# SparkCoach\*: Green Bond Framework

Flor Diniello / *Impact MBA* Sustainable Finances







# SparkCoach\*:

SparkCoach is a powerful study-buddy tool that uses limited machine learning to connect educational resources and psychology. It promotes creativity, critical thinking, and personalized learning, while reinforcing community networks with a strong focus on well-being, while keeping into planetary boundaries with environmental education and technology responsible consuption approach.

With an effective token economy system, SparkCoach empowers users to navigate the impacts of Al. Its mission is to transform students' academic journeys, enhancing their learning experiences and expanding to include educators.

By emphasizing a holistic coaching approach, Spark-Coach strengthens local connectivity and evolves alongside students and educators, driving engagement and support for optimal educational outcomes.

https://flordiniello.com/sparkcoach/



Product Overview: AI-driven SaaS study tool promoting personalized learning, mental well-being, and environmental responsibility.
Location: Europe (Sweden).
Focus: Education, community, and planetary boundaries.

### **Environmental Factors**

- **Tech Carbon Footprint:** Energy use from AI/ML operations, server hosting, and device lifecycle (e-waste).
- **Planetary Boundaries Integration:** Environmental impact of app usage and modules, to generate awareness on responsible tech consumption and climate action.
- **Green Operations:** Hosting on renewable-powered servers (Hydro66, Sweden based) and optimizing ML algorithms for energy efficiency.

## **Social Factors**

- **Equitable Access:** Ensuring affordability for low-income students and marginalized groups.
- Mental Health & Well-being: Experts curation tools for stress management, community support, and reducing academic burnout .
- **AI Ethics:** Mitigating bias in personalized recommendations (gender/cultural inclusivity in content, etc).

### **Financial Factors**

- **Revenue Model:** Subscription fees, partnerships with universities and educational centers, as well with companies with CSR, and token economy sustainability (e.g., rewards for eco-friendly behaviors).
- **Cost Management:** Improve and optimize development practices, improve data collection. Balancing R&D for energy-efficient AI with green infrastructure investments.
- **Funding:** Leveraging EU/Swedish grants for edtech innovation and green bonds for scaling.



# **SUSTAINABILITY STRATEGY** & Governance

# ACTIONS

- Decarbonizing Operations
  - Renewable Energy: Transition data centers and offices to 100% renewable energy sources.
  - Energy Efficiency: Implement energy-efficient coding practices and optimize the application resource usage.
  - Remote Work Policy: Encourage remote work to reduce commuting emissions and office ene consumption.

#### **2.** Resource Efficiency & Waste Reduction

- Sustainable Hardware: Prioritize the use of refurbished or sustainably manufactured hardwar
- E-waste Management: Implement a e-waste recycling program for all company-owned devic
- Sustainable Procurement: Prioritize suppliers with strong environmental and social credential

#### **3.** Promoting Digital Inclusion

- Accessibility: Ensure the SaaS product is accessible to users with disabilities, adhering to acc bility guidelines (WCAG).
- Digital Literacy: Support digital literacy initiatives through partnerships and educational prog

#### 4. Ethical AI & Data Privacy

- Bias Mitigation: Implement measures to identify and mitigate bias in AI algorithms.
- Data Privacy: Adhere to strict data privacy regulations (GDPR) and ensure user data governa and protection.
- Transparency: Be transparent about the use of AI and data in the product.

#### Employee Engagement & Wellbeing

- Sustainability Training: Provide employees with training on sustainability and encourage ther adopt sustainable practices.
- Flexible Work Arrangements: Offer flexible work arrangements to improve employee well-be and reduce commuting emissions.

