



PUBLIC DISCLOSURE STATEMENT

PROTECT GROUP

**ORGANISATION CERTIFICATION
FY2024–25**

Australian Government

Climate Active Public Disclosure Statement



An Australian Government Initiative



NAME OF CERTIFIED ENTITY	Protect Group
REPORTING PERIOD	1 July 2024 – 30 June 2025 Arrears report
DECLARATION	<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>  Paulo Ramos Chief Technology Officer 02/07/2026



Australian Government

Department of Climate Change, Energy,
the Environment and Water

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Version 10.

1.CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	115 tCO ₂ -e
CARBON OFFSETS USED	100% ACCUs
RENEWABLE ELECTRICITY	Total renewables 50.29%
CARBON ACCOUNT	Prepared by: Susmet
TECHNICAL ASSESSMENT	Date: 26/06/2026 Susmet Next technical assessment due: FY 2027-28

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2. CERTIFICATION INFORMATION

Description of organisation certification

This organisation certification is for the business operations of Protect Services Pty Ltd, the trustee for Protect Services Trust, ABN 38 975 124 058, including the subsidiaries listed in the table below.

This certification covers the Protect Group (Protect) Australian operations. Protect Group's services are not included as part of this certification. Protect has recently expanded its operations internationally and these are excluded from the emission boundary.

This Public Disclosure Statement includes information for FY2023-24 reporting period.

Organisation description

Based in Docklands, Protect is Australia's leading industry severance and income protection insurance scheme, employing more than 20 staff who service over 50,000 workers and 1,200 participating employers. Protect represents diverse industries including electrical, 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 Docklands, Victoria. 'Managed Investment and Client Services' and international operations are excluded from the emissions boundary. 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 one field officer employee based in Western Australia and one in New South Wales. Due to the nature of the role, Protect does not have any sites in these locations, and the employees work purely on the road or at client sites. The transport fuel for these employees has been captured in the carbon emissions inventory. Additionally, Protect has a customer in New Zealand, but no site or employee is allocated to the New Zealand operation.

The following subsidiaries are also included within this certification:

Legal entity name	ABN	ACN
Protect Severance Scheme	98 395 548 596	
Protect Severance Scheme No. 2	52 967 672 143	
Protect Services Trust	38 975 124 058	

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 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.

Inside emissions boundary

Quantified

- Accommodation
- Carbon neutral products and services
- Electricity
- Food
- ICT services and equipment
- Office equipment and supplies
- Postage, courier and freight
- Stationary energy and fuels
- Transport (air)
- Transport (land and sea)
- Waste
- Water
- Working from home

Non-quantified

- Refrigerants
- Transport (Land and Sea) – Rental Vehicles
- Office equipment and supplies – Paper purchased

Outside emission boundary

Excluded

- Managed Investment and Client Services

4. EMISSIONS REDUCTIONS

Emissions reduction strategy

Protect is committed to reducing its emissions to the lowest practical level before offsetting any remaining emissions through socially responsible programs. In this spirit, Protect has achieved a carbon emissions reduction of over **46%** since the base year of 2015-16.

Protect is currently targeting a further 10% reduction in Scope 1 and Scope 3 emissions from the FY2022-23 baseline by FY2027-28. Planned actions to support this goal include:

- **Scope 1 emissions** will be reduced by:
 - Transitioning the company car fleet to Hybrid Electric Vehicles (HEVs), Plug-in Hybrid Electric Vehicles (PHEVs), or fully Electric Vehicles (EVs).
- **Scope 3 emissions** will be reduced by:
 - Introducing a novated lease incentive for staff, encouraging the selection of more fuel-efficient or electric vehicles (EVs).
 - Expanding our device lifecycle management program to ensure end-of-life mobile phones, tablets, and laptops are securely wiped and repurposed. These devices are donated to non-profit organisations or offered to staff, extending their useful life, reducing electronic waste, and minimising embodied emissions associated with new equipment.

Protect is currently on track to meet this target, as demonstrated in Table 5 – Emissions Summary.

Emissions reduction actions

Several initiatives have been implemented to actively reduce carbon emissions.

- Digital workstyles have been adopted to facilitate virtual meetings, minimising interstate and international travel, and enabling efficient work-from-home capabilities to reduce commuting emissions.
- A new policy, introduced in March 2023, closes the office on Fridays, with staff working from home. This arrangement contributes to the reduction of staff commuting and electricity usage.
- Member cards and statements have been switched to digital as a default option, where members can access them via the mobile app.
- Incentives are offered to staff with company vehicles to encourage the adoption of hybrid or electric models.
- Energy efficiency is prioritised by carefully considering energy ratings when purchasing IT equipment to ensure operations align with sustainability objectives.

