

# Give One progress report

# 2022/ 2023

THE MALOKA IS A COMMUNAL HOUSE WHERE COLLECTIVE  
KNOWLEDGE AND COSMOLOGY ARE SAFEGUARDED AND PRESERVED.  
PHOTO BY FELIPE RODRIGUEZ

FUNDACIÓN GAIA AMAZONAS  
COLOMBIA, NORTHERN AMAZON  
0.4338° S  
70.2530° W

**GIVEONE**

Powered by **Klarna.**

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# \$11M

has been the corporate donation from Klarna to date. This money has enabled positive environmental impact, contributing to several of the UN Sustainable Development Goals. Primarily these:



The following facts and figures highlight some of the main achievements made possible by Give One since the initiative's launch in April 2021, through February 28, 2023.

## 3.4M

Accumulated impact, thanks to the funding from Give One

trees planted so far

that's enough trees to cover an area the size of Yellowstone National Park, US

## 61K

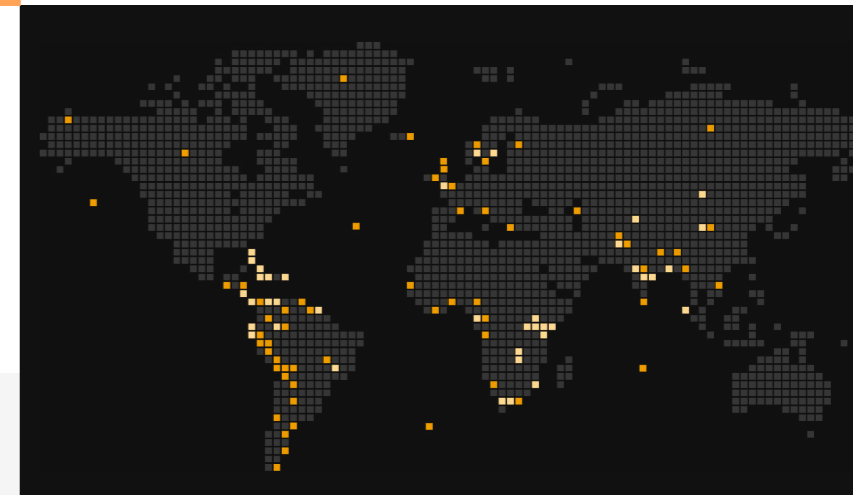
individuals engaged in activities to restore and protect our planet

the seating capacity of Europe's largest football stadium

## 900K

hectares across the globe that have seen immediate positive impact, thanks to Give One-supported organizations

2,639 times the size of Central Park



LOCATIONS WHERE GIVE ONE-FUNDED ORGANIZATIONS ARE PRESENT

- 18 LARGE GRANTS (>USD 50,000)
- 36 SMALL GRANTS

### IMPACTFUL NUMBERS FROM 2022:

## 667

people have been trained in ecological monitoring of pollinators in the UK to track the effects of established green corridors, helping pollinators populate larger areas.

Buglife

## 340

people have been able to receive juridical support in environmental cases in South Africa and Kenya.

Natural Justice

## 43,000

people have benefited in livelihood improvement activities relating to forest conservation in Kenya and Ghana in addition to the trees planted.

One Tree Planted

## 39,325

Since the launch of the Give One initiative in April 2021, Klarna's customers have come together to support organizations, resulting in 39,325 individual donations to environmental causes connected to Give One, as well as the Climate Transformation Fund.

## 1.2M

people have interacted with "The Sea We Breathe", a digital education resource.

Blue Marine Foundation

## 2500

people have participated in tree planting activities across the Andes.

Acción Andina

## 1877

wildlife patrols have been carried out, resulting in 2 600 illegal activities documented in Rwanda.

RWCA

Give One is a call-to-action launched by Klarna to tackle some of the most critical environmental issues facing our planet.

Together with our strategic sustainability partner, Milkywire, we support change-makers on the frontlines of environmental challenges and showcase the work being done on the ground. To learn more specifics about the work being done, please refer to our [previous impact report](#).

# The Amazon



INTRODUCTION

## 10K

10,000 species estimated to be at high risk of extinction due to deforestation of the Amazon.

## 513,016 km<sup>2</sup>

The accumulated deforestation in the Amazon reached 513,016 km<sup>2</sup> between 2000 and 2018. That's the size of the state of California.

## 20%

The Amazon supplies us with 20% of freshwater globally.

## 33%

The Amazon is home to about one third of all known terrestrial species of plants, animals, and insects.

## 100 BILLION TONS

The Amazon is our second largest carbon sink (second only to the world's oceans) holding around 100 billion tons of carbon.

The Amazon rainforest hosts unmatched biodiversity and is of unparalleled importance to the world's ecosystems. Spanning across nine nations in South America, the Amazon is the largest tropical rainforest in the world, covering an area of approximately 6.7 million square kilometers. For context, that's roughly the size of the entire Australian continent, twice the size of India, or 28 times the size of the UK.

