on their condition.

By moving to a more circular economy, we can reduce waste, reduce our dependence on new natural resources, and help the environment to regenerate.

| Estimated impact | | | |
|--------------------|------------|----------------|------|
| CO2 saving | 4.15 tCO2e | Cost saving | £850 |
| | | | |
| Initial investment | N/A | Payback period | N/A |

Planned Actions

3. Upgrade window glazing

Popular

Energy efficient windows are made of two or three glass panes sealed in a single unit, surrounded by a frame made from uPVC, wood, or another material.

Double-glazed windows have two sheets of glass with a gap in between, typically about 16mm. Triple-glazed windows have three sheets of glass, and two gaps.

Having more layers of glazing in a window makes it better at keeping hot air in and cold air out in cold weather, or the other way round in hot weather.

| Estimated impact | | | | |
|--------------------|------------|----------------|----------|--|
| CO2 saving | 12.3 tCO2e | Cost saving | £9800 | |
| | | | | |
| Initial investment | £320000 | Payback period | 33 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 sustainabilty 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.