



CHARLES CAMERON
& ASSOCIATES

**Charles Cameron
& Associates
Sustainability
Report 2023**

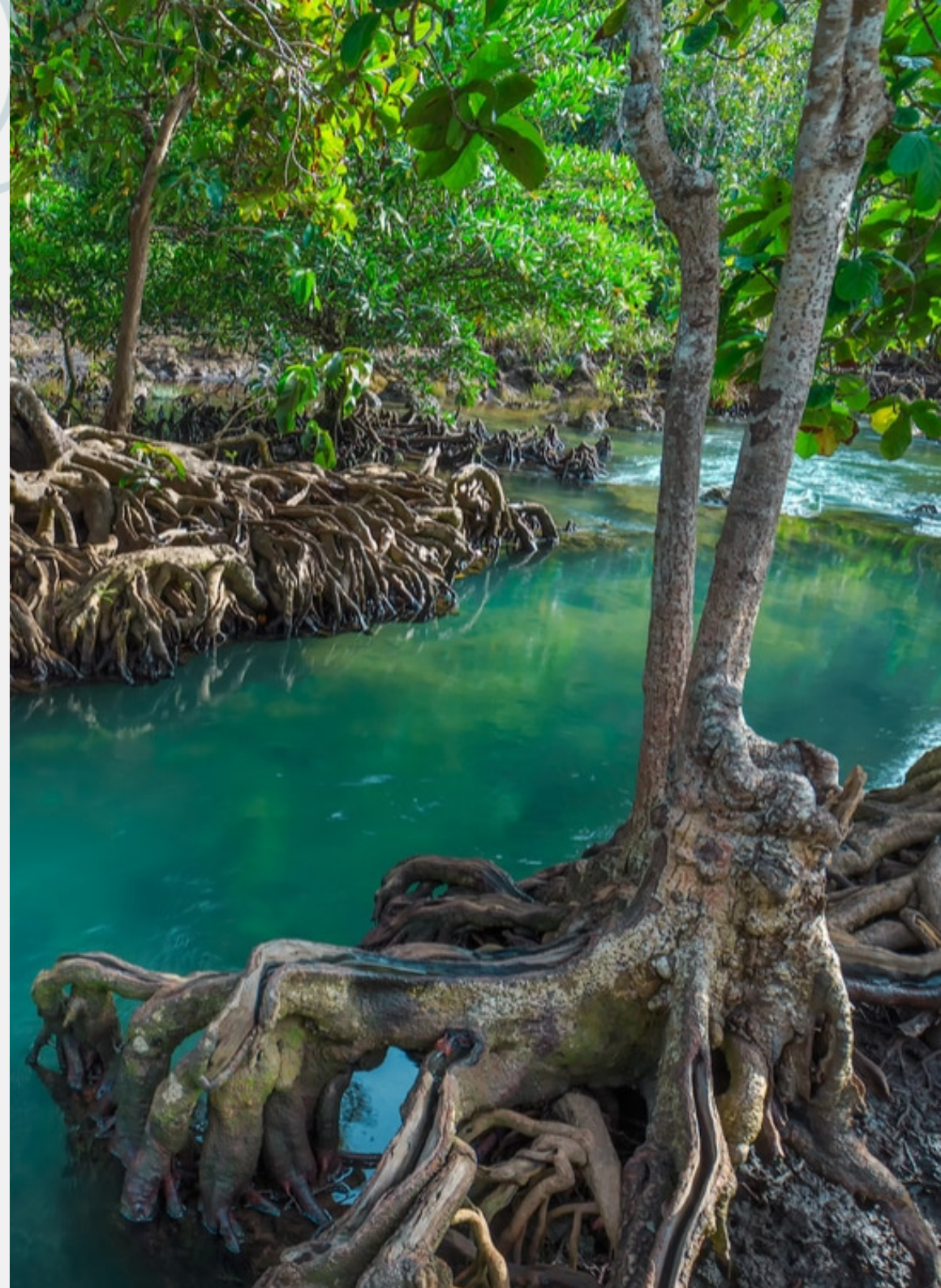
Your message matters.

A note from our CEO

As you all know, the climate crisis has been at the forefront of the news for some time now, and here at Charles Cameron & Associates, we take this issue very seriously.

Last September, we embarked on our own sustainability journey and it has been great to see what difference we can all make as a business. Every client plays a huge role in our sustainability journey, and without all of you, we wouldn't be where we are today, so a huge thank you to all for choosing Charles Cameron & Associates and helping us reduce our impact as well as investing in climate change solutions.

Simon Nimmo





The Climate Crisis

Across the planet, sea levels are rising, coral reefs are dying, oceans are acidifying, the Arctic is melting, and forests are burning. It is clear that business as usual is not good enough, we all need to act now - by 2030 we need to have reduced half of our emissions worldwide and we need to achieve Net Zero by 2050.

Nature-based solutions (NbS) – which include natural climate solutions – are actions to protect, sustainably use, better manage and restore ecosystems while addressing global challenges. Regenerative agriculture, ocean and forests protection and restoration and wetland-related practices are all part of nature-based solutions and they can contribute a third of the mitigation needed by 2030.



Carbon footprint in the UK

The average carbon footprint per person per year in the UK is 12.7 tonnes carbon dioxide equivalent (CO₂e). This is used to measure and compare emissions from greenhouse gases based on how severely they contribute to global warming.

To put it into perspective, 12.7 tonnes of CO₂e equals to:

1. Your heating going full blast for 80 days straight
2. Driving 23,000 miles in the average car to emit 12.7 tonnes of CO₂e (that's once around the world).
3. Eating over 1,000 beef steaks or 4,100 camemberts.