Within this vast space is an array of life. The Amazon rainforest is inhabited by more than one million Indigenous people belonging to around 500 different ethnic groups (the exact number varies by source). In addition, the rainforest is home to an estimated 390 billion trees and thousands of species of plants and animals, many of which are unique to this region. (Steege et al. 2013; RAiSG 2023)

Guided by our [impact framework](#), Give One supports organizations in the nexus of climate, people, and biodiversity. For this report, we've spoken to representatives from three organi-

zations working with conserving the Amazon: Human Rights Watch, Amazon Frontlines, and Fundación Gaia Amazonas. These organizations work together with local and Indigenous groups to protect and conserve the Amazon biome. Indigenous-led initiatives have proven to be effective in preserving biodiversity, as these communities possess intimate knowledge of the region and have a vested interest in protecting their ancestral lands. Furthermore, Indigenous-led conservation efforts often prioritize the well-being of both the environment and the communities that depend on it, promoting a holistic approach to sustainability. (Recio and Hestad 2022; Sze et al. 2022)

With this report, we aim to amplify these voices from the field to give insights into the struggles they face and the knowledge they possess about conserving the Amazon. Klarna and Give One acknowledge the Amazon's significance as a critical area on our planet that demands attention and conservation efforts.

Metric sources: Eisenhammer and Griffin 2021; RAiSG 2023; Marengo et al. 2018; Peas Nampichkai et al. 2022; IPBES 2019

THE PROJECT LOCATIONS OF THE GIVE ONE-FUNDED ORGANIZATIONS GAIA AMAZONAS, AMAZON FRONTLINES, HUMAN RIGHTS WATCH AND RE·WILD, WITHIN THE AMAZON, COSTA RICA AND PANAMA.

Opinions expressed in this report in the form of quotes do not necessarily reflect the views of Klarna as a corporation.

# Nearing a tipping point

**Our planet's web of life consists of millions of plant and animal species from tiny bacteria to giant mammals, which together form a great diversity of living organisms often referred to as biodiversity.**

Biodiversity is essential to healthy, functioning ecosystems that provide us with many benefits. Among such benefits are clean air and water, pollination of plants and trees that produce our food and medicine, pest control, climate stabilization, and many others (Diaz & Malhi, 2022). However, more and more studies indicate a dire state of nature and living species, demonstrating a decline for all key species and habitat indicators. The average decline in species population has been estimated at up to 70% globally since 1970 (Butchart et al 2010; WWF 2022). The key drivers of biodiversity loss include changing use of sea and land, direct exploitation of organisms, climate change, pollution, and invasive non-native species (IPBES 2019).

Biodiversity is not evenly distributed across the planet, and there are particular areas that are especially biologically diverse, with a wide variety of species, many of which are endemic to those regions (Conservation International 2023). The world's largest tropical rainforest of the Amazon basin is among such biodiversity hotspots. The Amazon supplies

around 20% of the world's fresh water, home to about one third of all known terrestrial species of plants, animals, and insects; and it plays a crucial role in stabilizing global climate acting as a large carbon sink, containing around 100 billion tons of carbon (Marengo et al. 2018; Peas Nampichkai et al. 2022). Furthermore, more than 500 distinct Indigenous Peoples inhabit these territories. Their practices are tightly intertwined with nature and they act as natural guardians in the face of many threats to the Amazon.

Nemonte Nenquimo is an Indigenous Waorani leader and co-founder of Ceibo Alliance, an Indigenous-led organization, as well as co-founder of Amazon Frontlines. Nenquimo has dedicated herself to defending her ancestral territory:

– We know that the forest and nature has given us life and that is why it is so important to us. Without this territory we would not exist as Indigenous People. This territory gives us knowledge and language and we do not want to lose this diversity and that knowledge.

Francisco von Hildebrand, executive president of Fundación Gaia Amazonas,

is of the third generation to collaborate with Indigenous Peoples in protecting the Amazon.

– The Northern part of the Amazon basin, where we work, is a very important area [...] The trees in the rainforest absorb rain and underground water, once evaporated it creates clouds that transport water across the continent. We

**– Without this territory we would not exist as Indigenous People.**

call this phenomenon the Flying River. The Flying River of the Northern Amazon provides 70% of water for South America, 50% of water for Central America, and 20% of water for North America. In Colombia alone 67% of food production is dependent on this water supply.

The Amazon rainforest, similarly to many other biodiversity hotspots across the world, is under severe threats of deforestation occurring from overexploitation of its resources for mining,



NENQUIMO LED A MOBILIZATION OF INDIGENOUS NATIONS AGAINST ECUADOR'S APPEAL OF A COURT RULING THAT PROTECTS WAORANI TERRITORY FROM OIL DRILLING. PHOTO BY AMAZON FRONTLINES & CEIBO ALLIANCE

AMAZON FRONTLINES & CEIBO ALLIANCE  
8° 12' 50.9988" N  
75° 25' 25.9908" W

**AF** WHAT YOU NEED TO KNOW  
AMAZON FRONTLINES Amazon Frontlines

#### VISION

"We build power with Indigenous peoples to defend their way of life, the Amazon rainforest, and our climate future."

