

Sustainability Report 2023

Sambla Group AB

[Intro](#)

A word from our CEO

Our vision at Sambla Group is rooted in enhancing everyday life by improving personal finances. This means prioritizing financial well-being and empowering individuals to achieve greater economic stability and freedom. Welcome to our annual Sustainability Report, a testament to this vision and our effort to create sustainable financial practices and inclusive financial solutions for all.

We believe that everyone deserves the opportunity to improve their financial standing, gain control over their finances, and access better loan terms. However, our commitment extends beyond financial empowerment alone; it encompasses a broader goal – to build a sustainable future for generations to come. Through responsible lending practices, a dedication to financial inclusion and sustainability, we’re merging financial empowerment and environmental responsibility.

This report summarizes our journey, showcasing how our efforts to help individuals in achieving better loan terms, mainly through consolidation and refinancing options, but also our commitment to reducing our carbon footprint for a more sustainable future.

Thank you for taking part of our journey towards a more sustainable and financially inclusive world.

Per Österström
CEO Sambla Group

About us

Sambla Group is the leading Nordic online comparison platform for unsecured cash loans, operating in Sweden, Finland, Norway and Denmark. Our offerings consist of four primary products: brokering of unsecured cash loans, insurance, mortgages, and car loans.



About us

Who we are

As Sambla Group, we have aided more than 3 000 000 customers in renegotiating and comparing loan terms. Operating in Sweden, Finland, Norway and Denmark we’re committed to making a difference. As the leading consumer loan and mortgage comparison in the Nordics, we want to bridge the information gap within the lending market.

Our mission is to empower consumers to get the best possible terms on their loans. Currently, the disparity in knowledge between banks and consumers often results in less-than-optimal loan conditions for customers. We strive to change that narrative by empowering individuals with comprehensive insights and options in their borrowing journey.

As a company, we’re rapidly expanding, with our team members and satisfied customer base growing steadily. Each customer we assist represents an opportunity to improve their everyday lives. However, we believe our journey is just beginning.

Number of employees

434

Average age

28

Nationalities

27

Total number of helped customers

3 472 892

Number of helped customers in 2023

911 308

[About us](#)

Our Business

Unsecured Cash Loans

We facilitate digital comparisons of unsecured cash loans by allowing up to 40 different lenders to bid for the customer’s application, while the customer undergoes only one credit check. The majority of our customers use our platform to refinance their existing loans to obtain more favorable terms.

Mortgages

We provide digital mortgage comparisons by allowing up to six different banks to bid for the customer’s application. Currently, our mortgage services are available in Sweden and Norway.

Insurance

In collaboration with a third-party insurance company, Sambla Group offers two insurance products: payment protection and life insurance. This covers fixed expenses in case of unemployment, sickness, or the need to care for a close relative. In the event of death, life insurance ensures that close relatives don’t need to worry about the deceased’s financial obligations.

Car Loans

Through our brand, MyMoney, we offer car financing solutions to both car dealerships and consumers. We provide a B2B2C product, facilitating consumer loans for car purchases at dealerships, as well as a B2B product, offering inventory financing to car dealers.

Revenue

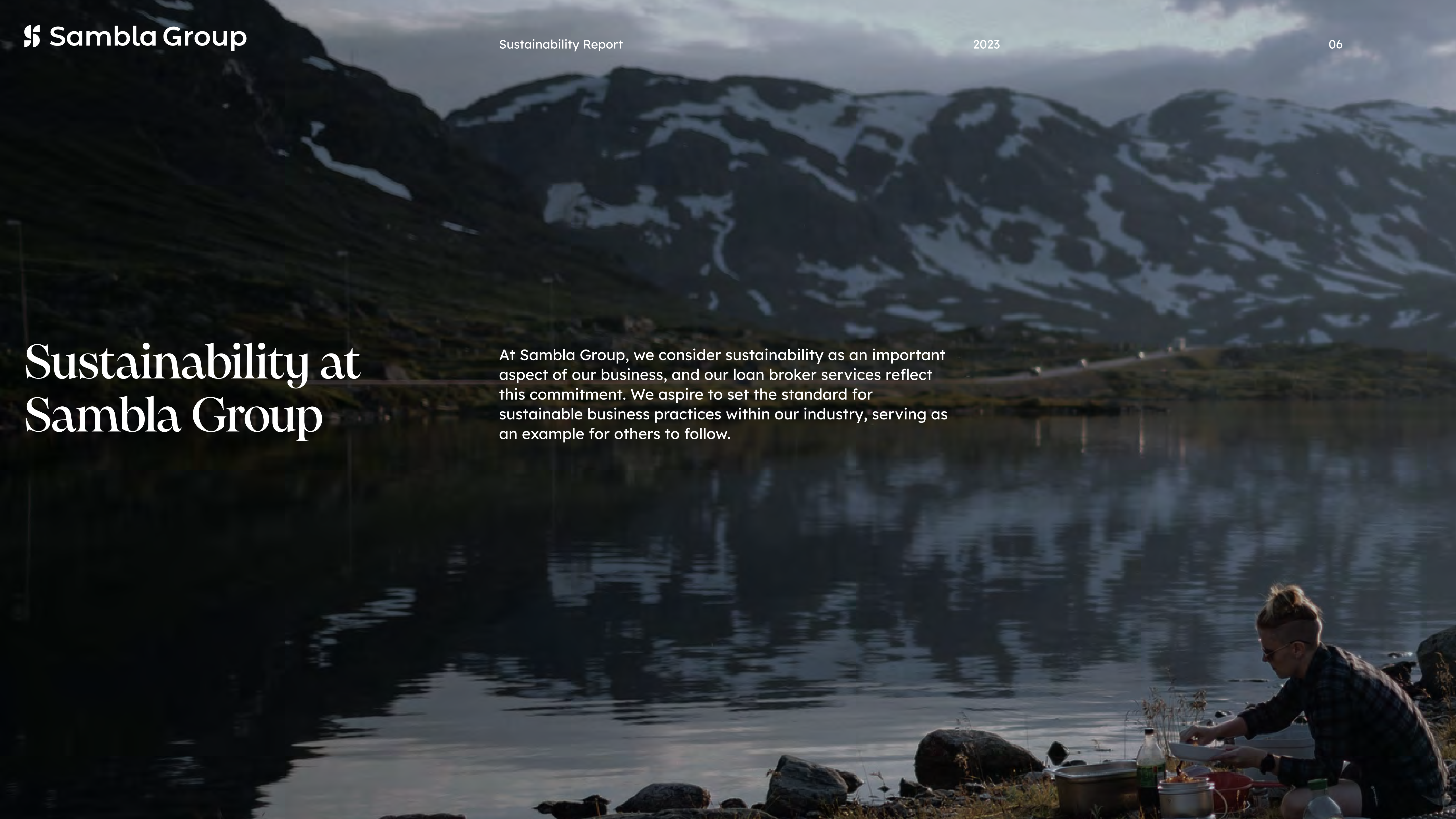
1 609.2 SEKm

Markets

SE, FI,
NO & DK

Number of offices

7



Sustainability at Sambla Group

At Sambla Group, we consider sustainability as an important aspect of our business, and our loan broker services reflect this commitment. We aspire to set the standard for sustainable business practices within our industry, serving as an example for others to follow.

Sustainability at Sambla Group

Materiality Assessment

In 2023, we conducted a materiality assessment to determine the most relevant sustainability topics aligned with our business objectives and stakeholder expectations. This assessment was grounded in an analysis of sustainability related risks, the potential impact on our business operations, stakeholder interests, and an examination of global megatrends.

Through this evaluation, we have identified the following sustainability focus areas that are crucial for our business:

- Responsible lending and financial inclusion
- Data security and privacy
- Diversity, equity and inclusion
- Reduction of carbon footprint
- Compliance with ethical business practices and legal frameworks

These focus areas represent our commitment to sustainable business practices and responsible corporate citizenship, ensuring that we not only meet regulatory requirements but also uphold environmental, social, and governance responsibility.



Sustainability at Sambla Group

Sustainability Risks

At Sambla Group, we understand that addressing sustainability risks goes beyond compliance – it’s a central part of navigating our business environment while contributing to broader societal and environmental goals.

Responsible lending is at the core of our operations. As loan brokers, we need to ensure that individuals can afford the loans they seek without facing over-indebtedness, mitigating the risk of financial instability. Through transparent lending practices and financial education, we seek to empower borrowers and promote financial well-being, building trust with our clients and upholding industry integrity and reputation. Additionally, we recognize the importance of financial inclusion and strive to give more people access to financial services.

Data security is crucial to maintaining trust and confidence among our clients and stakeholders. As guardians of sensitive financial information, we’re committed to robust measures against cyber threats, data breaches, and privacy violations. Access controls, encryption protocols, and regular security audits are part of our strategy, ensuring the confidentiality and integrity, thereby reducing the risk of data breaches and unauthorized access. Compliance with data protection regulations, such as GDPR, is central to our efforts. We adhere to regulatory requirements and industry best practices, mitigating legal and reputational risks associated with non-compliance.

Inclusion and diversity are also key considerations, especially in our male-dominated industry. We want to foster an inclusive workplace culture that celebrates diversity and provides equal opportunities for all individuals. As part of our ongoing obligation to improvement, we are dedicated to enhancing gender diversity and ensuring equality throughout our organization.

Compliance with ethical business practices and legal frameworks is paramount from a risk perspective, encompassing efforts to combat anti-money laundering and corruption. We have implemented anti-money laundering and corruption prevention policies to mitigate associated risks, safeguarding our operations and reputation.

