

BMFITT 2021 Team Social Entrepreneurship Business Plan

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The World Depends On Us

Bright Minds, Fresh Ideas Think Tank Summer Internship, Powered by FPP

July 1, 2021

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Introduction to Fossil Fuels

Fossil fuels are used today as an energy source that formed millions of years ago from the remains of dead organisms. For example, coal forms from dead trees and other plant materials while gas and crude oil form from dead marine organisms. The first use of fossil fuels occurred 4,000 years ago when the Ancient Chinese used coals in order to heat their homes when there was no wood available (ProCon.org, 2021). The Romans were also found using coal in order to heat up their baths and honour their gods (Ancient Romans in Britain, n.d.). These fuels are non-renewable and were an introduction to technological, social, economic, and many development progressions.

The Industrial Revolution brought forth new inventions such as the power loom (McFadden, 2020) which revolutionized the way we process cotton. This machine required the usage of steam engines. Humans can only harness hydro and wind power in very specific spots in the world, but “Fossil fuels changed all that” (McNeill & McNeill, 2003). Fossil fuels like coal are easily transportable to any factory and are very high in energy. This advancement in technology allowed a decreased need for human labor. The convenience of fossil fuels initiated the jumpstart of the Industrial Revolution, and modern-day technology. Throughout the Industrial Revolution, capitalism became very prominent in society as we began to heavily rely on fossil fuels. Electricity, processing foods, and producing everyday goods were powered and run by fossil fuels. These products and services became convenient and efficient which allowed businesses and companies to prosper.

Impact

Many companies do not consider their use of fossil fuels that have many major continuous effects. “Today, fossil fuel industries drill or mine for these energy sources, burn

them to produce electricity or refine them for use as fuel for heating or transportation” (Department of Energy, 2021). When burned, fossil fuels release CO₂ which causes heat to be trapped in the air leading to the contribution of climate change. According to the total energy data from the United States Energy Information Administration; fossil fuels account for more than ¾ of carbon emissions. The most abundant source of climate change is coal, known for being a dirty fuel due to high carbon content and large amounts of toxic heavy metals. It also releases other chemicals such as sulfur dioxide gas when burned. This creates breathing problems for living creatures and acid rain (BBC, n.d.), “The United States is currently reliant upon fossil fuels to meet our growing energy needs. We use coal for more than half of our electricity needs. Additionally, America's transportation system is overwhelmingly dependent on conventional petroleum oil, which is not only responsible for 20 percent of our climate change pollution but also threatens our national security and our economic prosperity. We spend \$1 billion every day on foreign oil” (National Wildlife Federation, n.d.). Fossil fuels lead to land degradation, water pollution, emissions, global warming pollution, air pollution, and ocean acidification. These issues are very prominent within the ecosystem and are results of the usage of coal.

History of plastics

In 1869, a billiards company sought to reward anyone who can produce or make a satisfactory replacement material for ivory. Attracted by the competition John Wesley Hyatt made the first synthetic polymer. This material freed people of social and economic constraints of the scarcity of natural resources such as wood, metal, ivory, and stone (History and Future of Plastics 2019). The wonderful plastic made had many expansions such as cutting-edge discoveries like vinyl, ethylene, and acrylic (Rogers, 2007). During WWII, the demand and

expansion for newer plastic technologies increased. Plastics were even used to make everything from molded gunner's enclosures, cockpit windows, mortar fuses, helmet liners, goggles, raincoats, waterproof tents, parachutes, color-coded electrical wiring, and parts for the atom bomb, plastics seeped into all levels of military materiality (Rogers, 2007). Since then, this cheap synthetic polymer became one of the first of many plastics that exist today.

Impact

Plastics are critical in our lives such as making it possible for the development of computers, cell phones, and most of the lifesaving advances of modern medicine (History and Future of Plastics 2019). Although, post-consumer plastic waste disposal leading to plastic pollution in landfills, waterways, and oceans represents a worldwide environmental challenge (Stapleton, 2019). Most plastics are made of polyethylene terephthalate and are nearly indestructible in terms of breaking down. Yet, UV rays from the sun can break down the plastics but it takes a very long time (Elkins, 2019). Microplastics are plastics that break down to less than 5 millimeters, the accidental consumption of microplastics from humans, animals, and sea creatures are seen as a result; "the percentage of fish that have ingested plastics in nature varies between 2.6 and 36.5%" (Blastic, n.d.). The effect of microplastics could be found in oysters exposed to polystyrene microparticles, this interferes with energy uptake and allocation, reproduction, and offspring performance. A drop in energy allocation played a major role in this reproductive impairment for oysters (Sussarellu et al., 2016); this can be assumed that microplastics can also adversely affect sexual organisms such as mammals, humans, etc. Currently, 3.2 billion people rely on fish for almost 20 percent of their animal protein intake (Win, 2018). Rochman et al. (2014) study suggests that the ingestion of plastic debris at environmentally relevant concentrations may alter endocrine system function in adult fish. The