#### SCOPE

Through their partnership with the Ceibo Alliance, they have protected over 292,000 hectares of land and established legal precedent to protect 11 million hectares, the latter is roughly the size of Greece.

#### MOST CRITICAL CHALLENGE

Land and resources rights of indigenous nations, acceleration of mining and oil extraction post COVID, and funding reaching the frontline communities.

down and the damage is already done, it is less likely that an area – that should belong to all Brazilians – will be designated for conservation purposes.

Many scientists and conservationists fear that if these negative deforestation trends continue, the Amazon could reach its tipping point, where the ecosystem would no longer be able to perform its function and transform into a dry savannah (Lovejoy and Nobre, 2018).

– We are very concerned about the latest science that demonstrates that between 20% to 25% of forest destruction could activate the tipping point in the Amazon. Today we've reached 17% of forest destruction and about 65% of all territory has signs of degradation. So we are in a double red alarm mode, says von Hildebrand from Fundación Gaia Amazonas.

The need to halt biodiversity loss and nature destruction in the Amazon and elsewhere is greater than ever. The most recent ambitious call to action to reverse these negative trends has been agreed upon through adoption of the Global Biodiversity Framework (December 2022). The key targets include the protection of 30% of Earth's lands, oceans, coastal areas, and inland waters by 2030, cutting global food waste by

half, restoring at least 30% of degraded terrestrial, inland waters, and coastal and marine ecosystems, and preventing the introduction of invasive species. Despite the ambitious goals set for preserving nature, funding for these actions remains unsecured. To bridge the gap there is a global push to intensify efforts in secur-

**– We are in double red alarm mode.**

ing funding from all sources, whether public or private. This includes a strong call for governments and individuals to voluntarily support biodiversity projects (Pollard 2023). The estimated numbers suggest that currently around USD 130 billion is invested in nature projects from all sources; however, this figure needs to triple by 2030 if we are to achieve our nature and climate goals (UNEP, 2021).

Alex Goff has been with Amazon Frontlines for 10 years, currently serving as the development director. Throughout his tenure with the organization, Goff has taken on various roles, including a previous position based at the Amazon Frontlines office in the Ecuadorian Amazon. It was there that he gained a close

understanding of the issues confronting frontline communities in the region.

– It's a widely recognized fact that only a tiny fraction, less than 2%, of global philanthropy and donations is directed towards environmental issues. And from that 2%, the percentage that reaches Indigenous Peoples, frontline communities, and local communities who are the actual drivers of positive change in these areas, is far less than 1%. We need a complete paradigm shift in terms of how funding happens.

On Earth Day 2021, Klarna launched the Give One initiative, a pledge to donate 1% of all future funding rounds to high-impact planet health initiatives. Give One is more than a one-time corporate donation – it's an effort to use Klarna's platform to create an even bigger impact and thereby set an example for how companies should take responsibility beyond their immediate value chains. Give One also aims to direct funding where it can make the most impact, such as in the hands of Indigenous groups in the Amazon. Additionally, Klarna has opted to follow the WWF and BCG Blueprint for Climate Action and has set the ambitious goal of operating at net-zero by 2040. Read more about Klarna's sustainability efforts [here](#).



**HUMAN RIGHTS WATCH**  
WHAT YOU NEED TO KNOW  
Human Rights Watch

**SCOPE**

As one of the world's largest human rights advocacy organizations, HRW works to defend the rights of people in nearly 100 countries.

**HOW THEY PROTECT THE AMAZON**

Their environmental strategy focuses on protecting the individuals who are safeguarding our planet's forests. While much of their environmental strategy has been concentrated in the Brazilian Amazon, they remain dedicated to expanding their efforts to other forested regions and their inhabitants.

**MOST CRITICAL CHALLENGE**

Human rights violations, impunity for crimes against forest defenders, lack of implementation of environmental laws, abusive carbon offset projects

**THE GLOBAL BIODIVERSITY FRAMEWORK**

is a set of goals and targets by the United Nations Convention on Biological Diversity (CBD) to save wildlife and nature by 2030.

**ONE OF THE KEY TARGETS**

is the "30 by 30" which means protecting 30% of the world's land and oceans by 2030.

**OTHER TARGETS INCLUDE**

cutting food waste in half, restoring damaged ecosystems, and preventing invasive species.

To put the funding gap into context:

This is the funding invested globally in nature projects

USD 130 billion

This is what is actually needed

USD 390 billion

# Voices for the Amazon

NEMONTE NENQUIMO  
CO-FOUNDER  
CEIBO ALLIANCE,  
AMAZON FRONTLINES



DANI HEINEMEYER  
SENIOR GRANT WRITER  
HUMAN RIGHTS WATCH



FRANCISCO VON HILDEBRAND  
EXECUTIVE PRESIDENT  
GAIA AMAZONAS



ANNA LIVIA ARIDA  
BRAZIL ASSOC. DIRECTOR  
HUMAN RIGHTS WATCH



ALEX GOFF  
DEVELOPMENT DIRECTOR  
AMAZON FRONTLINES



## The funding gap grows even larger when looking at Indigenous-led actions particularly important in the context of the Amazon region.