# GOALS

n for nergy	<ul> <li>Achieve 100% renewable energy for data centers, servers and offices by 2026.</li> <li>Reduce energy consumption and app uptime per user by 50% by 2027.</li> <li>Cut employee commuting emissions by 50%</li> </ul>	7 AFFORDABLE AND CLEAN ENERGY	CLIMATE Action
are. ices. ials.	<ul> <li>Reduce hardware waste by 50% by 2026.</li> <li>Achieve a 90% recycling rate for e-waste.</li> </ul>	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	PARTNERS FOR THE G
ccessi- ograms.	<ul> <li>Achieve full alignment with accessibility guidelines (WCAG 2.1).</li> <li>Partner with 4 organizations to promote digital literacy by 2026.</li> </ul>	4 QUALITY EDUCATION 10 R	REDUCED
ance	<ul> <li>Conduct regular audits of AI algorithms for bias.</li> <li>Achieve and maintain compliance with relevant data privacy regulations.</li> </ul>	16 PEACE AND JUSTICE	REDUCED
em to being	<ul> <li>Achieve 80% employee participation in sustainability training programs.</li> <li>Achieve a 90% of employee satisfaction rate with flexible work arrangements.</li> </ul>	8 DECENT WORK AND ECONOMIC GROWTH	UALITY DUCATION













# Green Bonds

# PRC

# 1.

100% Renewable Energy
Energy-Efficient Coding
Remote Work Policy

# 2.

# 3.

Accessibility Compliance	6.5 (Educ
Digital Literacy Programs	6.5 (Educ

# 4.

ROJECT	Ευ ταχονομγ	NACE	SDGS
Decarbonizing Operations			
100% Renewable Energy Energy-Efficient Coding Remote Work Policy	<ul><li>3.9 (Energy-efficient data centers)</li><li>3.9 (Software for GHG reduction)</li><li>3.9 (Indirect emissions reduction)</li></ul>	J63.117 J62.019 M74.90	7, 13 7, 13 8, 13
B. Resource Efficiency & Waste R	eduction		
Sustainable Hardware E-Waste Recycling Sustainable Procurement	5.1 (Circular economy practices) 5.1 (Recycling of electronics) 6.3 (Pollution prevention)	26.20 38.32 46.73	12 12 12, 17
<b>Promoting Digital Inclusion</b>			
Accessibility Compliance Digital Literacy Programs	6.5 (Education for sustainable development) 6.5 (Education initiatives)	P85.59 P85.59	4, 10 4, 10
Ethical AI & Data Privacy			
Bias Mitigation GDPR Compliance	6.5 (AI for sustainable education) 6.6 (Data governance)	J62.014 J63.11	10 16
Employee Wellbeing & Engagem	ent		
Sustainability Training Flexible Work Arrangements	6.5 (Awareness-raising) 3.9 (Indirect emissions reduction)	M72.19 M74.90	4, 8 8, 13

## 5.

Sustainability Training	6.5 (Awar
Flexible Work Arrangements	3.9 (Indire



#### Impact Reporting

Annual Report: Aligned with EU Taxonomy, GRI Standards, and SASB.

SDG Dashboard: Public tracker for user engagement in sustainability modules.

Third-Party Assurance for verification and validation.

#### **Certification & Labels**

EU Green Bond Standard: Alignment with Taxonomy. CBI Certification: Climate Bonds Initiative for digital infrastructure.

Swedish Climate Seal: "Bra Miljöval" for sustainable operations.



## Climate Risk Analysis (EU/Sweden)

#### **Physical Risks**

**Temperature Rise:** Increased cooling demands for servers; potential disruptions during heatwaves.

**Energy Supply:** Hydropower reliability in Sweden (60% of energy) may fluctuate with rainfall changes.

#### **Transition Risks**

**Regulatory:** EU AI Act compliance costs; stricter data privacy laws (GDPR).

**Market:** Competition from edtech tools with advanced sustainability credentials.

**Reputational:** Backlash if AI recommendations conflict with Sweden's equity values (e.g., gender bias).

#### **Mitigation Actions**

Use climate projections to future-proof server locations.

Align token economy incentives with EU Green Deal priorities (e.g., circular economy).







Changing a behaviour is not easy. But creating tools that helps us and motivate to do so, is the first step to change.