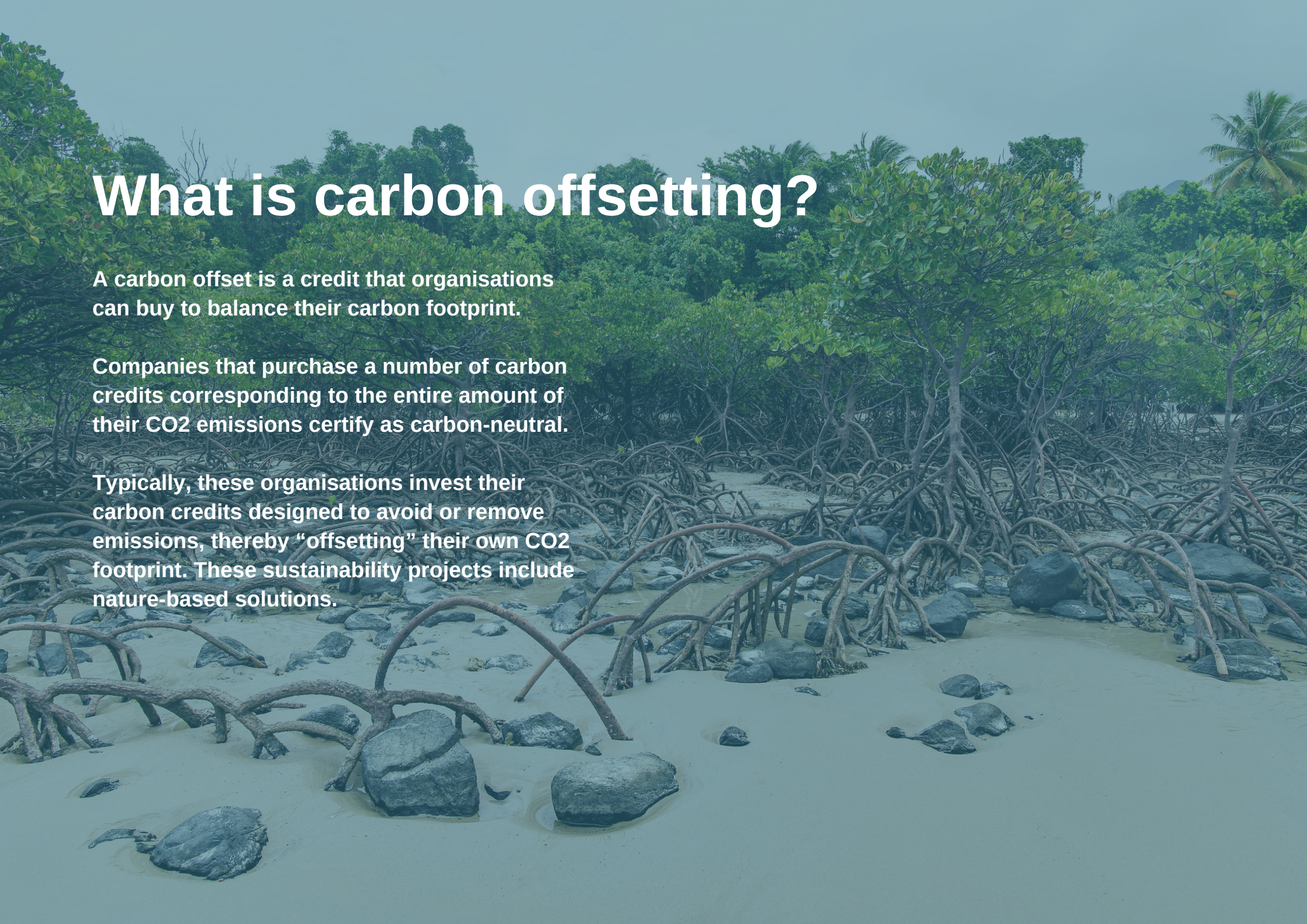


What is carbon offsetting?

A carbon offset is a credit that organisations can buy to balance their carbon footprint.

Companies that purchase a number of carbon credits corresponding to the entire amount of their CO₂ emissions certify as carbon-neutral.

Typically, these organisations invest their carbon credits designed to avoid or remove emissions, thereby “offsetting” their own CO₂ footprint. These sustainability projects include nature-based solutions.



Planting Mangrove Trees

The major problem today is all the CO₂ climate-carbon that we have left in the atmosphere. The solution to this issue is trees. Mangrove trees are one of the most powerful natural tools we have to simultaneously reduce climate-change risks and protect ourselves from the pollution impact already made. One tree can remove around 308kg of CO₂ from the atmosphere over the course of its life cycle (approximately 25 years), 5 times more CO₂ than other kinds of trees. One tree can produce oxygen for 4 people, it grows fast and is easy to plant.

Mangrove forests also offer numerous other ecosystem services, both short term and long term, such as natural coastal defences from floods and storm surges, increased biodiversity and sediment reduction.



TO CELEBRATE THE
ONE-YEAR
ANNIVERSARY OF
OUR SUSTAINABILITY
JOURNEY, WE
DECIDED TO PLANT
AN EXTRA 365 TREES!

Mangrove Trees in 2021

Since September 2021, we have been planting one mangrove tree in Madagascar for every mortgage and policy completed and two for every remortgage or client referral.

We are excited to announce that we have planted 38400 trees so far.*



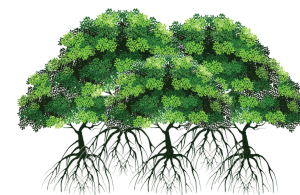
38,470

Trees planted



346.96 t

Tonnes of carbon
removed



364,538

Sq/m area supported

IMPACT COMPARISONS - ...tonnes of carbon removed is the equivalent to removing the footprint of either



3m

Km driven in a car



86,740

Cheseburgers



1,388

Hours flown

*number of trees planted between September 2021 and December 2022



Climate Positive Business

Charles Cameron & Associates is a Climate Positive company. This means that we have offset the same amount of carbon emission the company released into the atmosphere in the last year.

To achieve this, we have partnered with Earthly, an organisation that enables businesses such as ours to invest in the fight against climate change through science-backed natural solutions.

The background of the right side of the image is a photograph of a mangrove forest. It features dense green foliage and prominent, gnarled tree roots extending into a body of water. A semi-transparent white rectangular box is overlaid on the right side, containing text.

WE HAVE OFFSET
120%
OF OUR MEASURED
CARBON EMISSIONS
WITH EARTHLY

BY SUPPORTING THEIR MAI
NDOMBE TROPICAL FOREST
PROTECTION.

THE MAI NDOMBE FOREST
PROTECTION PROJECT IS NOT
ONLY ABOUT PROTECTING THE
WORLD'S SECOND-LARGEST
INTACT RAINFOREST BUT ALSO
ABOUT HELPING LOCAL
COMMUNITIES.



Personal Sustainability

As a business, we are always considering ways that we can change the way we work to reduce our carbon footprint. We also encourage our staff to consider how they do things day-to-day in line with our climate-positive ethos.

Ways that we help reduce our carbon footprint include:

- buy local produce
- eat less meat
- compost all food waste
- only use reusable coffee cups
- cycle or use public transport more frequently to get to destinations
- change light bulbs to LEDs
- switch to a green energy provider
- wash clothes at 30 degrees
- line dry clothes
- avoid single-use items