From 2011 to 2020, USD 2.7 billion went toward protecting Indigenous land, but only about 17.7 % actually funded initiatives managed by Indigenous Peoples or local communities (RRI 2021).

– The Amazon is in crisis, but this is not only an environmental crisis, it is also a human rights crisis. It is impossible to protect the forests without protecting the Indigenous People and local communities who are defending the forest on the ground from land grabbing, illegal mining, illegal logging, and more, says Arida from Human Rights Watch.

Even though Indigenous communities comprise only about 5% of the total population, their territories contain about 80% of the world’s remaining biodiversity (Raygorodetsky 2018). It is necessary that funding is driven to support these communities and their actions. That is why, as noted by von Hildebrand from Fundación Gaia Amazonas, it is important to look at the structure of the funding available to Indigenous communities:

– We are supporting Indigenous governments in the Colombian Amazon with establishing and running Indigenous administrative agencies for Indigenous communities to be able to access direct

funding. But for this to happen we need to rely on continuous funding that could provide a stable cash flow.

Von Hildebrand argues that addressing deforestation requires not only tackling conventional economic drivers like cattle ranching and agribusiness expansion, but also addressing cultural drivers that are often overlooked, such as the loss of Indigenous knowledge and ways of life when people migrate in search of better opportunities. However, without stable funding, it becomes increasingly challenging to tackle these multifaceted drivers of deforestation.

– Most of us are probably contributing indirectly to Amazon deforestation through products we buy.

Nenquimo, a leader from the Indigenous Waorani group and partner of Amazon Frontlines, speaks of the need for knowledge-sharing and communication:

– We saw the need for Amazon Frontlines to enable us to communicate

with the world, and little by little, we have learned how to manage resources and how to bring in our own language to tell the world what is happening in the Amazon.

Another concern raised by von Hildebrand is linked to the role of carbon markets. Mobilizing forces of financial markets to protect the Amazon could become a great tool to raise the urgently needed funding. On the other hand, today it is characterized by a lack of clarity, lack of regulation, and lack of monitoring standards that lead to corrupted practices, loss of credibility, and division of communities across many carbon-focused projects.

To date, the potential of the global voluntary carbon markets is estimated at USD 2 billion (The EM Insights Team 2022). It is hard to estimate how much of these investments go directly to the projects in the Amazon since there is no common database of such projects currently existing. However, Indigenous leaders say more and more frequently they are being approached by carbon project developers that promise significant financial benefits from the sale of carbon credits if they establish new

projects on their lands (Greenfield 2023). Even though some of the carbon projects aim to genuinely address the climate issue through reforestation and ecosystem restoration, others just try to exploit the opportunity provided by this new market that to date remains poorly regulated and uncoordinated.

If we are to halt the destruction of the Amazon, it is crucial to address the significant challenge of demonstrating the role that production and consumption patterns play in this issue. Dani Heinemeyer, a senior grant writer at Human Rights Watch explains it:

– Whether people realize it or not, most of us are probably indirectly contributing to Amazon deforestation through products we buy. So some of our research and advocacy projects look at the link, for example, between illegally deforested land for raising cattle and a particular export market somewhere far away from the Amazon.

These types of projects could be helpful in addressing the root cause of deforestation, educating consumers, and providing robust evidence to decision makers to expand enforcement of deforestation-free supply chains.



WHAT YOU NEED TO KNOW  
Fundación Gaia Amazonas

### VISION

“We work for a safeguarded and resilient Amazon with innovative solutions and strategies of conservation, and environmental welfare paradigms, which are the result of dialogue and action between the Indigenous and non-Indigenous knowledge systems.”

### SCOPE

Gaia works with 16 organizations covering 18 million hectares of rainforest – an area the size of Portugal.

### MOST CRITICAL CHALLENGE

Land tenure rights for Indigenous communities, Green Grabbing.

# Give One's contribution to change

## WHAT YOU NEED TO KNOW

### CARBON MARKETS/CARBON PROJECTS

Programs that enable the trading of carbon credits to incentivize reductions in greenhouse gas emissions.

### FRONTLINE COMMUNITIES

Oftentimes these are communities living in vulnerable places that will be the first to experience the effects of a crisis such as natural disasters. These communities include indigenous communities and other marginalized groups that will be disproportionately affected by environmental issues and have limited resources to influence processes that will affect their lives.

### FUNDING GAP

The difference between the amount of funding needed for a project or initiative and the amount that is currently available.

### INDIGENOUS PEOPLES

Communities who have lived in a particular region or territory for generations and have unique cultural, social, and economic practices.