SparkCoach\*



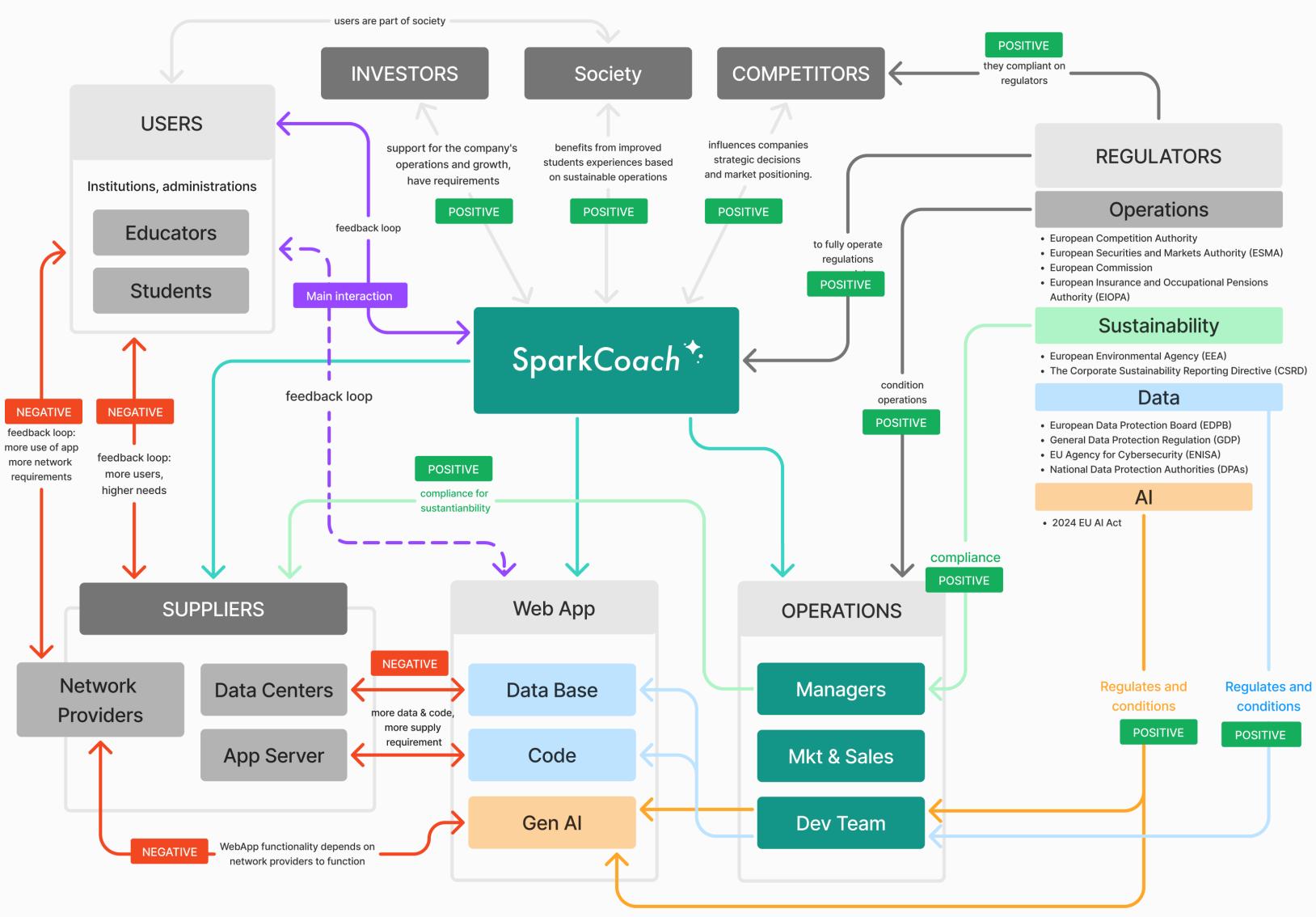
# Appendix



# **STAKEHOLDER MAP**

This map connects all stakeholders and identifies the different feedback loops withing all relactionships.







# **SUPPLY CHAIN**



#### Sustainability challenges identified

When analyzing the stakeholder map and the supply chain (Appendix pages 8 and 9), the most relevant feedback loops and sustainability issues appear when scaling up the company. Improving the effectivity is one of the main drivers to achieve the company's value proposition.