Furthermore, mitigating our carbon footprint is crucial in addressing climate change. We are committed to minimizing emissions and advancing sustainable operations, recognizing our collective responsibility to contribute to a more sustainable future.

Sustainability at Sambla Group

The United Nations Sustainable Development Goals

After conducting the materiality assessment and identifying key sustainability risks, we sought guidance in the United Nations Sustainable Development Goals (SDGs) to align our work with recognized global principles. By focusing on these core sustainability areas, we aim not only to meet stakeholder expectations but also to drive positive social and environmental impact on a societal level.



Sustainability at Sambla Group

The United Nations Sustainable Development Goals

Aligned with our sustainability focus areas and the nature of our business as a fintech company, we prioritize five key targets within the SDGs:

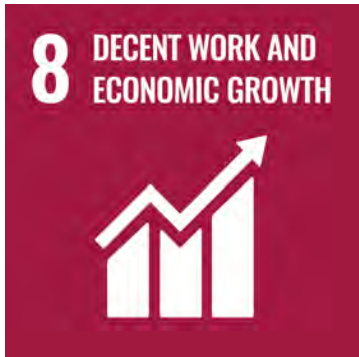
Gender Equality

We are committed to fostering gender equality and empowerment, advocating for equal opportunities and inclusion for all genders within our organization and beyond. This commitment holds particular significance given the prevalent male dominance in our industry.



Decent Work and Economic Growth

We are committed to cultivating an environment that supports decent work conditions, fair employment practices, and sustainable economic growth. Our aim is to contribute to job creation, entrepreneurship, and economic opportunities for individuals and communities.



Industry, Innovation, and Infrastructure

We recognize the pivotal role of sustainable industries, innovation, and resilient infrastructure in driving positive change. We integrate sustainable practices, technological advancements, and infrastructure development to advance social and economic progress.



Reduced Inequalities

We want to ensure that individuals have equal access to lending by actively working towards accessibility for everyone regardless of their background. We aim not only to facility financing but also be a driving force in promoting financial literacy and contributing to a fairer society.



Climate Action

We are dedicated to reducing our carbon footprint and implementing sustainable practices throughout our operations. By taking action to combat climate change, we strive to safeguard our planet for future generations and contribute to a more sustainable and resilient global environment.



Sustainability Governance and Policies

At Sambla Group we recognize that our ability to thrive in the market is depending upon the trust and confidence of the public. Therefore, upholding a high ethical standard is fundamental to our success.

We are committed to adhering to regulations and ethical standards, proactively managing and mitigating risks, including those related to environmental, social, and governance factors, as well as anticipating future legislative changes and industry recommendations. Moreover, we are dedicated to fostering a corporate culture that promotes ethical behavior across all aspects of our operations. Our efforts extend to combating corruption and addressing any irregularities that may arise.

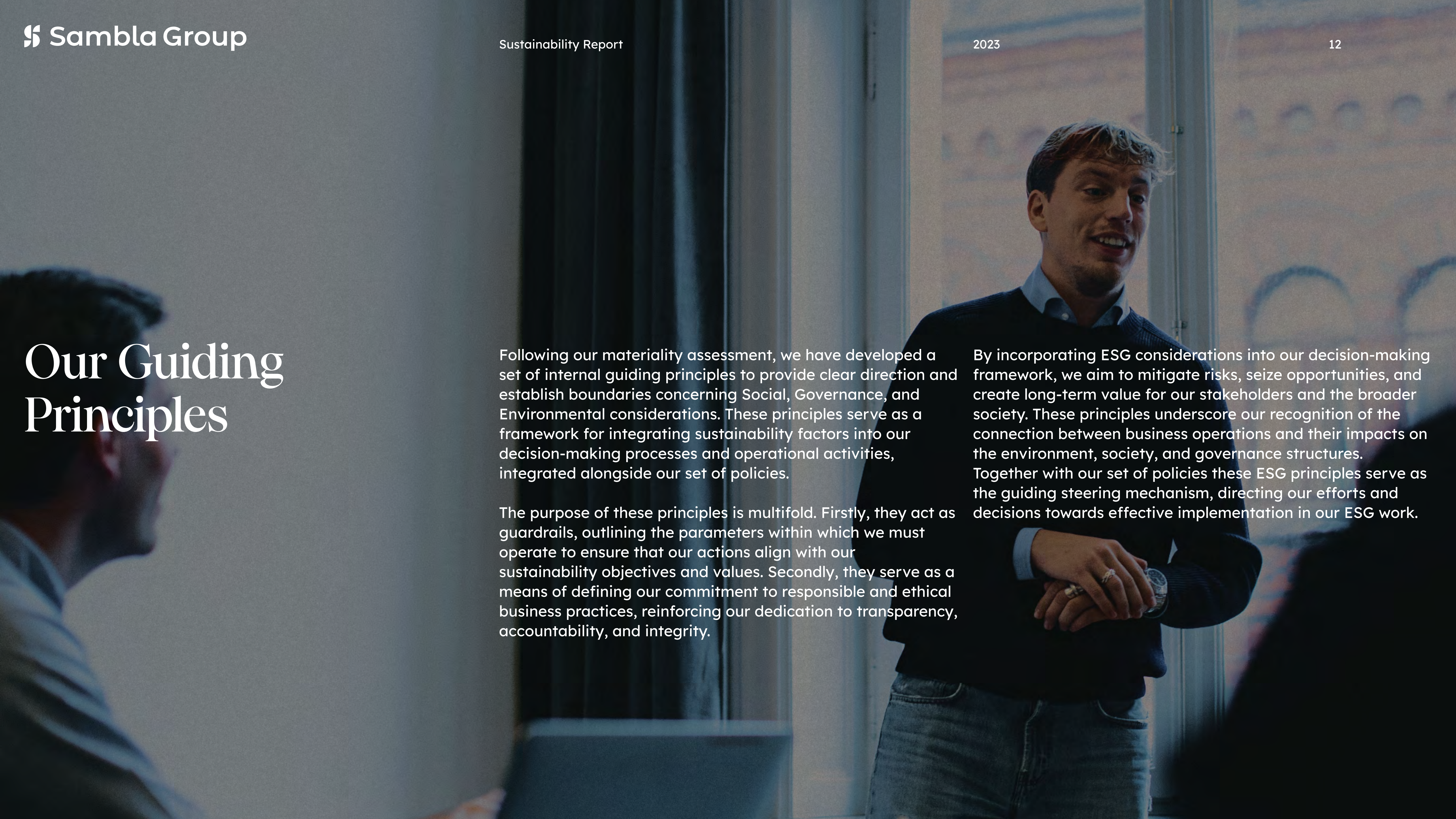
The Board of Directors bears the responsibility of this report and to ensure that Sambla Group conducts its business in a responsible and professional manner. This includes identifying and managing conflicts of interest, fostering a culture of risk awareness and mitigation, and promoting good internal governance and control practices throughout the organization.

The Board of Directors entrusts oversight of our sustainability work to the CEO, who further delegates this responsibility to the executive management team and the Chief Corporate Development Officer (CCDO), who holds the primary responsibility for our ESG agenda. The management team is tasked with making decisions regarding the monitoring and advancement of our sustainability efforts.

Each manager is accountable for embedding these objectives into their respective areas of responsibility. We aim to foster a culture of active participation and initiative, encouraging every individual to contribute to our sustainability journey.

Our ESG efforts are guided by a set of policies that shape our approach to creating positive impact.

- Anti-Bribery & Corruption
- AML & Financing of Terrorism
- Conflict of Interest
- Whistleblowing
- Supplier & Business Partner Code of Conduct
- Recruitment & Talent
- Employer Responsibility
- Diversity & Inclusion
- Information Security
- IT



Our Guiding Principles

Following our materiality assessment, we have developed a set of internal guiding principles to provide clear direction and establish boundaries concerning Social, Governance, and Environmental considerations. These principles serve as a framework for integrating sustainability factors into our decision-making processes and operational activities, integrated alongside our set of policies.

The purpose of these principles is multifold. Firstly, they act as guardrails, outlining the parameters within which we must operate to ensure that our actions align with our sustainability objectives and values. Secondly, they serve as a means of defining our commitment to responsible and ethical business practices, reinforcing our dedication to transparency, accountability, and integrity.

By incorporating ESG considerations into our decision-making framework, we aim to mitigate risks, seize opportunities, and create long-term value for our stakeholders and the broader society. These principles underscore our recognition of the connection between business operations and their impacts on the environment, society, and governance structures. Together with our set of policies these ESG principles serve as the guiding steering mechanism, directing our efforts and decisions towards effective implementation in our ESG work.

Our Guiding Principles

Social Principles

Our core business revolves around empowering individuals to have greater control over their personal finances. We strive to provide people with the tools and knowledge to make informed decisions about their personal finances. Through our services, we aim to enhance individuals’ ability to manage their money effectively.

External

- 1. Financial Inclusion:** We believe that financial products and services should be accessible and affordable for all. This refers to the accessibility and availability of financial services to all individuals, particularly those who are marginalized or excluded from the traditional banking system. It means empowering people by providing them with the tools and opportunities to manage their finances, save money, access credit, and participate in economic activities.
- 2. Responsible Lending:** We should always act in the best interests of our customers, ensuring affordability and full transparency. This means providing consumer loan comparisons in a transparent and ethical manner, taking into account their financial capacity. It involves conducting thorough assessments of borrowers’ ability to repay the loan, providing clear and accurate information about the loan terms from our partners, and promoting responsible borrowing behavior.
- 3. Corporate Citizenship:** We actively engage with and support the communities in which we operate.