TRADITIONAL FEATHER CROWNS HANGING INSIDE A MALOKA. THE CROWNS ARE USED DURING RITUALS BY THE INDIGENOUS COMMUNITIES FROM THE JAGUARS OF YURUPARÍ MACRO-TERRITORY. PHOTO BY JUAN GABRIEL SOLER



FUNDACIÓN GAIA AMAZONAS  
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Considering the funding challenges highlighted earlier and the difficulties faced by frontline communities and their supporting organizations, initiatives such as Give One offer crucial support through sustainable funding and adaptable structures.

These initiatives allow for tangible achievements on the ground and provide lasting impact that extends beyond the immediate future. The four organizations receiving funding from Give One that are working in the Amazon achieved

milestones that range from supporting Indigenous and local communities in exercising their land rights, to implementing conservation actions.

Here are a few highlights from the Amazonian organizations, based on activity reports from 2022. As Re:wild is new to receiving funding from Give One, we hope to share their highlights in a later report.

#### Human Rights Watch

In 2022, Human Rights Watch ran an intense media and advocacy campaign that included over 19 public publications and reached 50 decision-makers directly. They also reached an audience of over 160,000 through their videos. As a result they influenced the [OECD](#) to incorporate their recommendations for reducing deforestation into Brazil's roadmap to gain membership. They also advocated for business regulations to eliminate deforestation from supply chains and protect the rights of forest communities. The latter contributed to the EU adopting a law in December 2022 prohibiting the import of key commodities linked to deforestation, reflecting several of Human Rights Watch's recommendations. The law will apply to all 27 EU member states.

#### Amazon Frontlines

In 2022, Amazon Frontlines, with support from Give One, empowered 10 Indigenous nations to enhance their rights to protect their approximately 9 million hectares of rainforest in Ecuador from extractive projects.

Amazon Frontlines also trained 190 Indigenous rangers in digital tools, enabling the protection of 800,000 hectares of forests in real-time that strengthened the capacity of 17 communities to protect the rainforest.

#### Fundación Gaia Amazonas

In 2022, the Pirá Paraná Indigenous council discovered that an NGO and private companies had launched a 10-year carbon REDD+ project on their territory (approximately 693.178 ha with 17 indigenous communities) without their consent. The companies have heavily profited from the project and tried to use money to dissuade the council from legal action, causing conflicts and harming their social cohesion and right to self-determination. The council has now initiated a constitutional law litigation with the help of Gaia Amazonas to protect their rights, terminate the carbon credit, and set a legal precedent for future REDD+ projects, being the first case to reach the Colombian constitutional court. Give One provided funding to secure legal services from experienced experts.

As a result of the follow-up of the initiatives, Give One identified many similarities in the struggles and opportunities for growth of Amazon Frontlines, Fundación Gaia Amazonas and Human Rights Watch. This led to an initial meeting with the three organizations hosted by Give One, facilitated by Milkywire. The objective was to exchange experiences and explore potential synergies, best practices, and ways of working together to mobilize funding and scale up impact solutions. Give One and the organizations involved recognize that collaboration and sustained communication are essential to finding solutions for complex issues. They acknowledge the importance of frontline communities and their relationship with the rainforest, and seek to maintain connections and dialogues with them. Something that Give One will continue to support in the coming year.

# The Amazon engages and inspires

**At Klarna, our customers share our passion for protecting the delicate balance of biodiversity in the Amazon.**

By offering donation opportunities within Klarna's platform, we empower our customers to make a difference and support causes they care about.

– The Amazon represents incredible potential. Not only scientifically, but culturally, as well. We don't fully understand the sort of knowledge that is housed within these forests that could change the way that we live on this planet, says Alex Goff, development director at Amazon Frontlines.

