

# PAL

*determining a fair and credible carbon price*

## Fact sheet

## Carbon Pay®

Bringing together your enterprise with AIMS (Adaptation, Insurance, Mitigation, Social) projects and programs, channelling investment to beneficiaries of your choice.

Uniquely, in today's emerging arena of carbon auditing, Predict Ability Ltd (PAL) offers future-proofed carbon-pricing relevant to every industry as well as all existing and future energy sources. PAL's Enhanced Carbon Auditing (ECA) far exceeds the reach of conventional carbon-auditing remits, by rationally quantifying the associated financial impact throughout the Life Cycle Assessment (LCA) – currently and, most notably, to 2050 and beyond. Furthermore, PAL has now pioneered and developed a major new strategy enabling financial enterprises to protect themselves against the threat of future carbon liability costs. This is **Carbon Pay**.

### Carbon Pay & Business Network

Carbon Pay puts power back in the hands of corporations by helping those with carbon exposure divert money flows into the green sector, with an investment twist.

### Carbon Pay & Carbon Pricing Network

Our exciting new climate finance marketplace **Carbon Pay** brings together your enterprise (business, city corporation, regional and national governments) with **AIMS** (Adaptation, Insurance, Mitigation, Social) projects and programs. Enterprises channel investment to AIMS beneficiaries of their choice through specifically appointed financial instruments.

### Carbon Pay & Beneficiary Network

Carbon Revenue is fairly distributed with four realistic AIMS, whereby allocations are directed to **Adaptation** (e.g. flood protection), **Insurance** (ensuring viability), **Mitigation** (e.g. solar panels, wind turbines and carbon capture), and to **Social** dividend (tax impact offsets).

PAL is committed to determining a fair and credible carbon price. Published by PAL in June 2016, the book *Predicting the Price of Carbon: How to tackle the climate change code for good* by Richard Clarke, Director (Research) at PAL, addresses the goals and strategies for tackling climate change and sets out the methodology of PAL's carbon-pricing system.

PAL's suite of complementary products and services covers every aspect of evaluating loss and damage caused by manmade climate change to provide Carbon Pricing, Enhanced Carbon Auditing and the associated current and projected carbon liability.

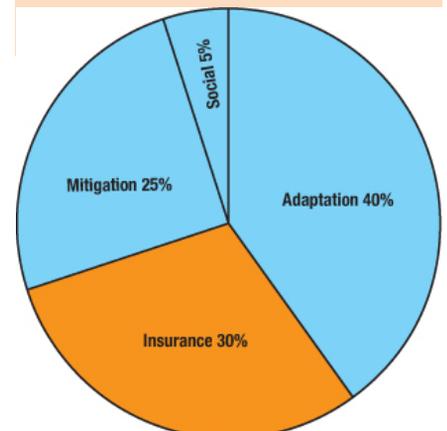


Figure 1 – Carbon revenue allocation with AIMS: Adaptation, Insurance, Mitigation & Social

# PAL

determining a fair and credible carbon price

## Our services

### Carbon Pay

Our exciting new climate finance marketplace

**Carbon Pay** brings together your enterprise (business, city corporation, regional and national governments) with **AIMS** (Adaptation, Insurance, Mitigation, Social) projects and programs. Enterprises channel investment to AIMS beneficiaries of their choice through financial instruments.

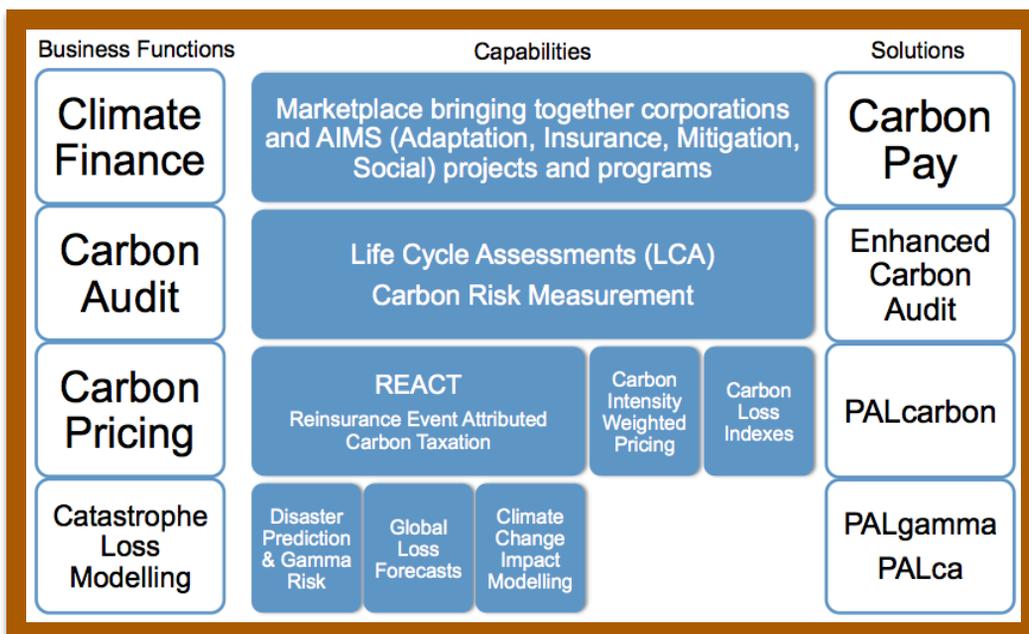
### Carbon Audit

Our **Enhanced Carbon Auditing (ECA)** service provide in-depth financial analysis of the real \$/£/€ carbon costs impacting your enterprise. Effective carbon costing for Life Cycle Assessments (LCA) of projects such as the Hinkley Point C nuclear power station can optimise decision-making and reduce costs.

### Carbon Pricing

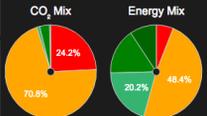
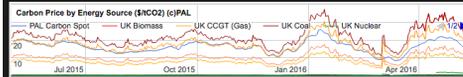
Our real-time carbon-pricing software **PALcarbon** factors in the real cost of damage caused by carbon emissions – past, present and future. A particular problem in carbon pricing is that a one-size-fits-all carbon price is a blunt instrument for encouraging behavioural change. A spectrum of prices based on impact (PAL's Carbon Intensity Weighting) is more effective as well as future-proof.

## Our capabilities



#### PALcarbon: Dashboard

16.20 \$/tCO<sub>2</sub>    15.73 €/tCO<sub>2</sub>



PAL is a private sector partner of:

