



BALANCE  
*green and stable*

# Synthesis Report

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**SYNTHESIS REPORT OF THE NEEDS  
ANALYSES AND SME FOCUS GROUPS  
& FINDINGS FROM REPORT “GREEN  
POLICIES & FINANCIAL SUSTAINABILITY”**

**IO2 – A4**

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## Report – GREEN POLICIES & FINANCIAL SUSTAINABILITY

During the first phase of the project, the consortium conducted a report that shows successful practices of green transformation of different types of business in the partnering countries. The finding of the practices and the analysis shows the following:

Small and medium enterprises (SMEs) being the backbone of the European economy, are the centre of the green transformation and sustainable resources management, as per the 2019 EU Green Deal. Immediate actions supporting Circular Economy, by helping reduce CO2 emissions, and moving the production to a more-environmentally-friendly stage among other need to be taken.

Small businesses have long suffered from the 2008 EU financial crisis and the remedial actions. Change therefore is not easy to integrate, since it is challenged by the lack of present financial and/or human resources, sustainability, and knowledge.

BALANCE is an Erasmus+ project that steps on the key priority of environmental sustainability, as set from the Green Action Plan for SMEs, and aims to guide the SME decision makers towards transforming their operations into greener ones, while enhancing at the same time their environmental awareness and securing their financial sustainability.

In this context, the project partnership carried out an extensive desk research, as part of the 1st set of actions foreseen by the project proposal. Project partners from Bulgaria, Spain, Ireland, Greece, Cyprus, and Belgium researched the national context for SME's development, available support, and the current green initiatives. They then identified and collected successful implementations of green practices in different companies in their countries.

The present report presents the collected best practices in detail, based on three main aspects:

- The essence of the green practice (changes in operations, smart and sustainability policies, qualification of the staff involved)
- How the green practice was implemented (including financial aspects, such as cost of transition, cost of sustaining and overall financial result before and after the transition to a greener policy, and
- How it was communicated both internally and externally.

The report is offered in the following format:

1. The national context for SMEs per partner country is described,
2. National green initiatives are explained per country,
3. A total number of 31 practices were collected, which are presented by country,
4. An analysis on the collected practices follows next, based on:
  - a. **The operational characteristics** (challenges in promoting green practices), which indicated that the benefits and advantages available to companies for taking an active part in sustainability, environmental and circular economy issues, can be materialized mainly by internal adjustments. Without, of course, downgrading the major role the external factors are playing.
  - b. **The green practice** (changes in operations, smart and sustainability policies, qualification of the staff involved), which indicated that the green activities of the majority of the enterprises in order to attain an efficient and effective production processes are focused on improving their entrepreneurship operation by optimizing their resources.

- c. **Implementation of the green practice** (financial aspects, such as cost of transition, cost of sustaining and overall financial result before and after the transition to a greener NO. 2020-1-KA204-079048 5 policy), which indicated that the highest impacts are reached by relatively simple and straightforward initiatives, which also have positive impacts on company culture as side effect.
5. The last part of the report is in essence a position paper, based on the collected practices and extensive literature review; it provides an assessment of SMEs of a more integrated approach including the following 3 attributes, the co-called dimensions:
  - a. The advantages SMEs possess as enterprising entities,
  - b. The enterprising environment within which an SME operates,
  - c. The aspects of Green Action Plan that an SME applies.

The three-dimensional approach helps offer a more holistic understanding of various national contexts and initiatives for SMEs in the form of quadrats.

Overall, the present deliverable aspires to become a trend-setter into interpreting SMEs' transformation towards greener operations, as well as into resolving actual implementation problems, in this direction.

In conclusion, this report represents the first output of the BALANCE project that shows real examples in the partnering countries and provides financial analysis over the current best practices in the business sector. These examples, which are companies that have already implemented greener policies and sustainable policies in the partnering countries, they can be used as important trendsetter and can provide input into resolving actual implementation problems.

The results clearly:

- Validate the notion that there is a gap between the big companies and the SMEs as a result the dramatic **difference in their resource availability**. On the other hand, SMEs are facing harsher regulations regarding their footprint.
- Improve the awareness of Environmental Policies and the topics around **financial sustainability**. It can be utilized as valuable tool to promote green operations to SMEs.
- Increase the **awareness about Green Deal**, environmental protection and SMEs business and at the same time the footprint of the business of the SMEs decision takers can be reduced.
- Show that there are many internal and external factors or challenges related to the operations and management of SMEs. However, they respond mainly by **internal adjustments to green practices**, because they can be influenced by them.
- Focus on improving their entrepreneurship operation by optimizing their resources by striving to attain an efficient and effective production processes. In addition, however, they consider Company Social Responsibility a sound investment in influencing society.
- Validate the notion that **small and constant efforts** do have big impact, since they cultivate a company culture and reputation towards environmental sustainability.