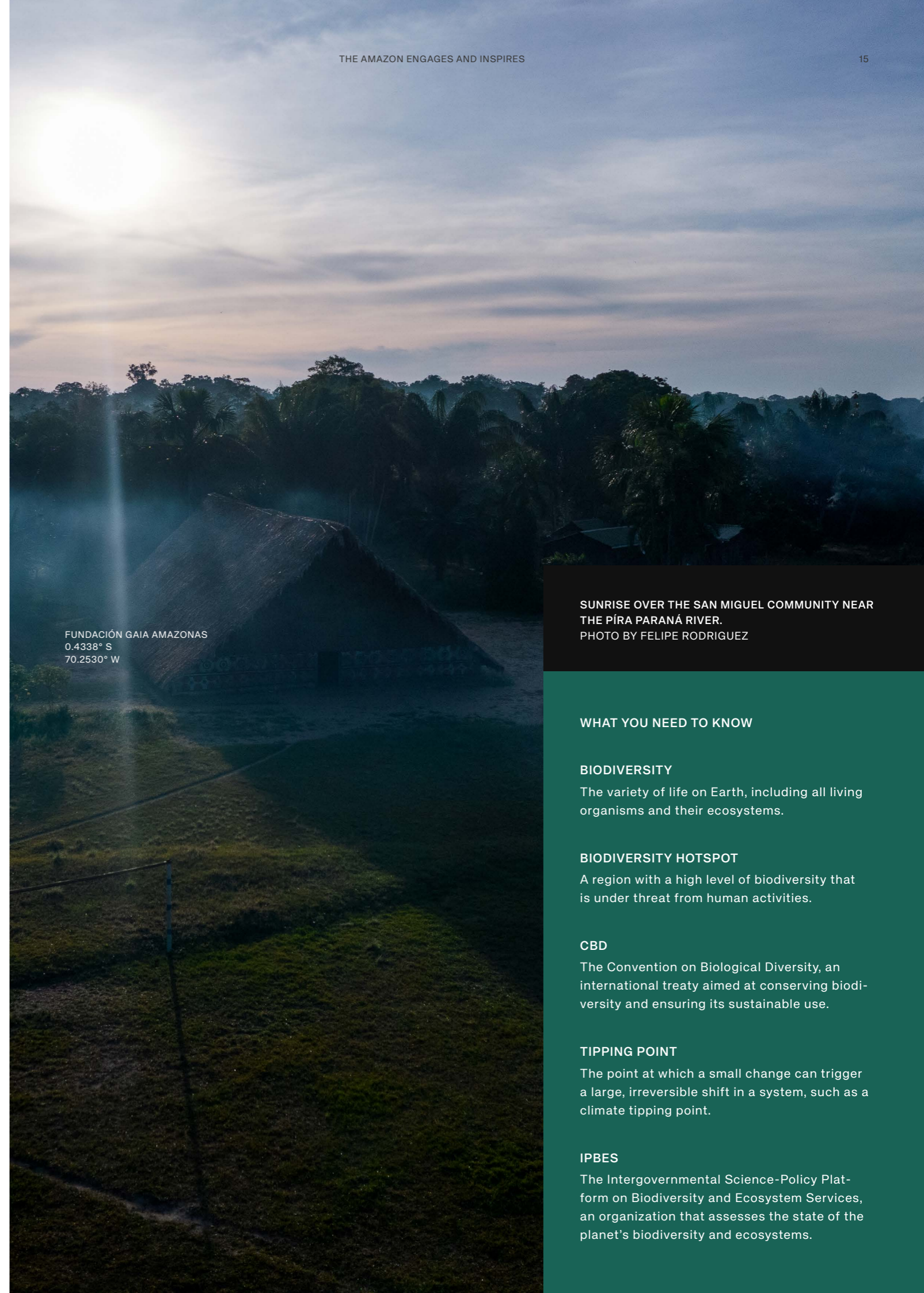
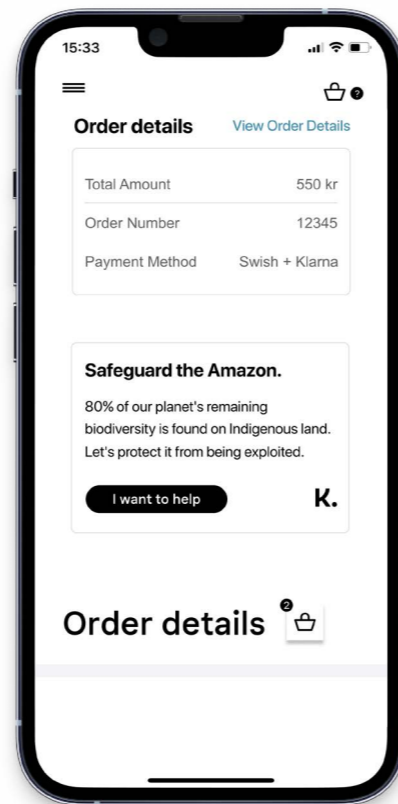
The numbers clearly indicate that when the donation message is related to conserving the Amazon, our customers demonstrate a higher level of engagement. In 2022, the average conversion rate on donation pages was 4.17%,

however, when the donation topic was the Amazon, the conversion rate catapulted to 9.52%. Similarly, the average click-through rate in donation funnels was 0.44%, but with topics regarding the Amazon, it rose to 0.74%. By judging the click-through rates, we can infer that the messages related to the Amazon are particularly attractive to our customers. It's worth noting that these customers are

**– The Amazon represents incredible potential.**

located in Europe, far from the Amazon region, yet they still exhibit a significant level of interest in it.

In selected European markets Klarna's customers can take action for the environment through a donation banner in the confirmation screen in Klarna Checkout.



FUNDACIÓN GAIA AMAZONAS  
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SUNRISE OVER THE SAN MIGUEL COMMUNITY NEAR THE PIRA PARANÁ RIVER.  
PHOTO BY FELIPE RODRIGUEZ

## WHAT YOU NEED TO KNOW

### BIODIVERSITY

The variety of life on Earth, including all living organisms and their ecosystems.

### BIODIVERSITY HOTSPOT

A region with a high level of biodiversity that is under threat from human activities.

### CBD

The Convention on Biological Diversity, an international treaty aimed at conserving biodiversity and ensuring its sustainable use.