Internal

Our employees are our most valuable resource therefor we put great effort into creating a sustainable workplace where they can feel safe and have the opportunity to reach their full potential.

- 1. Employee Engagement:** We empower our employees to drive positive change through active involvement, continuous education, and recognition.
- 2. Responsible Employer:** Upholding the labor rights of our employees and providing a safe and fair working environment are our top priorities.
- 3. Health and Well-being:** We prioritize the health and well-being of our employees by offering wellness programs, mental health support, and promoting work-life balance.
- 4. Professional Development:** We invest in the professional growth and development of our employees through career advancement opportunities, ensuring they can thrive and reach their full potential within the organization.

Our Guiding Principles

Governance Principles

As a leading comparison platform for consumer loans, we know that trust is crucial to our business. We uphold integrity, not only for ourselves but also for our suppliers and business partners. Our commitment to ethical business practices, accountability, and trustworthiness is guided by our Supplier Code of Conduct as well as our policies on Anti-bribery and Corruption, Conflict of Interest, Money Laundering, and Whistleblowing, but also the following principles.

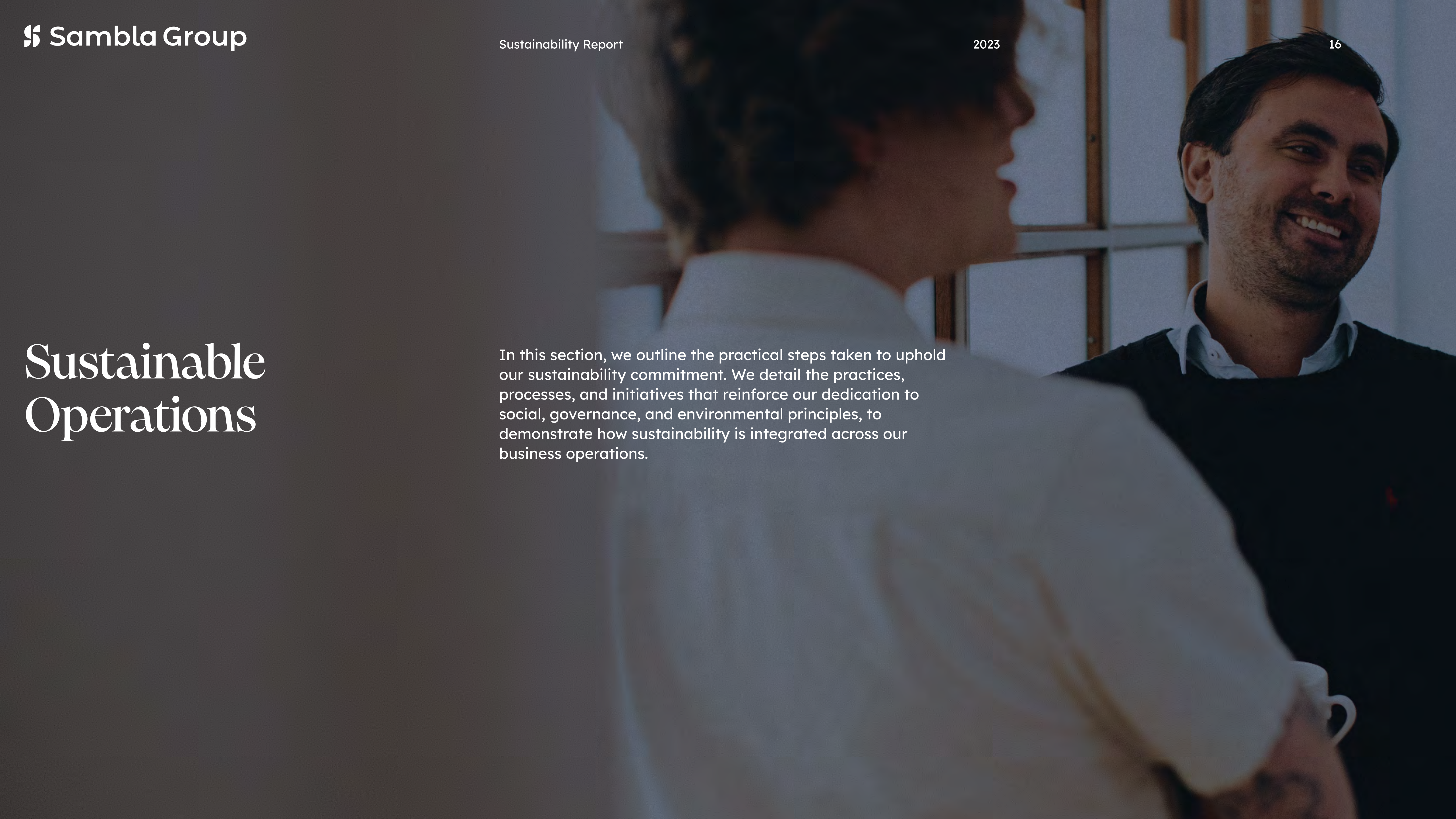
- 1. Sales and Marketing Methods:** We prioritize lawful and transparent marketing practices that build customer trust and respect their integrity.
- 2. Business Conduct:** Ethical behavior is a fundamental value that guides our operations and defines our corporate culture.
- 3. Reporting and Accountability:** We maintain transparency by regularly reporting on our ESG impact, sustainability practices, and progress.

Our Guiding Principles

Environmental Principles

Recognizing climate change as a pressing global challenge, we are committed to taking measures to minimize our environmental and climate impacts. Our carbon footprint primarily stems from business travel, IT equipment and energy consumption in our offices and server parks. To address our environmental responsibilities, we are proactively spearheading several key activities.

- 1. Carbon Footprint:** We measure our carbon footprint and energy consumption and take actions to reduce our impact.
- 2. Energy Consumption:** We prioritize the use of renewable energy sources and adopt energy-saving methods whenever possible.
- 3. Office Management:** We integrate resource efficiency and sustainable waste management into our daily business practices.
- 4. IT Equipment:** We incorporate hardware efficiency and sustainable reuse practices into our operational framework.



Sustainable Operations

In this section, we outline the practical steps taken to uphold our sustainability commitment. We detail the practices, processes, and initiatives that reinforce our dedication to social, governance, and environmental principles, to demonstrate how sustainability is integrated across our business operations.

[Sustainable Operations](#) | [Social](#)

Social

At Sambla Group we want to foster a supportive and inclusive workplace for our employees as a core component of social sustainability. Internally, we prioritize our people, nurturing a diverse, inclusive, and supportive environment. Externally, we extend our impact by engaging with societies, focusing on financial inclusion and responsible lending – the core of our business – to create positive societal change.



Financial Inclusion

As a leading loan broker in the Nordics, our position carries responsibility and opportunity within the realm of financial inclusion. By leveraging our platform, we strive to ensure that individuals have equal access to a wide range of loan products. We understand the diverse needs of our customers and aim to provide tailored solutions that suit various financial circumstances. We actively work towards ensuring that our services are accessible and user-friendly for everyone, regardless of their background or financial history.

Sambla Group aim not only to facilitate loans but also to be a driving force in promoting financial literacy and contributing to a fairer society. We do this on an everyday basis through the direct contact we have with our customers, where financial education is a key. Our aim is to keep improving and setting higher goals in our mission to make the financial world more inclusive and sustainable. We think that consolidating and refinancing loans is an important part of this plan.