## Findings and Recommendations from the Report

The extensive report Green policies and financial sustainability - Analysed Best Practises, has been written in order to exhibit real examples of SMEs in the partner countries and provide some best practices in their business sector. In the presentation and analysis presented previously **these objectives were achieved, but at the same time an important need has surfaced, namely that important changes have to be made in the way we approach and consider SMEs.** More specifically, **it became clear that in examining SMEs three dimensions play an important role: the nature of the SMEs, their entrepreneurship operation and the application of the GAP.** As a result, a good understanding and a detail clarification of the elements of each these components are necessary not only for the success of the BALANCE project, but in approaching SMEs in general.

Europe's continuous economic development over many decades has reached almost an impasse. Today it **faces multiple challenges related to stimulating growth, ensuring jobs and the well-being of its citizens.** As a result, the EU is facing serious issues such as securing ecological sustainability, addressing climate change, and social cohesion, among others. There is a **growing concern for resource scarcity, growing prices for materials, dependance on outside resources and mainly in attaining sustainable and digital economy,** which are dependent on efficient and effective production processes.

There is a **need for a transition to new models of economic production,** which offer new opportunities **for sustainable economic growth of European countries.** That has led to the adoption of the packages mentioned previously, which have put Europe on a new road to development and growth based on alternative economic production models. Given, however, that businesses and industries are the important actors in economic production as well as in building a circular and more resilient economy, EU has to focus on them.

Small and medium-sized enterprises are an essential element of the European production and the economy in general, and one of the principal ways to address these challenges, implies that the EU focus on the SMEs is desperate needed, but also puts many of the traditional models of describing and analyzing SMEs in a transitional situation. Assessing SMEs in terms of economic indicators (staff head count and either the turnover or balance sheet), cannot be sufficient by itself. It is suggested that to address Climate-Neutral SMEs, an **integrated approach is necessary,** which has to simultaneously deal with:

- The degree an SME fulfils its multiple advantages (i.e., Informal Management, Flexibility, etc.);
- The enterprising environment it conducts its business (i.e., Development Potential, Network and Supply Chains etc.);
- And the degree it applies the Green Action Plan (GAP) (i.e., eco-innovation, reduce CO2 emissions etc.),

in an integrated manner respecting all these aspects. In other words, all factors related to the SMEs existence should be considered in assessing any SME.

Determining such an approach, demands the building of a different philosophy in addressing an SME, which should include a set of SME attributes related to: **the ADVANTAGES it exhibits; the ENTERPRISING ENVIRONMENT within which it operates; and the aspects of GREEN ACTION PLAN it applies.** As a result, for an appropriate way to deal with SMEs there is a need to clarify some major issues related to the way they are regarded and assessed, which have an impact on the success of the BALANCE project and SMEs in general. In examining SMEs, from a point of view related to their entrepreneurship, three major dimensions can be discerned.

As uncovered throughout the Report, the first output of the BALANCE project that shows real examples in the partnering countries and provides financial analysis over the current best practices in the business sector. These examples, which are companies that have already implemented greener policies and sustainable policies in the partnering countries, can be used as important trend-setter and can provide input **into resolving actual implementation problems.**

The results clearly:

- Validate the notion that there is a gap between the big companies and the SMEs as a result the dramatic **difference in their resource availability.** On the other hand, SMEs are facing harsher regulations regarding their footprint.
- Improve the awareness of Environmental Policies and the topics around **financial sustainability.** It can be utilized as a valuable tool to promote green operations to SMEs.
- The **awareness about Green Deal,** environmental protection and SMEs business can be increased, and at the same time the footprint of the business of the SMEs decision takers can be reduced. But more importantly - answers to questions such as what the cost is of environmentally-friendly business can be given.
- SMEs green practices are mainly applied along the value chain, either by improving the Core business (the products directly contributing to the value chain) or making use of side products to start a side business model. Therefore, an SME is benefitting from green practices when their improvements are in the core business, creating in this way a strong culture towards green practices.
- In SMEs, from a financial point of view, the following observation can be made:
  - Small but constant financial efforts have big environmental impacts, because they create a company culture, which in turn leads towards climate neutrality.
  - Consistent, honest and authentic environmental initiatives of an SME have a positive effect, because allows the enterprise to have better communication with its employees.
  - Any change in market positioning of an SME requires investments, but this does not necessary lead to an environmental impact.