### TIPPING POINT

The point at which a small change can trigger a large, irreversible shift in a system, such as a climate tipping point.

### IPBES

The Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services, an organization that assesses the state of the planet's biodiversity and ecosystems.



# How to take action

**We want to prompt you to make a difference for our planet, and stand behind those protecting it. Right now, it's still not too late to do something for the Amazon, but it is urgent to act as soon as possible.**

Indigenous leader Nemonte Nenquimo expresses how we all matter in the fight for the Amazon.

– Each individual has the power to make a positive impact. The work we do in the Amazon region is not only import-

ant for the Indigenous Peoples, but also for the survival of the entire planet. The Amazon is a shared responsibility that unites us all. Despite the distance, the struggles faced by countries like Ecuador and other Latin American nations should not feel remote or irrelevant to us. Let's work together to make a difference.

As the world continues to face pressing environmental challenges, it is becoming increasingly important for companies to take action to protect our planet. As major contributors to carbon emissions and resource depletion,

businesses have a crucial role to play in addressing climate change and promoting sustainability.

**– The Amazon is a shared responsibility that unites us all.**

We at Klarna want to set an example of how to take planetary action, through our Give One initiative. Here are a few things we've learned and want to share with you.



NENQUIMO WAS INTERVIEWED WHILE MARCHING TO FILE A LANDMARK LAWSUIT AGAINST THE ECUADORIAN GOVERNMENT IN ORDER TO PROTECT HER PEOPLE'S LAND FROM OIL DRILLING. PHOTO BY AMAZON FRONTLINES / CEIBO ALLIANCE

## WHAT YOU CAN DO AS AN INDIVIDUAL

- **Educate yourself** in matters of planet health. Keep your eyes and ears open in order to understand how to make a positive impact. Share this report with people you think could be interested in it.
- **Make a donation.** Small sums can make a big difference if we all come together and support organizations like Human Rights Watch, Fundación Gaia Amazonas, and Amazon Frontlines. It's easy to take action with Klarna's donation features.
- **Demand change** and put pressure on the companies that share your values, to encourage them to adopt sustainable business practices and reduce their negative impact.

## WHAT YOU CAN DO AS A COMPANY

- **Utilize your platform as a force for good beyond your business.** Decarbonization adjustments are great, but don't forget the impact you can have outside of your own operations through efforts such as enabling consumers to make more sustainable choices with Klarna's CO2e Emissions Tracker and by highlighting conscious and circular brands.
- **Engage your community and invite them to participate in your initiatives because they expect it of you.** According to our recent [pulse survey](#), 1 in 3 global shoppers consider it important that brands act in an environmentally sustainable way.
- **Don't wait too long to take action.** Mulling over your strategy for too long can make it hard to kickstart your sustainability efforts. Start small, but sooner rather than later.
- **Take inspiration from the Give One's proven impact framework** set by an external advisory board, presented in our [previous report](#).
- **Support and promote local, Indigenous, Afro-descendant and community-based environmental efforts.** Not only because they are experts at protecting their land, but because they have immense knowledge that we can learn from.

# Financial annex

All numbers in USD

## Klarna pledge – cash flow overview

	2021 ACTUAL	2022 ACTUAL	2023 ACTUAL	2023 PLANNED	2024 PLANNED	2025 PLANNED	TOTAL
Income from Klarna	4,789,890	6,178,292		2,670,894	2,670,893		16,309,969
<b>EXPENDITURE:</b>							
Larger grants		3,888,706	949,120	3,430,721	706,973	149,000	9,124,520
Smaller grants	35,610	270,304	187,471	342,225			835,610
To be allocated				1,008,052	2,670,894	2,670,893	6,349,839
<b>BALANCE</b>							<b>0</b>

## Larger grants – specification of disbursements and committed funding\*

\*Committed funding equals the total value of signed agreements.

IMPACT ORGANIZATION	COMMITTED GRANTS	DISBURSED JAN-DEC 2022 (ACTUAL)	DISBURSED JAN-FEB 2023	DISBURSEMENT 2023 (PLANNED)	DISBURSEMENT 2024 (PLANNED)	DISBURSEMENT 2025 (PLANNED)
Acción Andina (GFG)	1,484,754	800,000	0	684,754	0	0
Amazon Frontlines	415,663	200,000	135,663	60,000	20,000	0
Blue Marine Foundation	657,931	333,334	0	291,264	33,333	0
Buglife	551,358	266,666	178,025	80,000	26,667	0
Cordio EA	634,786	125,000	109,786	175,000	150,000	75,000
Fundación Gaia Amazonas	695,479	400,000	0	295,479	0	0
Human Rights Watch	695,468	333,000	228,468	100,000	34,000	0
International Cryosphere Climate Initiative	526,980	273,334	160,313	70,000	23,333	0
Natural Justice	992,941	358,260	0	523,581	111,100	0
One Tree Planted	781,500	169,700	72,300	256,960	208,540	74,000
Re:wild (Annamites)	225,000	75,000	0	150,000	0	0
Re:wild (Harlequin Toad)	112,500	37,500	0	75,000	0	0
Re:wild (Javan Rhino)	225,000	75,000	0	150,000	0	0
Re:wild (Red Colobus)	180,000	60,000	0	120,000	0	0
Rights and Resources Initiative	698,549	250,000	0	348,549	100,000	0
Rwanda Wildlife Conservation Association	246,611	131,912	64,565	50,134	0	0
<b>GRAND TOTAL</b>	<b>9,124,520</b>	<b>3,888,706</b>	<b>949,120</b>	<b>3,430,721</b>	<b>706,973</b>	<b>149,000</b>