Refinancing

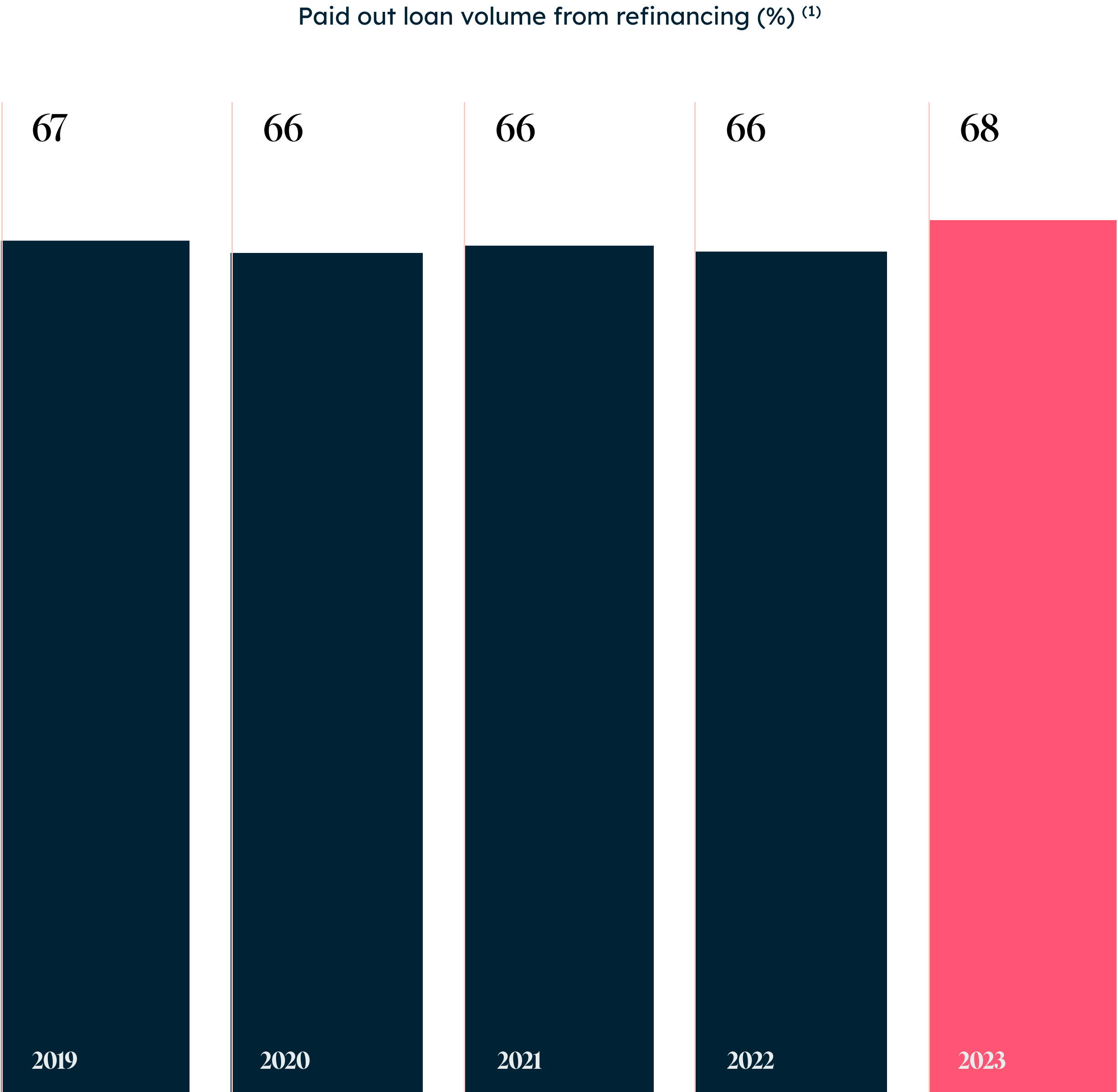
Consolidating and refinancing loans lies at the heart of our business model. We recognize the transformative impact these financial strategies can have on individuals’ lives, empowering them with greater control over their finances and fostering a more sustainable financial future.

By consolidating multiple loans into a single manageable debt, individuals streamline their financial obligations, reducing complexity and easing financial burdens.

On a societal level, the adoption of refinancing and loan consolidation practices helps ensure fairer access to financial resources. By decentralizing financial power and giving individuals more control over their loans, these practices foster competition among lending institutions, leading to lower interest rates overall. This democratization of finance not only benefits individuals by reducing their financial costs but also promotes financial inclusion and equity within society.

Additionally, by empowering individuals with the ability to refinance and consolidate loans, we are contributing to a shift in power dynamics, taking back control from traditional banking institutions.

(1) Refers to loan applicants who have refinanced their existing debt through Sambla Group’s platform



Responsible Lending

At Sambla Group, prioritizing responsible lending is integral to our daily operations. We adhere to local laws and regulations to ensure compliance with industry standards. Our employees are trained on internal protocols to guarantee compliance and adherence to regulatory requirements. Additionally, we conduct regular quality checks and tests to ensure the integrity and reliability of our lending practices.

By maintaining these standards, we not only protect the interests of our customers but also safeguard the integrity of our company. We understand the importance of responsible lending in promoting financial stability and trust within the community. Therefore, we continuously review and update our policies to adapt to changing market conditions and new regulatory requirements, ensuring that we remain at the forefront of responsible lending practices.

Recognizing the profound impact of responsible lending, we align ourselves with lending partners who share our ethos of transparency, fairness, and ethical lending practices. Our platform serves as a gateway to responsible financial choices, offering a curated selection of loans geared towards affordability and sustainability. We believe in empowering individuals by equipping them with comprehensive information, enabling informed decisions that harmonize with their financial realities and aspirations.

We are also striving to nurture well-versed borrowing habits and informed financial decision-making. We aspire to redefine industry standards by fostering a culture where responsible lending isn't just a practice but a standard. Through our dedication to responsible lending, we aim to foster a more resilient, empowered, and financially inclusive landscape across the Nordics. We achieve this by providing guidance in direct contact with our customers to empower individuals to make informed financial decisions. Our background checks ensure that loan terms are tailored to each customer's needs while minimizing risks.

Furthermore, our staff undergo continuous training, ensuring that every interaction promotes financial well-being. Clear guidelines and ongoing discussions within our organization foster a culture of accountability and integrity. Rules and guidance frameworks are implemented and regularly reviewed to uphold our standards.

In addition, we made a stride towards ethical practices by discontinuing cold calling practices throughout the year. Instead, we focus solely on reaching out to existing customers, ensuring that our interactions are meaningful and relevant.

Average Interest Rate Savings 2023 (pp)

1,83%

Sustainable Operations | Social

Diversity, Equity and Inclusion

Embracing diversity and fostering inclusivity is fundamental to our values. As we dig into understanding our organizational landscape, we’ve initiated an evaluation of our diversity and inclusion metrics. Our aim is clear: to cultivate a workplace that embrace diversity across all spectrums and ensures equal opportunities for all.

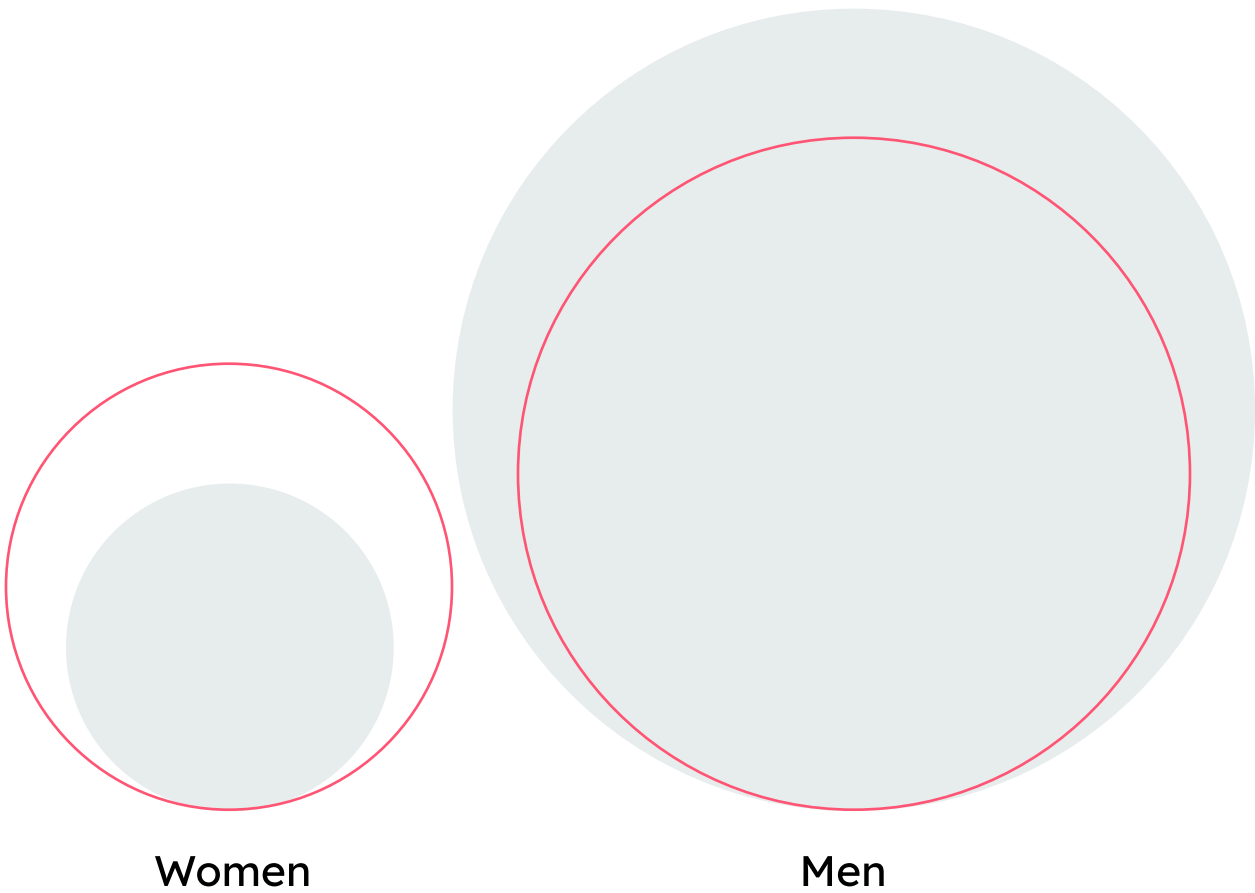
It’s crucial to emphasize that we acknowledge the existence of a problem and are committed to a long-term vision in resolving it. By taking proactive steps today, we believe we can shape what tomorrow looks like.

This commitment is reflected in numerous actions. We’re embarking on a journey towards a more inclusive culture by implementing targeted initiatives recommended by Sambla Group’s ESG Committee for 2024-2025 improvements. This includes launching a Female Network, integrating external management training for identified future leaders, conducting an external review of our hiring processes, and active participation in relevant talent forums.