census.gov states that the World's population is 7.772 billion as of June 2021, this places 41% of the population at risk of consuming microplastics, a significant portion of the population.

Why should you care?

There are many large and different effects from our reliance on fossil fuels, plastics, air and water pollution, and climate change. The growing amount of plastic in our landfills and waterways will only contribute to the decline of our health and the ecosystem. It is calculated that adults would be exposed to an average of 258 to 312 microplastic particles daily (Cox KD, Covernton GA, Davies HL, et al., 2019). According to a 2011 study, harmful chemicals in plastic materials can cause adverse health outcomes including cancer, birth defects, developmental and reproductive issues, endocrine disruption, and compromised immunity (Rustagi et al., 2011). Our exposure to microplastic is already potentially dangerous enough to our health. But plastics also use up a significant amount of our resources such as water and fossil fuels. A report states that in Europe, it is estimated that between 4–6% of oil and gas is used for producing plastics (Bpf, 2019). The effect of plastics and fossil fuels impact our daily life and is seen to affect the future generation.

As we burn more and more fossil fuels to generate more electricity and energy for our resources, we are also causing climate change and releasing dangerous pollutants into the air. “But burning [fossil fuels] creates climate change and releases pollutants that lead to early death, heart attacks, respiratory disorders, stroke, exacerbation of asthma, and absenteeism at school and work. It may even be related to autism spectrum disorder and Alzheimer’s disease” (Harvard T.H. Chan School of Public Health, 2021). Consequently, increasing the chances of debilitating diseases that may significantly change the lives of people just from respiration anywhere. Climate change itself has a multitude of problems that completely alters the world we live in.

According to the Climate Science Special Report (CSSR; 2017), “Cold waves are predicted to become less intense while heat waves will become more intense. The number of days below freezing is projected to decline while the number above 90°F will rise. (*Very high confidence*)”

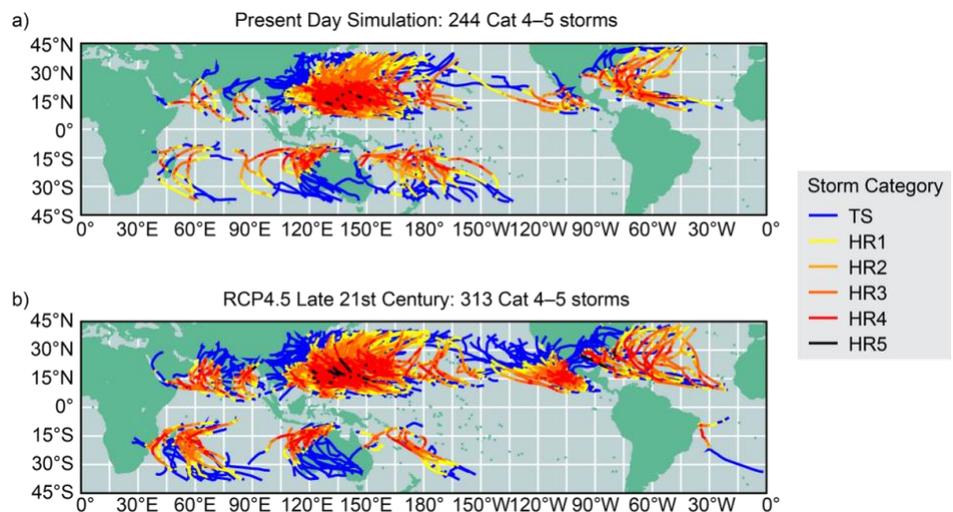
Many have experienced high temperatures which will soon become the new normal.

Inadvertently the usage of air conditioning systems contributes more to climate change and the usage of electricity that most likely came from a fossil fuel source. Natural disasters are also becoming more extreme due to climate change.