### Smaller grants – specification of disbursed funding per impact organization

SMALL GRANTS IMPACT ORGANIZATION	REGION					
	AFRICA	ASIA	EUROPE	NORTH AMERICA	SOUTH AMERICA	GRAND TOTAL
Amigos de Iracambi					7,471	7,471
ARBIO Peru					4,965	4,965
Baltic Seabird Project			16,493			16,493
Bangladesh Environment and Development Society		2,158				2,158
Bumblebee Conservation Trust			38,278			38,278
Colobus Conservation	13,244					13,244
Conservation Through Public Health	28,399					28,399
Creative Conservation Alliance		7,573				7,573
Eastern Ghats Wildlife Society		2,592				2,592
Ecological Balance	1,438					1,438
EcoSwell					6,071	6,071
Endangered Wildlife Trust	8,716					8,716
Final Straw Foundation			7,969			7,969
Green Heritage Fund Suriname					3,494	3,494
HAKA – Forest, Nature and Environment of Aceh		4,247				4,247
Hirola Conservation Programme	48,040					48,040
ICE Kenya	30,641					30,641
Kope Lion	11,786					11,786
Love the Oceans	14,931					14,931
Mangrove Education Project				7,917		7,917
Marine Megafauna Foundation	13,362					13,362
Milgis Trust	731					731
Miti Alliance Ltd	6,402					6,402
Neotropical Primate Conservation					5,358	5,358
Nordens Ark			24,122			24,122

SMALL GRANTS IMPACT ORGANIZATION	REGION					
	AFRICA	ASIA	EUROPE	NORTH AMERICA	SOUTH AMERICA	GRAND TOTAL
Pelagiska			4,705			4,705
ProCAT Colombia					2,217	2,217
ProPurús					4,886	4,886
Rwanda Wildlife Conservation Association	4,674					4,674
Sharks4Kids				3,435		3,435
Snow Leopard Trust		14,984				14,984
The Society for Preservation of Muriqui					6,510	6,510
Tsavo Trust	50,000					50,000
Watamu Marine Association	12,737					12,737
WildlifeDirect	25,332					25,332
Zambian Carnivore Programme	47,505					47,505
<b>GRAND TOTAL</b>	<b>317,939</b>	<b>31,554</b>	<b>91,568</b>	<b>11,352</b>	<b>40,971</b>	<b>493,385</b>

### Smaller grants – specification of disbursed funding

Small grants per Cause and Region	WILDLIFE	OCEANS AND SEAS	ENVIRONMENTAL DEFENDERS	FORESTS AND LANDSCAPES
Africa	251,045	41,031	366	25,498
Asia	15,994	2,158	0	13,402
Europe	70,647	20,921	0	0
North America	0	11,352	0	0
South America	11,645	0	10,956	18,370
<b>GRAND TOTAL</b>	<b>349,331</b>	<b>75,463</b>	<b>11,322</b>	<b>57,270</b>

# Klarna.



MARCH, 2023

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## Klarna:

Since 2005 Klarna has been on a mission to revolutionize the retail banking industry. With over 150 million global active users and 2 million transactions per day, Klarna is meeting the changing demands of consumers by saving them time and money while helping them be informed and in control. Over 500,000 global retail partners, including H&M, Saks, Sephora, Macys, IKEA, Expedia Group, and Nike have integrated Klarna's innovative technology to deliver a seamless shopping experience online and in-store. Klarna has over 5,000 employees and is active in 45 markets. For more information, visit [Klarna.com](https://klarna.com).

The company became the first fintech to join The Climate Pledge and Race to Zero campaign, and makes annual financial contributions to high-impact climate projects, including carbon removal, reforestation and forest protection, and emission reduction projects.

## Milkywire:

Milkywire, founded in 2018, is a tech platform that enables companies and private donors to fund trusted environmental organizations. Through digital tools and an engaging feedback model, Milkywire helps fund a wide spectrum of initiatives, from in-the-field nature restoration and species preservation to cutting-edge carbon removal research, enabling everyone to make a positive planetary impact. Milkywire enables companies to finance solutions beyond their value chain and take responsibility for their climate and nature footprint. Milkywire provides a unique experience with transparent, traceable, and engaging reporting while enabling companies to activate their communities across their platforms to scale their impact.