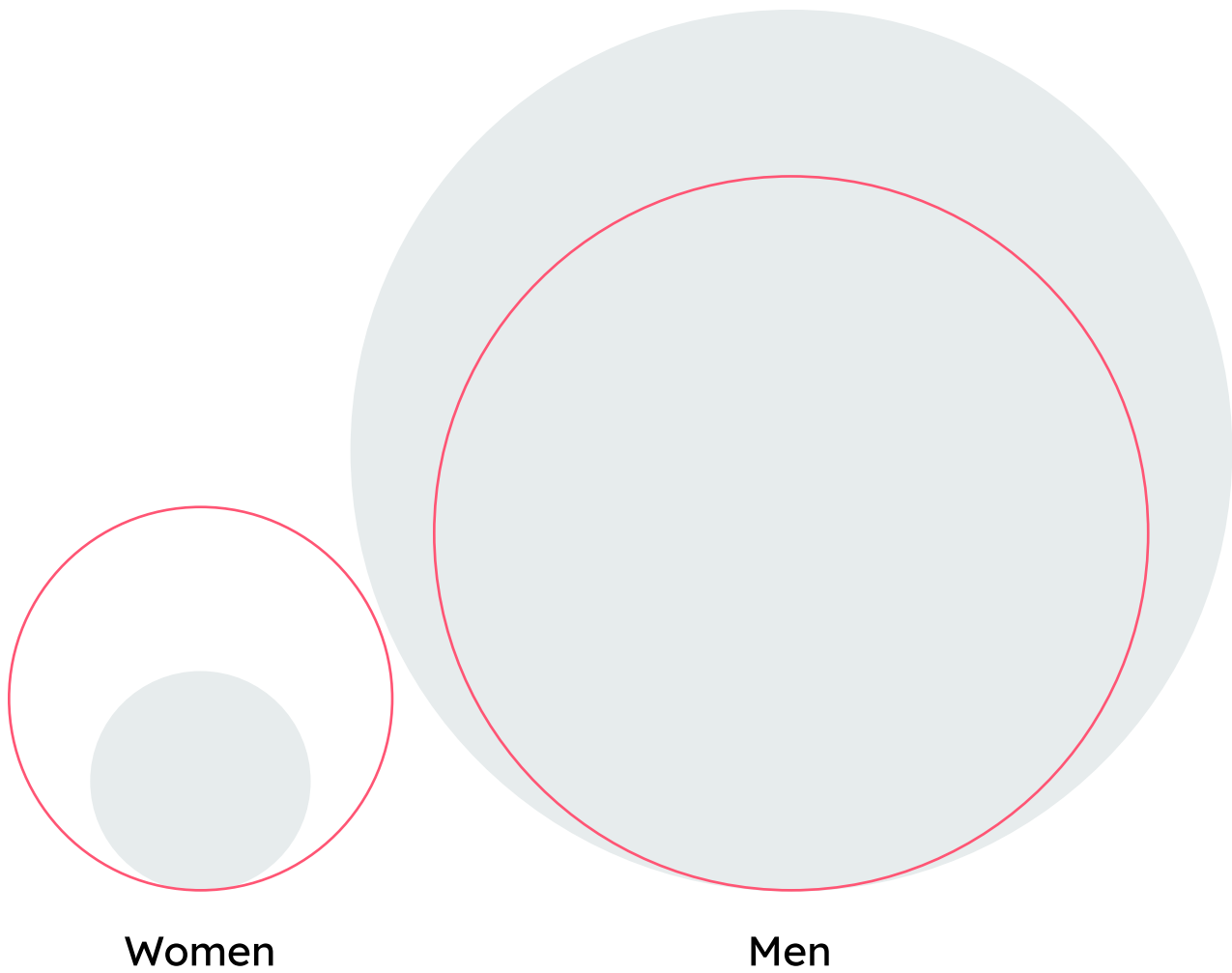
Additionally, we’re intensifying efforts within our Cultural and Diversity Committee, fostering a culture where diversity is celebrated, and inclusion is inherent. This approach involves comprehensive diversity training, actively seeking diverse perspectives in decision-making processes, and creating a supportive environment where every voice is valued and heard. Looking ahead, our goal is not just representation, but genuine inclusion. We aspire to build a workforce that reflects the diverse communities we serve.

Our dedication is about fostering an environment where every individual feels respected, valued, and empowered to contribute their best, regardless of background or identity. This grassroots strategy is pivotal in shaping a workplace culture that embraces diversity and inclusivity at its core.

● Gender diversity full workforce 2023: 29/71%
○ Goal 2025: 40/60%



● Gender diversity managers 2023: 20/80%
○ Goal 2025: 35/65%



[Sustainable Operations](#) | [Social](#)

Employee Engagement and Growth

*Avg. eNPS of employee Engagement and Growth

At Sambla Group, we are dedicated to nurturing a vibrant culture where our employees are engaged and empowered. We understand that the strength of our services relies on the collective dedication and passion of our team. Our commitment to employee engagement is based on the belief that a motivated workforce is essential for our success.

Our focus is on creating an environment where every employee feels valued, listened to, and motivated to give their best. We prioritize initiatives that encourage open communication, teamwork, and professional growth. This includes the Culture Democracy Project, which enhances employee involvement, the Global Career Vision initiative for personal development, and recurring leadership forums where we empower leaders through shared experiences and discussions, as we believe leaders are developed through ongoing engagement and collaboration. We have also initiated a Work Environment Committee, which plays a vital role in fostering a positive workplace culture, and ensuring a supportive and empowering work environment for all employees.

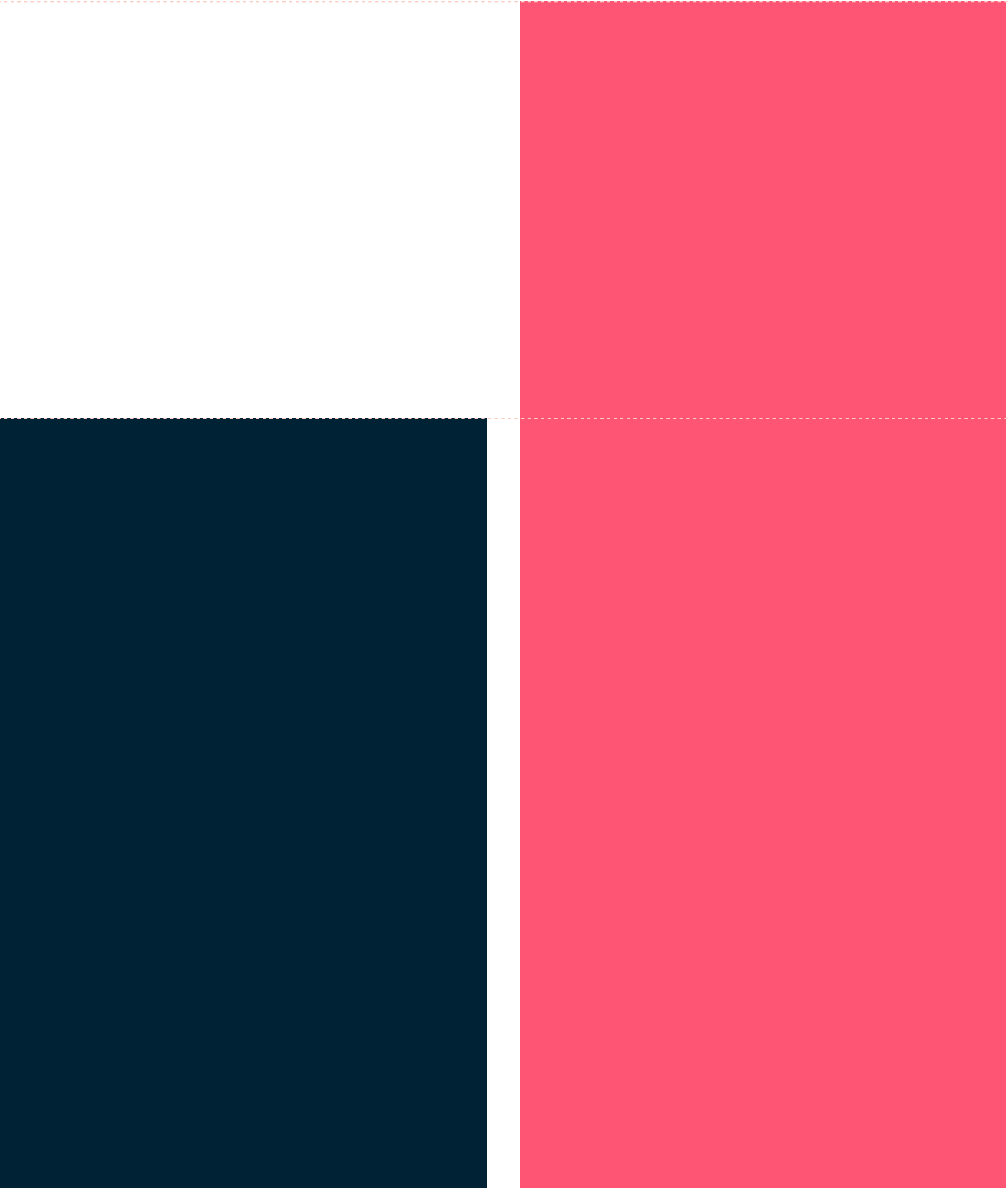
We firmly believe that engaged and motivated employees are the backbone of our ability to provide outstanding services and make a positive impact. That's why we also conduct monthly pulse surveys to ensure continuous feedback and alignment with our employees' needs and concerns.

eNPS (avg. 2023)*

51

36.2
Sambla Group's score
for well-being

23.5
Peakon benchmark
for well-being



[Sustainable Operations](#) | [Governance](#)

Governance

At Sambla Group we understand that trust forms the bedrock of our business. Upholding the highest standards of integrity is not just a commitment, but a necessity, extending not only to our own conduct but also to that of our suppliers and business partners. Our pledge to robust governance is evident in aligning internal procedures with laws, regulations, and our policies, guidelines and ESG principles.