Figure 1 shows the red area (Category 5 Hurricanes)

expanding its reach after about 80 years. This implies that there is a significant chance that the rising temperatures can result in an increase in expenses for homeowners.

Figure 1 (Fourth National Climate Assessment, Volume I)



Current issues such as the effects of climate change, pollution, and much more will begin to increase rapidly. These problems always stem back to the systematic usage of fossil fuels and reliance on our plastics, and therefore we need to create a quick and effective solution to comeback these problems.

Business Overview

Our business is an eco-friendly driven promotion service company which gives cash back on purchases made by our consumer and helps promote green products as well. We help other companies gain traffic and data from our customers and customers can get linked to verified green companies.

Our Success Factor

What makes our business going to be a success is the individual efforts of everyone we do business with; our partners, customers, and ourselves. Our partners provide their product and service to our customers while helping the environment, our customers deciding to shop at our partner's websites to help support the cause, and ourselves for making sure that everyone is satisfied and eco-friendly at the same time. All these combined efforts will help keep everyone self-conscious about the environment, shopping for less and changing the world, one step at a time.

Financial Plan

Our company heavily depends on how much sales our partners make. Our startup expenses come out to be about \$81,000 and to sustain ourselves comes out to around \$90,000 per month. Each year making minimum profits we get about \$52,000 a year. We are projected to make \$246,000 in five years from minimum profits made.

Our Mission

As an eco-friendly driven business, we strive to encourage others to be socially responsible whilst reducing the usage of fossil fuels and plastics. By encouraging consumers to spend at eco-friendly and other socially responsible stores we can reduce the number of plastics, use of fossil fuels, and harmful products that affect everyone else.

Our Services

Partnering with eco-friendly businesses we establish a platform where consumers can shop responsibly while earning cashback for their purchases. They may also see data about how their purchases impact the environment based on our platform's "conscious score". This scoring system assesses the impact of retailers, and it scores consumers based on their spending's. Our platform redirects our consumers to our partners increasing their sales. Also, our platform can analyze and display valuable data that companies may want to see from our platform such as demographics, sales, and redirection traffic of their own. Our partners may also pay more money to advertise on our front page to increase the amount of traffic they may get.

Market Analysis

According to Verdon from Forbes (2021), they talk about the projection of e-commerce:

Adobe, for the first time, included global numbers in its report. It is predicting that global e-commerce sales will reach \$4.2 trillion this year, with U.S. consumers accounting for close to one-quarter of that spending.

Global spending on the online market is clearly projected to go up, as more people are getting used to the delivery to their home from COVID-19 times. What is also trending and increasing is the concern for action for the environment. A study led by Southern Cross University (2019) states that, "Of the 913 people surveyed, 93% indicated a general concern for the environment... Of the 913 surveyed, 79% were Americans and 21% were Australians," compared to the 89% of people out of 1,000 in 1989 (Fisher et al. 2012). Clearly e-commerce is growing and so is the concern for change in the environment.

Our business will be going into the couponing market/ industry. The press release “How Big is the Coupon Industry in U.S.?” states that, “In the U.S. 1 in every 5 coupons are redeemed every day. And the coupon processing industry is worth over \$100 million”(N.a., 2020). Major companies in the coupon processing industry include Amazon coupons, Rakuten, Groupon, Coupon.com, Swagbucks, etc. Here’s a SWOT analysis of our business:

- Strengths Description

- Analytics to business partners- gives partners an insight and demographics of our business so they’ll know about our market

- LLC- By us being a LLC, if there are any liabilities we must take on, we won’t lose any personal assets

- Technology Skills- with us being a website, it is important that we have technology skills to operate our business and make it reliable

- Weaknesses Description

- First time doing business- This is our first time creating a business which could be a weakness, but we will be receiving help from others who are in the business world and partnering with other businesses who could help.

- Not a lot of capital to begin with- We do not have a lot of capital to begin with but once we start partnering, advocating, and selling our capital will go up and up.

- Not experienced enough to handle certain situations- We will get help from other businesses and maybe the government/ higher up people for us to handle certain situations and guide us through what needs to be done.

- Opportunities Description

-Reward System- We will be giving out rewards to customers who buy through our website which will bring in more traffic to us and our partners because people like rewards and discounts.