5.EMISSIONS SUMMARY

Emissions over time

Emissions since base year		
	Total tCO ₂ -e (without uplift)	Total tCO ₂ -e (with uplift)
Base year: 2015–16	205.7	N/A
Year 1: 2016–17	216.3	N/A
Year 2: 2017–18	188.8	N/A
Year 3: 2018–19	142.3	N/A
Year 4: 2019–20	135.45	136.8
Year 5: 2020–21	69	80.1
Year 6: 2021–22	123.08	130.46
Year 7: 2022–23	129.10	135.55
Year 8: 2023–24	121.26	127.32
Year 9: 2024–25	109.28	114.74

Significant changes in emissions

Significant changes in emissions			
Emission source	Previous year emissions (t CO ₂ -e)	Current year emissions (t CO ₂ -e)	Reason for change
Short economy class flights (>400km, ≤3,700km)	21.79	11.96	This is normal annual variability. Flights destinations have changed while the number of flights remained the same.
Diesel oil post-2004	15.00	13.17	Due to company vehicle changes due to policies encouraging more efficient vehicles.
Petrol: Medium Car	6.46	12.29	Due to change in staff vehicles in staff commute survey.

Use of Climate Active carbon neutral products, services, buildings or precincts

Certified brand name	Product/Service/Building/Precinct used
Powershop	Electricity

Emissions summary

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

Emission category	Scope 1 emissions (tCO ₂ -e)	Scope 2 emissions (tCO ₂ -e)	Scope 3 emissions (tCO ₂ -e)	Total emissions (t CO ₂ -e)
Accommodation and facilities	0.00	0.00	3.55	3.55
Climate Active carbon neutral products and services	0.00	0.00	0.00	0.00
Electricity	0.00	0.00	16.28	16.28
Food	0.00	0.00	0.67	0.67
ICT services and equipment	0.00	0.00	3.20	3.20
Office equipment and supplies	0.00	0.00	0.72	0.72
Postage, courier and freight	0.00	0.00	4.07	4.07
Stationary energy (gaseous fuels)	0.00	0.00	0.30	0.30
Transport (air)	0.00	0.00	11.96	11.96
Transport (land and sea)	36.18	0.00	25.58	61.76
Waste	0.00	0.00	0.05	0.05
Water	0.00	0.00	0.00	0.00
Working from home	0.00	0.00	6.71	6.71
Total emissions (tCO₂-e)	36.18	0.00	73.10	109.28
<i>Figures may not sum to total due to rounding.</i>				

Uplift factors

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

Reason for uplift factor	tCO ₂ -e
Non-quantified emissions	5.46
Total of all uplift factors (tCO ₂ -e)	5.46
Total emissions footprint to offset (tCO₂-e) <i>(total emissions from summary table + total of all uplift factors)</i>	115

6. CARBON OFFSETS

Eligible offsets retirement summary

Offsets retired for Climate Active certification

Type of offset unit	Quantity used for this reporting period	Percentage of total units used
Australian Carbon Credit Units (ACCUs)	115	100%

Project name	Type of offset unit	Registry	Date retired	Serial number	Vintage	Total quantity retired	Quantity used in previous reporting periods	Quantity banked for future reporting periods	Quantity used for this reporting period	Percentage of total used this reporting period
Fish River project	ACCU	ANREU	6/09/2024	8,330,794,682 - 8,330,794,831	2021-22	150	114	0	36	31.30%
Wulburjubur Cultural Fire Project	ACCU	ANREU	16/12/2025	9,018,928,126 - 9,018,928,215	2024-25	90	0	11	79	68.70%
Offset Totals:						240	114	11	115	100.00%

Co-benefits

In FY25, Protect sourced its offsets from two projects in Australia, through the Aboriginal Carbon Foundation (AbCF):

- [The Fish River Station Project](#)
- [Wulburjubur Cultural Fire Project](#)

These Aboriginal-led carbon farming initiatives are managed by ranger groups and Traditional Owners, providing essential benefits to local communities. The projects not only resonate with the current generation but also offer pathways for intergenerational learning, cultural connection to the land, and sustainable wealth generation.

By blending Indigenous traditional knowledge with modern scientific practices, the projects conduct early dry-season burns that help reduce greenhouse gas emissions from uncontrolled wildfires later in the season. Funds generated from carbon credit sales are reinvested into creating a sustainable business model that extends land management and conservation efforts. The core benefits extend across social, cultural, environmental, economic, health, and political self-determination dimensions, supporting long-term community resilience and prosperity.

7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY

Renewable Energy Certificate (REC) summary

N/A

APPENDIX A: ADDITIONAL INFORMATION

N/A.

APPENDIX B: ELECTRICITY SUMMARY

There are two international best-practice methods for calculating electricity emissions – the location-based method and the market-based method. Reporting electricity emissions under both methods is called dual reporting.

Dual reporting of electricity emissions is useful, as it provides different perspectives of the emissions associated with a business's electricity usage.

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.

For this certification, electricity emissions have been set by using the **market-based approach**.