Within our governance framework, we prioritize ethical conduct, accountability, and transparency. This includes safeguarding the confidentiality and integrity of personal and sensitive information, ensuring transparent and respectful marketing practices, fostering a corporate culture rooted in ethical behavior, providing avenues for reporting suspected unethical or illegal activities, regularly reporting on our ESG impact and sustainability practices, and holding ourselves and our partners to high ESG standards. Guided by our Supplier Code of Conduct and robust policies on Whistleblowing, Data Protection, Information Security, Anti-bribery and Corruption, Conflict of Interest, and Money Laundering, we ensure that ethical business practices, accountability, and trustworthiness infuse every aspect of our operations.



Whistleblowing

In our commitment to robust governance practices, we recognize the importance of whistleblowing mechanisms in upholding integrity and accountability. We have implemented a Whistleblowing Policy and a dedicated tool (wb.2secure.se), facilitated by an external provider (2Secure), to ensure anonymity and impartiality in reporting.

This system allows employees to confidentially report any suspected unethical or illegal activities within our organization. Whistleblowing plays a crucial role in detecting and addressing misconduct, promoting a culture of transparency and ethical behavior.

[Sustainable Operations](#) | [Governance](#)

Supply Chain Management

Sustainable supply chain management is integral to our commitment to ethical and responsible business practices. We see that our suppliers play a significant role in our ability to deliver sustainable outcomes. Therefore, we have implemented a Supplier Code of Conduct that aligns with our ESG principles. Our sustainable supply chain management framework encompasses environmental, social, and governance considerations, with a focus on promoting ethical labor practices, reducing environmental impact, and fostering business ethics.

In collaboration with our partner, EcoVadis, we conduct regular assessments and work closely with our suppliers to foster ongoing improvement and accountability across our supply chain. Our commitment to prioritizing sustainability in supply chain management is aimed at generating positive social and environmental impacts, while simultaneously mitigating risks and reinforcing resilience within our operations.

What is EcoVadis?

EcoVadis offers a sustainability rating service for companies worldwide, delivered through a global cloud-based SaaS platform. The EcoVadis Rating evaluates various non-financial management systems, encompassing Environmental, Labor & Human Rights, Ethics, and Sustainable procurement impacts. Tailored to each company’s size, location, and industry, these assessments produce scorecards that offers insights into strengths and areas for improvement, enabling rated companies to focus their sustainability efforts and develop action plans to enhance their sustainability performance.

[Sustainable Operations](#) | [Governance](#)

Data Protection and Information Security

Data integrity and security are paramount in our operations, underpinning our commitment to safeguarding sensitive information and maintaining trust with our stakeholders. In accordance with our Data Protection Policy, we employ robust data integrity measures to ensure the accuracy, relevance, and reliability of our data throughout its lifecycle. This includes implementing privacy impact assessments, reporting and follow-up procedures to maintain compliance and address any identified vulnerabilities or concerns.

Cybersecurity is critical when it comes to safeguarding sensitive information and maintaining the integrity of our operations. Therefore, we prioritize educating our employees in accordance with our Information Security Policy, to enhance awareness and mitigate risks. To date, we have completed 3 026 courses covering topics such as safe surfing, password management, and the risks and dangers of AI. We continuously conduct simulations to test our systems and response protocols, ensuring our employees are well-prepared to handle potential cybersecurity threats. This dedication is essential because it ensures that our operations remain resilient and secure against evolving cyber threats.

Moreover, we continuously monitor and update our security systems to mitigate cybersecurity risks and comply with relevant data protection. Our dedication to data integrity and security extends to our information systems, where we employ technologies and protocols to safeguard against threats and vulnerabilities. By spotlighting data integrity and security, we uphold the confidentiality, integrity, and availability of information, fostering trust and confidence among our customers, partners, and stakeholders.

[Sustainable Operations](#) | [Governance](#)

Data Protection and Information Security

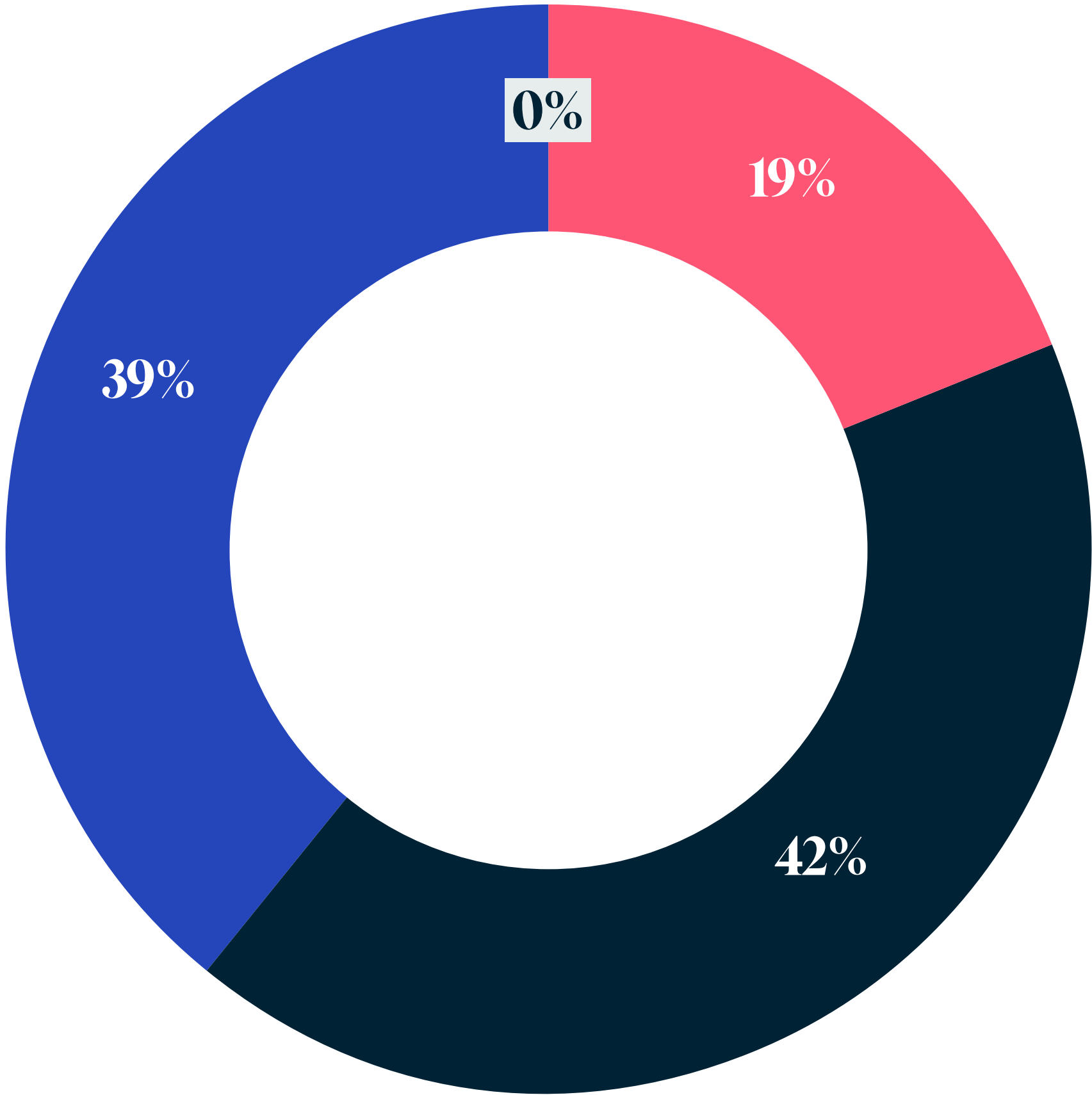
Courses Completed (last two years)

3 026

Course Invitations Sent (last two years)

3 535

Current Awareness Level



High Normal Low Critical

[Sustainable Operations](#) | [Environmental](#)

Environmental

Within this section, we spotlight our approach to environmental sustainability. We are committed to reducing greenhouse gas emissions (GHG) and optimizing energy consumption across our operations. By implementing strategies to minimize our carbon footprint we actively contribute to a greener future and sustainable energy use on a broader scale.



Carbon Footprint

Understanding our impact on the environment is fundamental to fostering sustainable practices. In today’s world, one of the most critical metrics in assessing this impact is the carbon footprint. We have embarked on a journey together with our partner ZeroMission to uncover the significance of carbon footprint and our commitment to mitigating this footprint.

Initiating a step towards accountability, we are measuring our carbon footprint concerning business travel, energy consumption and IT equipment. Our commitment stands firm: a reduction by 10% annually, 50% by 2030 and 100% by 2050 (scope 1 and 2 – we will now proceed to evaluate our reductions plan for scope 3 emissions throughout 2024). To achieve this, we are adopting a travel policy including a ‘train-first’ principle for domestic journeys, limiting travel to only necessary business critical trips. We participate in a takeback program for our IT equipment and reuse as much of our hardware as possible. Moreover, in our pursuit of carbon neutrality, we are extending our focus to our energy consumption. We are committed to ensuring that all our electricity usage becomes carbon-free by transitioning to 100% fossil-free energy sources during 2024 (see below).