-Bringing in more traffic to companies- The more traffic to companies partnering with us, the more revenue we and the company makes which will further lead to more partnerships.

-Advertisement- Having advertisements on our website and social media will bring in more customers to our company and other companies we partner with.

- Threats Description

-Competitors like Rakuten- Other couponing and discounting companies/ services are a threat as they are great competitors, but we will make sure that our company stands out more because we are helping the planet, a variety of industries, helping to bring in more customers and money to not just us but others, and offering discount/rewards back. -Non-interested people in helping our cause- People not being interested in helping the earth and learning how to do better for the planet is a threat but we will make sure to help them realize the effects that plastics, fossil fuels, and manufacturing have on the earth. We will get our name out there so much to where it becomes kind of a trend to become eco-friendly and buy more eco-friendly products which will bring more customers to us especially when offering discounts/ rewards.

-Little to no local sustainable/eco-friendly businesses nearby- Having a little variety of sustainable/ eco-friendly businesses can be a threat but if this is an issue, we can spread out from local to other states near us where there are more sustainable/ eco-friendly businesses

Customer Analysis

Our company does want to target environmentally conscious, Generation Z and Millennials age groups, and has an online presence of some kind. We choose this group because these types of people are the ones who will mainly purchase items online, have significance to personal financing, and are willing to act to save the environment.

We also cater to businesses who want to partner with us and sell their products to our audience. Based on an article by Dixon (2018), businesses are looking for passion, reliability, creativity, comfortable with risks, and the ability to resolve conflicts in a business partner. We have a strong passion for our work that we do, and we do our best to keep up with our end of the deal reliability. Our business is going to use our creativity to help expand our reach and we are not afraid to take risks and learn from our mistakes.

We offer businesses our audience, analytics about our audience, and have themselves display themselves as a clean company. We are going to guarantee our audience through all the campaigning that we do so that companies can get more traffic directed towards them. We will also provide some analytics of our consumers that provided their consent so that companies can adapt to trends. We will also check to make sure that our audience knows that your company is doing the right thing to help support the environment.

Marketing Plan

Our business intends to find the primary consumer as the targeted audience of Gen Z, those who use social media, or those who are socially conscious about where they spend. Our primary consumer may use our platform to shop through our organized categories where they can earn 4% cashback from our website. The consumer is also informed on how much impact their purchase may have on society or the environment through a scoring system that takes place on each product or business. Their data is recorded throughout shopping with us; to see their

impact throughout time, to provide data to companies, and to gather more data to display as promotional material.

Our secondary consumers are existing companies that offer socially conscious services or products. Attracting these companies, we will start local and pitch our ideas to start a group. Pricing is adjustable/negotiable upon review as it is based on our competitor Rakuten. Part of the attraction is the exclusivity of being an eco-friendly or responsible retailer. This will attract conscious buyers to the partnered company whilst providing analytical data that the company may have access to. Companies may also have an additional plan to be featured on our front page to attract even more consumers. Encouraging other businesses to partner with us.

To reach a wider audience we would have promotional campaigns that would promote our business. Using social media apps such as Instagram, Facebook, and Snapchat will help us gain a wider audience. We can also use google ads to advertise our website with relevant topics such as 'eco-friendly', 'sustainable', 'environmental', etc. These ads would target audiences that would be open to spending consciously. But also, our ads would be open for any businesses who would want to partner with our company.

The pricing for Primary Consumers would be free of no cost. This is because our competitors in the couponing industry do not usually charge their consumers. The consumers would provide traffic and their spending's towards our partnered business generating revenue for them then the businesses pay royalties for each product sold when our platform redirects consumers to their website.

Operational plans

Business Milestones

Short Term Goals

- Gather a starting amount of business partners to have a selection for the initial audience.
- Successfully campaign to gain supporters and an initial audience.
 - This means that we are going to advertise our website through social media, influencers spreading our word, and. We require an audience so that businesses are attracted to our company, which is the main source of income for our business.
- Have our name known well enough to where companies are coming to us to partner and not just us reaching out.
- Partner with <https://www.onepercentfortheplanet.org/>

Long Term Goals

- Provide a card to earn more cash back
 - We can provide a credit/debit card service which rewards more points to those who consciously shop. Customers can purchase 3 different tiers of membership and can earn more points per purchase at different levels.
- Be self-sustaining and have paid off all the debt from campaigning
 - Our company will need to earn enough revenue to be able to operate on its own without the need of another investor to support us. Most profits will be going to pay off the debt collected by campaigning to keep good relations with all our partners.
- Physical store
- Provide back to the community.