Top sustainability challenges:

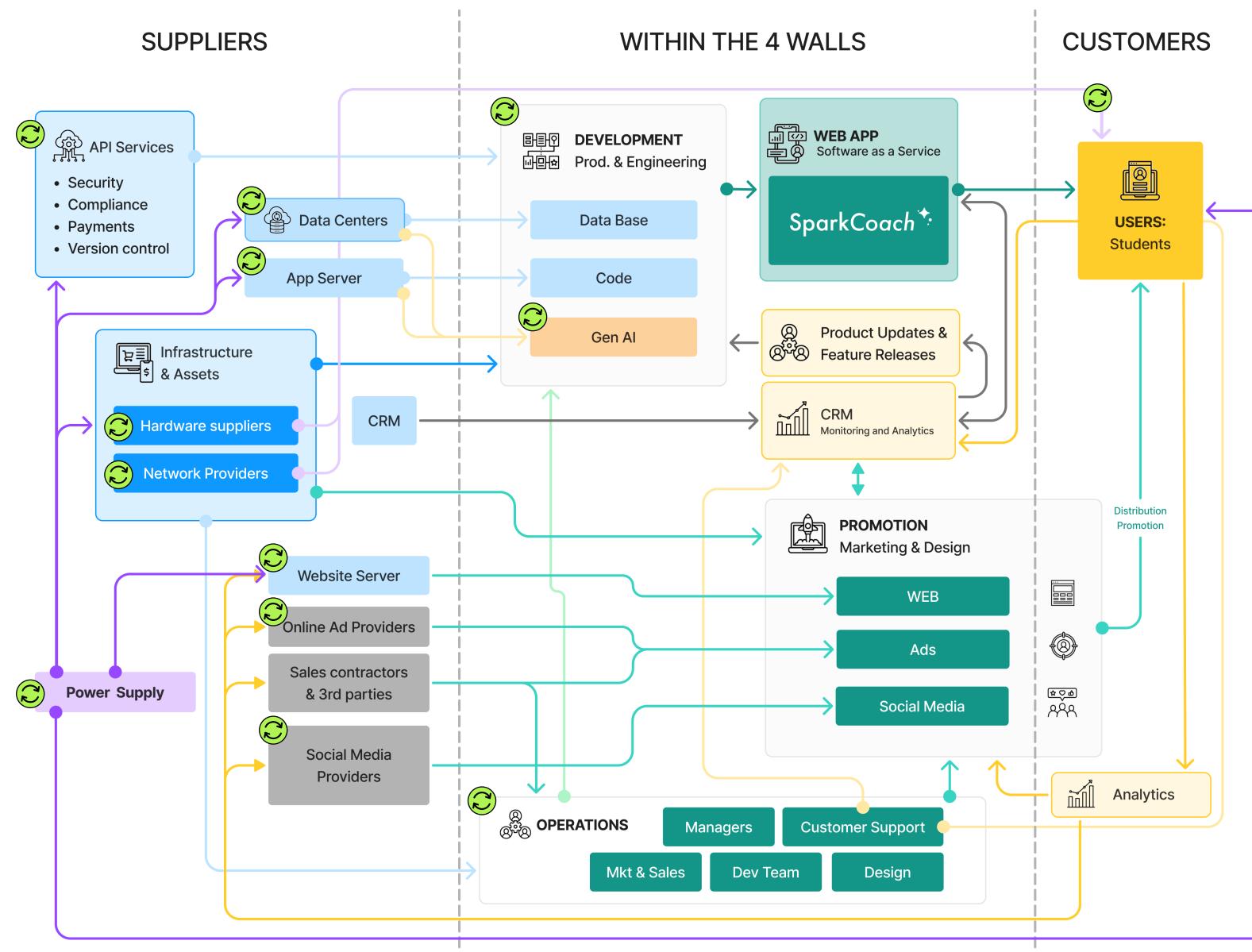
#### **Energy consumption:**

This applies to all of the highlighted elements. From the usage of power supply needed to run Data Servers, AI usage and prompting App servers, to as well the development of hardware from the 3 pillars of the supply chain, and the operations of all of them.

**Infraestructure and resources:** hardware is necessary on all the identied items. This not only needs from the energy consumption as men-

tioned before to be developed, but also material sourcing. None of the 3 pillars can develop without the usage of rare materials.

This leads to the final element, resulting of **e-waste.** 







# **SOURCES OF INFORMATION**

EU Taxonomy Navigator. (n.d.). European Commission - European Commission. Retrieved February 2, 2025, from https://ec.europa.eu/sustainable-finance-taxonomy/

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https://flordiniello.com/sparkcoach/

#### Sustainable Finances

> Sustainability Report

> Sustainable operations and supply chain management

> User interviews