For the remaining footprint, we’ve implemented an offset program – Trees for Global Benefits in Uganda, reinforcing our dedication to environmental balance, by compensating for 36 tCO2e (14%) for 2023 (certificate: ZM212832) and 100% for 2024.

Trees for Global Benefits

Trees for Global Benefits (TGB) is an enduring collaborative carbon offsetting program in Uganda. It integrates community-driven initiatives to enhance carbon capture, promote sustainable land management practices, and offer farmers incentives based on their performance.

The trees offer invaluable ecosystem services, such as carbon dioxide absorption, access to wood, timber, fruit, and enhanced climate adaptation, all contributing to a safer livelihood. Embracing native tree species, a key requirement in the Plan Vivo standard, fortifies biodiversity while reducing the region’s susceptibility to climate change.

Takeback and reuse of hardware

At Sambla Group, we employ a takeback service program provided by Dustin to give unused equipment a second chance. This initiative ensures that hardware is reused and resold, effectively extending product lifespans and promoting a more circular economy.

Additionally, within our company, we prioritize the reuse of hardware such as phones and computers. Reusing hardware internally not only reduces waste but also helps to lower our overall environmental footprint. It minimizes the need for new purchases, conserves resources, and reduces the energy and emissions associated with manufacturing new products. Overall, this practice aligns with our commitment to sustainability and responsible resource management

[Sustainable Operations](#) | [Environmental](#)

Carbon Footprint

By understanding and actively mitigating our carbon footprint, we are taking tangible steps towards reducing our environmental impact and contributing to the collective effort to combat climate change. Moreover, fostering a culture of sustainability within our organization not only benefits the environment but also enhances our reputation as a socially responsible entity. Ultimately, by empowering our employees to make informed decisions and champion sustainable practices, we are laying the groundwork for a greener, more resilient future.

Our Carbon Footprint 2023 (location based) [Scope 2](#)

36 tCO₂e

Per FTE [Scope 2](#)

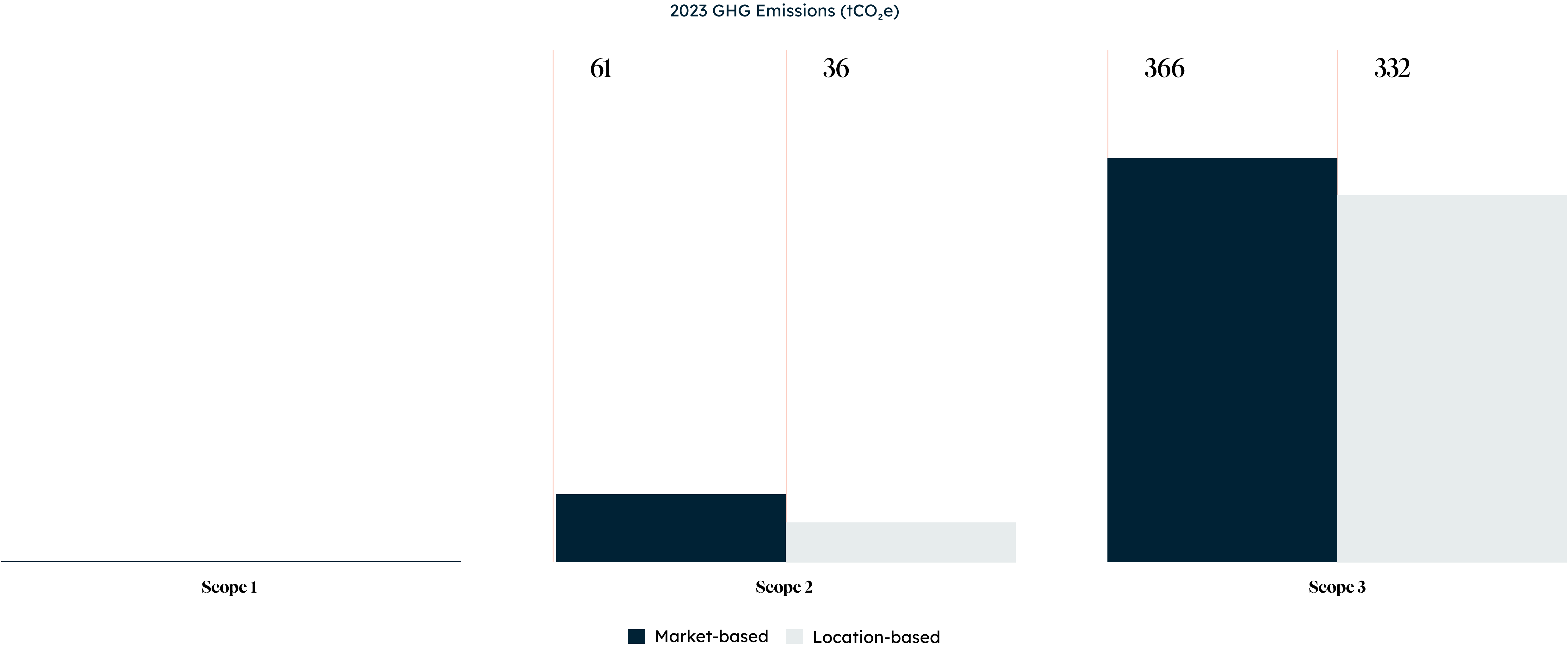
0,1 tCO₂e

Reduction plan:

Period	Scope 2	Scope 3
annually	10%	10%
2030	100%	50%
2050		100%

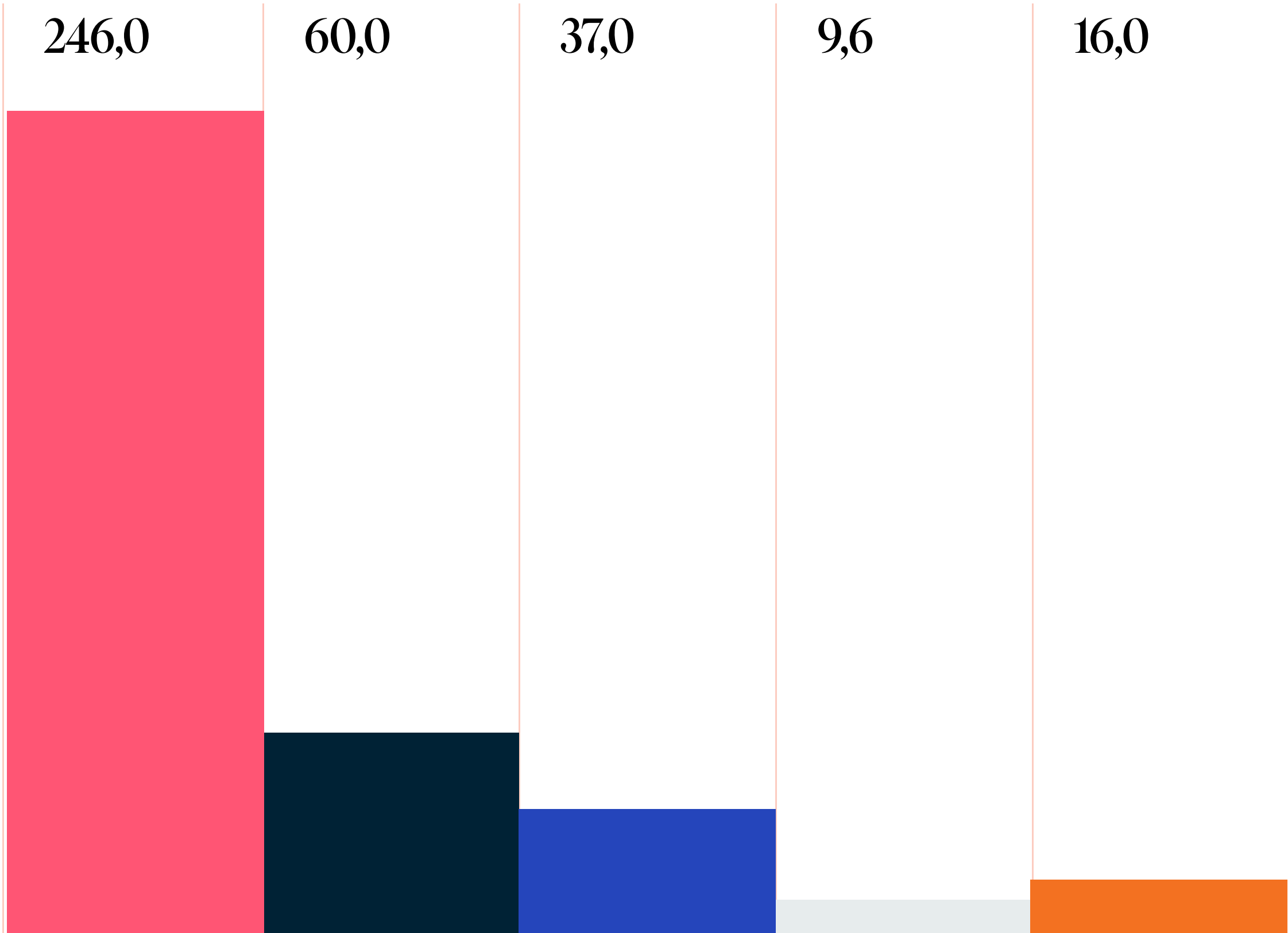
Sustainable Operations | Environmental

Carbon Footprint

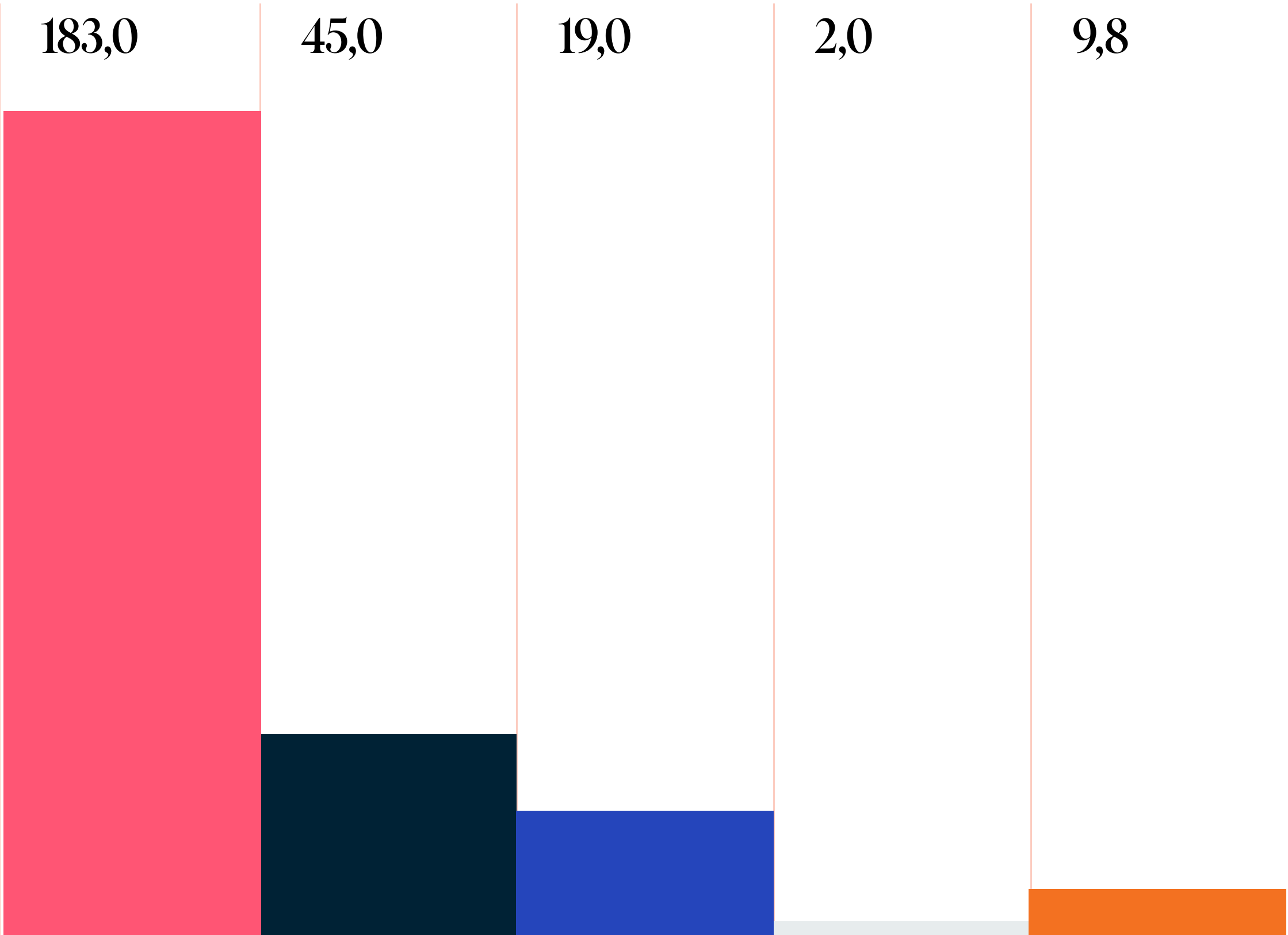


Carbon Footprint

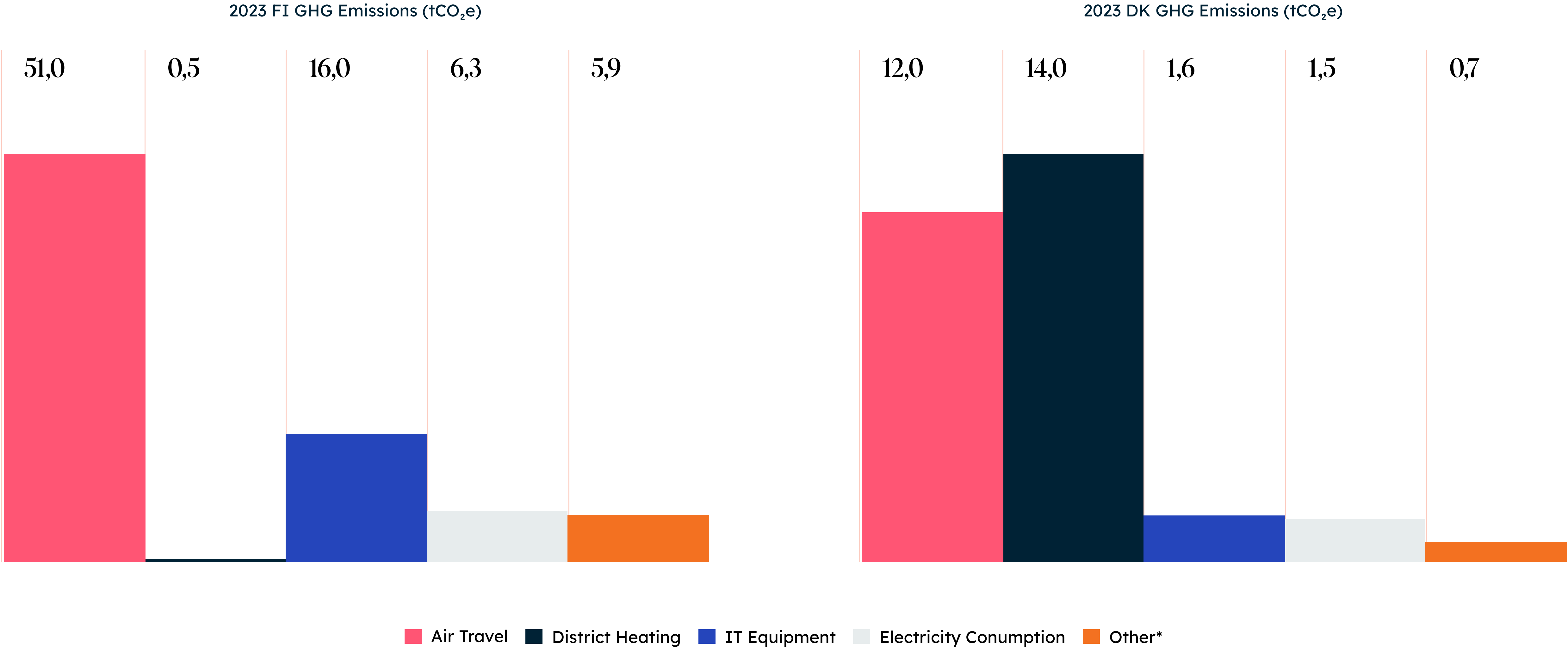
2023 Group GHG Emissions (tCO₂e)



2023 SE & NO GHG Emissions (tCO₂e)



Carbon Footprint



Sustainable Operations | Environmental

Energy Consumption

Within our sustainability commitment, energy consumption is pivotal – the impact of our energy choices, their environmental consequences, and the proactive measures steering us toward a fully sustainable energy future.

Our clear pledge is to transition entirely to fossil-free energy sources across all our facilities, including heating and through our server park providers. This commitment to 100% fossil-free energy signifies our steadfast dedication to reducing our carbon footprint to zero, embracing a future where our operations align harmoniously with environmental preservation.

Currently, we are actively implementing this by ensuring the use of renewable electricity in our operations, even in instances where obtaining formal certification may not be feasible. In such cases, we rely on renewable electricity and Guarantee of Origin (GO) mechanisms to guarantee the renewable origin of our energy sources. This approach allows us to uphold our pledge to transition entirely to fossil-free energy sources across all our facilities, including heating and server park providers. By leveraging renewable electricity and GO certificates, we maintain our steadfast dedication to reducing our carbon footprint to zero, aligning our operations with environmental preservation goals.

What is a GO (Guarantee of Origin)?
Electricity producers are granted one GO certificate for every megawatt hour (1 MWh = 1000 kWh) of electricity they generate, indicating the energy source used for production. These certificates are tradable on the open market. Typically, electricity suppliers, seeking to provide specific types of electricity to consumers, purchase certificates corresponding to their electricity consumption volume.

Upon selling electricity to consumers, suppliers retire the GO certificate to ensure an equal balance between sold and produced electricity and prevent double counting. GO certificates play a crucial role in carbon assessments, allowing claims of low-emission renewable electricity usage. In cases where no specific electricity source is claimed, the country’s residual mix, containing fossil electricity with higher emissions, is utilized in carbon assessments.

2023 Offices (including heating)

SE/NO

530 000 kWh

FI

126 000 kWh

DK

47 000 kWh

2023 Server Parks

SE/NO/DK

64 000 kWh

FI

7 600 kWh

This is Sambla Group AB's, 556974-8378, sustainability report for the full year of 2023, presented separately from the annual report. It complies with the regulations outlined in the Annual Accounts Act, Årsredovisningslag 1995:1554 (ÅRL), concerning sustainability reporting for the group.