In addition, a conceptualization for a strategic consideration of SMEs is presented, which is based on a framework of the principal entrepreneurial concerns, whose objectives and actions were identified and presented. It was shown that within an integrated philosophy of SMEs, **which is based on a three-dimensional space consisting of the Advantages they exhibit, the Enterprising Environment within which they operate, and the aspects of GAP they apply, any EMS consideration,**

**appraisal or examination is not only necessary, but possible.** More specifically, any SME consideration should be seen as defining a point in this three-dimensional space, which:

- Provides a very efficient and effective SMEs assessment tool.
- Helps any administrative entity (from local to the EU level) to recognize the context, in which SMEs operate.
- Helps in understanding the integrated nature of SMEs.
- Provides a comparison tool differentiating SMEs operation.

The full report can be read here: <https://balanceproject.eu/green-policies-and-financial-sustainability>

# Survey results, conclusions and graphics

## Introduction

One of the European Commission's main goals of the century is turning into a climate-neutral continent by 2050 with a sustainable economy and net-zero greenhouse gas emissions. This objective is part of the European Green Deal and is in line with the European Union's commitment to global climate action under the Paris Agreement. The five organizations shared an online survey with different SMEs (Small and Medium-sized Enterprises) within their countries, these being: Bulgaria, Belgium, Cyprus, Greece, Ireland and Spain.

The questions covered their needs as businesses, awareness on green policies and level of readiness for change management. As we will unfold over the next few pages, one of the key learnings that was confirmed by the survey was the fact that general awareness of the link between SMEs and environmental action needs to improve drastically.

## Belgium – survey executed by EUROGEO

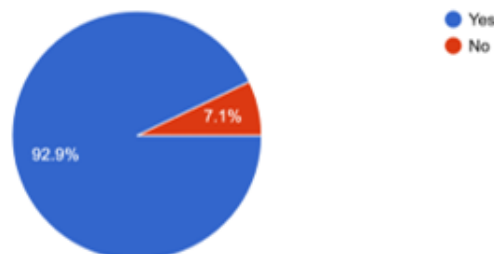
Despite widespread dissemination, it was very difficult to get responses to the survey. SMEs are under pressure post-pandemic. It was surprising how little knowledge or awareness there was on green measures, environmental sustainability, monitoring possibilities or the potential of initiatives, grants and subsidies. We received a total of 15 answered surveys.

The vast majority of these companies were from the service sector, and 40% of them was not aware that Europe aimed to be a climate-neutral continent by 2050. This percentage grew when they were asked if they knew about their country's policies and financial aid. Hence, it comes as no surprise that all of them agreed they needed more information on green policies.

Over one third (40%) of respondents think that implementing green measures will carry an economic cost for the enterprise. Only one of the decision makers affirmed to currently apply circular economy measures but most of them (93%) would like to know how to apply them (*see figure 2*).

**If no: 8.2. Would you like to know how to apply circular economy tools?**

14 responses



-Comments

Only one company did not want to know how to apply this.

Figure 2.

The survey showed that most (87%) are not aware of their company’s generated carbon footprint, the 73% do not measure their environmental footprint, and over half of the respondents did not know whether they were energy efficient. This is expected as most businesses (80%) do not train their employees on green measures. However, answers show that decision makers of Belgian companies are willing to learn more about green measures and train employees in spite of doubts about the economic repercussions.

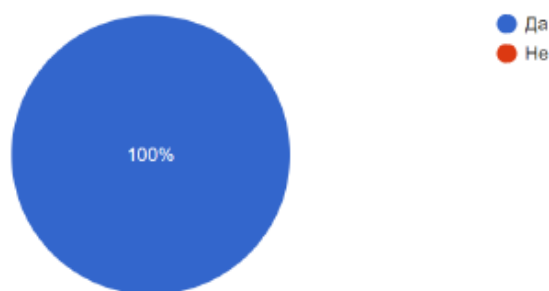
The obtained results are not surprising as Belgium lags behind many other countries in the EU for eco-innovation, as confirmed by the 2019 EU Eco-innovation Index rating, where Belgium ranks 17th in the ranking list of the EU28 with a score of 85 and well below the EU average of 100 ([https://ec.europa.eu/environment/ecoap/belgium\\_en](https://ec.europa.eu/environment/ecoap/belgium_en)).

## Bulgaria – survey executed by Inspire NGO

The survey was completed by 33 SME’s decision makers that represent a diverse set of business sectors in Bulgaria, very much in line with the country’s current economic context. In the survey the manufacturing sector is the one that has participated the most, followed by HoReCa and production sectors.

Over 80% of the interviewed is aware that the EU aims to be climate-neutral by 2050, but less than half of them know about any national policies on the matter. Only 18% of them were aware of funding opportunities that would help them greener their business. All of the respondents share that they need more information about green practices and their implementation. An indicative that more practical knowledge is needed as well as increasing the general awareness (see figure 1).