- When the business starts to become self-sustaining and stable, we intend to support the community

Departments

Our company will be broken up to separate departments contributing to the functionality and organization of our company. These departments may include:

- IT Infrastructure
 - Maintain a functional phone line service.
 - Manage a server, cloud storage and operational logic.
 - Provide support to our company.
 - Monitor and manage employee, consumer, and business partner data.
- Web Development
 - Enable our company to deliver a quality and satisfactory platform that is easy to navigate and use while maintaining core and convenient features.
 - Works closely with the marketing department to sell and make the platform appealing.
 - Enable ease of access for all devices including phones, web browsers, operating systems, and tablets
 - Manage and track user data.
 - Work closely with partners to share analytical data and incorporate solutions to track sales.
- App Development
 - Design a satisfying user experience providing a laconic, intuitive, interesting, and engaging app design.

- Provide to iOS and Android devices.
- Manage a server, cloud storage and operational logic.
- Monitor every stage of mobile app development and make sure the design and software adhere to all requirements. (Pismennaya, 2021)
- Advertising/Marketing Department
 - Defines who we are and what we support.
 - Conducting campaigns that define what our company mission is and to gather supporters to help us on our mission to encourage socially responsible shopping habits and bring more attention to the eco-friendly and sustainable industry. (The Hartford, 2021)
 - Targeting ads to potential consumers and retailers.
 - Manage Google Ads and various ad services.
 - Managing and analyzing social media.
 - Maintain a presence reaching audiences on Instagram, Facebook, and Twitter
- Customer Service
 - Serving the consumer and business partner to inform and assist them regarding our product or service.
 - Establishing customer and business partner records by recording information.
 - Updating customer and business partner information.
 - Maintaining satisfactory relations with consumer and business partners.
(Monster.com, 2021)
- Accounting
 - Billing business partners and creating a consistent capital flow in our company.

- Collect fees and payments from our partners.
- Work closely with partners for negotiating prices.
- Measure and record the amount of capital that goes through our company.
- Assist with budgeting and managing the funds of departments.
- Calculate the cost that the company needs to be sustainable while maintaining our ethics.
- Legal
 - Draft, review and negotiate various types of contracts with retailers, businesses, employees, and spaces.
 - Assist with any disputes managing litigation or arbitration if necessary
 - Advise on employment matters
 - Assist with property issues and filings including patents, trademarks, and domain names.
- Human Resources
 - Tasked with finding, screening, recruiting, and training job applicants, and administering employee-benefit programs.
 - Make sure space is diverse and included.
 - Maximize employee productivity and protect the company from any issues that may arise within the workforce.
 - Managing and allocating workforce effectively.
 - Compensate, recognize, and appraise hard work. (Kenton & Mansa, 2020)
- Sustainability department
 - Develop a system to measure our partners “conscious score”

- Record “conscious score” data and produce detailed reports that are easy for everyone to understand.
- Research and communicate closely with partners to determine their score and how they can improve and how we can improve our score.
- Determine how much impact our company, and partners have on the environment and society.
- Determine how much impact our users have on the environment and society via our platform.

Budget

To start off, our company will be renting out an office space as a headquarters base. We are also going to rent servers at first to help with the startup costs. Since our service is conducted online, each employee requires a computer to be able to work. Our advertisements are also going to be conducted online as we are advertising to an online presence. Lastly, we as a company are going to travel to many different places, pitching our idea so we can find partnerships to help keep a market for our audience. All of these will cost us about \$81,761.

There are also many fixed costs like utilities, salaries, and renting the server and the office place. We require utilities to keep the headquarters running, workers to help behind the scenes to keep the service running, and rents to save costs until we can afford our own places. All these costs will come out to be around \$89,194 each month.

Our model of one business is going to sell \$15 worth of a product and sell about 5000 products. To break even we require 22 companies, and we make about \$4,405 per month. If 25 companies can meet the model, then we make about \$17,905. Lastly, if 30 companies can meet

our model then our company can make about \$40,405, with all the fixed costs factored in. Per year we can come up to about \$52,864 for 22 companies, \$214,864 for 25 companies, and \$484,864 for 30 companies.

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