Climate Action Plan

Policy Statement

Planet Positive Planning Ltd | Published April 2026

My Commitment

Planet Positive Planning Ltd (PPP) is a solo financial coaching practice. Climate action is a central theme to my company mission – I help clients align their finances with their values and supporting a liveable, harmonious and regenerative future.

PPP commits to supporting the global ambition to limit global warming to 1.5°C, in line with the Paris Agreement. PPP recognises the urgent need to reduce greenhouse gas emissions and adapt its operations to secure a liveable future.

Furthermore, PPP is a signatory to the Fossil Fuel Non-Proliferation Treaty Initiative, which calls for a global managed phase-out of coal, oil and gas and a just transition to clean energy. I fundamentally believe that you can plan, create, and fund your future life without supporting fossil fuel companies or those that enable them.

As a solo practice, my operational footprint is small. My greatest leverage is elsewhere – in how I influence client life & financial decisions, how I source from my suppliers, and how I use my voice in the professional community. This plan accounts for both.

Scope

PPP is a home-based practice with no employees, no vehicles, no premises, and no physical products. What's in scope:

- **Scope 1:** Effectively nil
- **Scope 2:** Home office electricity and heating, pro-rated for business use
- **Scope 3:** Digital services, business travel, procured services, and incidental goods. This is most of my business footprint.
- **Client-influenced emissions consequences:** Not mine to claim, but material to my impact. The life & financial decisions my clients make carry emissions consequences that could dwarf my operational footprint. I treat client influence as a primary climate action channel.

This plan assumes proportionality for a small business. Where standard frameworks (such as SBTi-validated science-based targets) do not fit the scale of my business, I adopt measures in the spirit and intent of the framework, and not necessarily the exact form.

Measurement

PPP has not yet formally measured its carbon footprint (beyond some specific metrics relating to my website). This is an immediate action. I commit to:

- Completing an initial Scope 2 and material Scope 3 inventory within 12 months,
- Refreshing the measurement annually.

- Publishing results on the PPP website once I have two years of comparable data.
- Setting reduction targets against a measured baseline from Year 2, rather than headline numbers I can't yet evidence.

Actions Already Taken

PPP has already taken the following measures to reduce or influence emissions:

- 100% renewable energy tariff at the home office.
- Walks, cycles or uses public transport for travelling to in-person meetings.
- Has sponsored tree planting in a deprived neighbourhood of my local council borough, Tower Hamlets.
- Redesigned and rehosted my company website to significantly improve the carbon emissions (a 94% reduction from 0.89g of CO2 per webpage visit (rated F) on 24 December 2025 to 0.05g of CO2 per webpage visit (rated A) on 4 January 2026).
- Incorporates climate change risk consideration into its Financial Future MOT and GAME Plan service offerings.
- Adopted and implemented a personal investment policy, to divest all my investments and pensions from fossil fuel companies.

Priority Targets

PPP commits to the following SMART targets on climate action:

	Target	Deadline
1	Complete and publish an initial carbon footprint measurement.	June 2027
2	Create and adopt a digital emissions policy.	March 2027
3	Publish and maintain free client guides that give practical steps on how to divest from fossil fuels with their bank, investments and savings. Also provide guidance on how to help support a liveable future for the planet.	December 2026
4	Create and adopt a supplier procurement policy that gives explicit consideration to action on Net Zero.	December 2026
5	Publish or co-publish at least two pieces on the role of financial planners in client climate action.	December 2026
6	Amplify the message of the Fossil Fuel Non-Proliferation Treaty, by promoting the concept of financial plans free from financing fossil fuels specifically in my client journey. Also raise this in conversation with all my material suppliers.	June 2027

Resources for Implementation

As a solo practice, implementation of this plan is resourced proportionately:

- **Human resources –** I (Neil Dissanayake, Director) lead all actions personally, and commit to allocating 5% of my available working time annually to climate action implementation, review and reporting.

- **Technical resources –** I plan to use the SBA Carbon Calculator for carbon measurement, alongside websitecarbon.com for website emissions tracking. I will also use various AI tools, research and specialist suppliers for low-carbon digital infrastructure.
- **Material resources –** PPP commits to investing in low-carbon procurement choices, as part of normal business practice. Where climate-aligned options cost more than conventional alternatives, this premium will be accepted within proportionate limits as part of delivering on my overall company mission.

Stakeholder Engagement

PPP's climate impact is primarily delivered through relationships rather than operations. I engage each stakeholder group as follows:

- **Clients –** exposure to climate change risk is discussed openly in the Financial Future MOT and GAME Plan service offerings. I have also committed to providing a free client guide with practical steps on how to divest from fossil fuels with their bank, investments and savings. Client feedback on these elements is actively sought.
- **Suppliers** – climate considerations will be raised through each supplier's initial engagement or annual renewal, through a Supplier Information Questionnaire. I have also committed to sharing the Fossil Fuel Non-Proliferation Treaty message with all material suppliers.
- **Professional Community** – I promote the idea of funding future lives without supporting fossil fuel companies or those that enable them, through active engagement with the Academy of Life Planning, peer practitioners, and public thought leadership.
- **Local Community** – I have already supported tree planting in Tower Hamlets; opportunities for further local engagement will be explored as the business grows.
- **Public and wider audience** – this plan is published on the PPP website. Comments, challenges, and suggestions are invited and will be considered at each annual review.

Governance, Approval and Review

- **Approved by:** Neil Dissanayake, Director
- **Annual review:** every 30 June, coinciding with PPP's financial year-end
- **Full update:** every 36 months, in line with B Corp compliance requirements
- **Date of first approval:** 23 April 2026

Further Information

If you have any questions about this policy, please get in touch with us at neil@planetpositiveplanning.com or visit planetpositiveplanning.com.