Market-based approach summary			
Market-based approach	Activity Data (kWh)	Emissions (kg CO ₂ -e)	Renewable percentage of total
Behind the meter consumption of renewable electricity generated	0	0	0%
Total non-grid renewable electricity	0	0	0%
LGC Purchased and retired (kWh) (including PPAs)	0	0	0%
GreenPower	0	0	0%
Climate Active precinct/building (voluntary renewables)	0	0	0%
Precinct/Building (LRET)	0	0	0%
Precinct/Building jurisdictional renewables (LGCS surrendered)	0	0	0%
Electricity products (voluntary renewables)	13,967	0	0%
Electricity products (LRET)	0	0	0%
Electricity products jurisdictional renewables (LGCs surrendered)	0	0	0%
Jurisdictional renewables (LGCs surrendered)	0	0	0%
Jurisdictional renewables (LRET) (applied to ACT grid electricity)	0	0	0%
Large Scale Renewable Energy Target (applied to grid electricity only)	3,935	0	11%
Residual Electricity	17,694	16,278	0%
Total renewable electricity (grid + non grid)	17,902	0	50%
Total grid electricity	35,596	16,278	50%
Total electricity (grid + non grid)	35,596	16,278	50%
Percentage of residual electricity consumption under operational control	0%		
Residual electricity consumption under operational control	0	0	
Scope 2	0	0	
Scope 3 (includes T&D emissions from consumption under operational control)	0	0	
Residual electricity consumption not under operational control	17,694	16,278	
Scope 3	17,694	16,278	

Total renewables (grid and non-grid)	50.29%
Mandatory	11.06%
Voluntary	39.24%
Behind the meter	0.00%
Residual scope 2 emissions (t CO₂-e)	0.00
Residual scope 3 emissions (t CO₂-e)	16.28
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	0.00
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)	16.28
Total emissions liability (t CO₂-e)	16.28

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

Location-based approach summary						
Location-based approach		Activity Data (kWh) total	Under operational control			Not under operational control
Percentage of grid electricity consumption under operational control	39%	(kWh)	Scope 2 Emissions (kgCO ₂ -e)	Scope 3 Emissions (kgCO ₂ -e)	(kWh)	Scope 3 Emissions (kgCO ₂ -e)
ACT	0	0	0	0	0	0
NSW	0	0	0	0	0	0
SA	0	0	0	0	0	0
VIC	35,596	13,968	10,755	1,257	21,628	18,600
QLD	0	0	0	0	0	0
NT	0	0	0	0	0	0
WA	0	0	0	0	0	0
TAS	0	0	0	0	0	0
Grid electricity (scope 2 and 3)	35,596	13,968	10,755	1,257	21,628	18,600
ACT	0	0	0	0		
NSW	0	0	0	0		
SA	0	0	0	0		
VIC	0	0	0	0		
QLD	0	0	0	0		
NT	0	0	0	0		
WA	0	0	0	0		
TAS	0	0	0	0		
Non-grid electricity (behind the meter)	0	0	0	0		
Total electricity (grid + non grid)	35,596					
Residual scope 2 emissions (t CO₂-e)						10.76
Residual scope 3 emissions (t CO₂-e)						19.86
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)						6.54
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO₂-e)						12.07
Total emissions liability						18.60

Operations in Climate Active buildings and precincts

Operations in Climate Active buildings and precincts	Electricity consumed in Climate Active certified building/precinct (kWh)	Emissions (kg CO ₂ -e)
N/A	0	0
Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their building or precinct certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the building/precinct under the market-based method is outlined as such in the market-based summary table.		

Climate Active carbon neutral electricity products

Climate Active carbon neutral electricity product used	Electricity claimed from Climate Active electricity products (kWh)	Emissions (kg CO ₂ -e)
Powershop	13,967	0
Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their electricity product certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the electricity product under the market-based method is outlined as such in the market-based summary table.		

APPENDIX C: INSIDE EMISSIONS BOUNDARY

Non-quantified emission sources

The following emissions sources have been assessed as relevant, are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. 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	Justification reason
Refrigerants	Cost effective
Transport (Land and Sea) – Rental Vehicles	Cost effective
Office equipment and supplies – Paper purchased	Immaterial

Data management plan for non-quantified sources

There are no non-quantified sources in the emission boundary that require a data management plan.

APPENDIX D: OUTSIDE EMISSIONS BOUNDARY

Excluded emission sources

The below emission sources have been assessed as not relevant to this organisation'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.

Excluded emissions sources summary

Emission sources tested for relevance						Justification
	Size	Influence	Risk	Stakeholders	Outsourcing	
Managed investments and client services	N	Y	N	N	N	Size: The emissions source is likely to be between less than 1% of the total emissions from electricity, stationary energy and fuel emissions (109.28 t-CO₂-e). Influence: We have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. Risk: There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. Stakeholders: Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business. Outsourcing: We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.



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