### 6. Do you think you need more information related to green policies?



**All participants (100%) in the survey express their need to know more about the topic of green policies.**

Figure 1.

One of the most interesting points of the survey is revolving around the concept of potential benefits of implementing green practices. Slightly more than half the respondents (51,5%) believe that implementing greener operations will help them financially as well. The 36% think implementing green policies would affect them negatively in financial terms, and the rest remain doubtful of the return on the investment.

Only 30% of the respondents have declared that their companies currently apply methods of circular economy. However, answers given later on the survey hint that the concept “circular economy” is not clear, and it is confused with other green measures. Only 6% of SME decision makers that have taken part in the survey know their generated carbon footprint. A small portion (15%) of the respondents have been provided or provide employees with a training on green measures.

When we examine the reasons why SME’s decision makers have not yet implemented green measures, we can easily observe that the general reasoning revolves around the lack of knowledge and the financial concerns. Only one of the respondents shared that they are lacking enough human resources to implement such measures. Certainly, there is a need to better understand which measures could be useful to them and efficient both to the environment and to their financial development.

## Cyprus – survey executed by Emphasys Centre

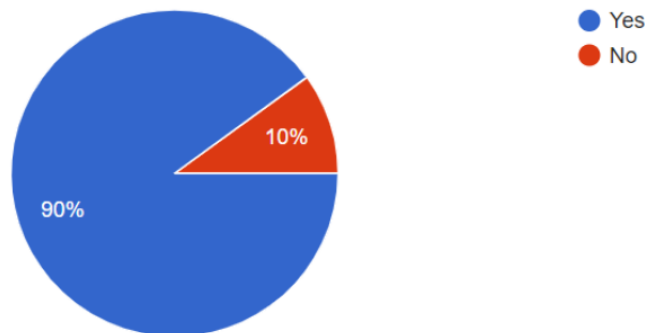
The survey was completed by 20 SMEs decision makers from 10 different sectors in Cyprus. The SMEs that participated mainly belonged to the service sector, the construction sector and the agriculture sector.

Regarding decision makers’ awareness on green economy the results of the survey show that their knowledge on such topics is limited: only half of the respondents (55%) were aware that Europe aims to become a climate neutral continent by 2050. 35% of the respondents were not familiar with green policies in Cyprus. Additionally, there is a clear need to inform SMEs about the existing financial environmental aids in Cyprus as 80% express that they are not aware of them. All the respondents of the survey expressed that they need more information on green policies. Plus, half of the respondents think that implementing green measures would be financially and environmentally beneficial for their company. The other half has doubts about the economic cost it may involve for their enterprise. Therefore, SMEs need to be provided with examples and training on how to transform into greener operations without suffering economically.

Regarding SMEs and green measures, the majority of the businesses do not seem to apply circular economy methods. And most (82%) have expressed their interest and willingness to learn how to apply these methods. None of the SME’s decision makers know the generated carbon footprint of their company, but 90% of them would like to learn how to measure it (*see figure 3*).

Decision makers expressed that the main reason they have not been implementing green practises is the lack of knowledge on how to apply the practices and the lack of knowledge related to policies and public funding. None of the respondents have received training on the environmental impact of their business operations which validates the need for educating them on such matters.

If no: 9.2. Would you like to learn how to measure the carbon footprint of your SME?



**Graph 11**

- Almost all of the respondents (90%) expressed that they would like to learn how to measure the carbon footprint of their SME.

*Figure 3.*

## Greece – survey executed by IDEC SA

The survey was completed by 14 Greek enterprises, almost half of them belonging to the service sector, followed by construction and trading. More than 70% of such companies know that the EU aims at reducing the produced carbon footprint, half of them is not aware of green policies in their country, and just about a third (36%) know about the financial aids. However, they are all willing to receive the appropriate information and education on green policies.

Almost half of the companies (43%) think implementing green measures can be beneficial environmentally and financially, while the rest of them have doubts about the financial amortization of the investment. The survey showed that most businesses are not aware of the company's result on their carbon footprint, over half of decision makers do not know whether they measure the environmental footprint in their SME, and also over half of the respondents do not know whether their SME is energy efficient. This is expected since they do not have the appropriate training and employees are often not as educated on this subject (71% stated they do not train their employees on green measures).

Enterprises hesitant to take a step further in implementing green measures is often linked to doubts about the economic future of the business. They all gave different reasons why they have not applied green practices yet, the most recurrent one was lack of knowledge.

All relevant answers show that decision makers of companies in Greece are willing to learn more about green measures and can understand that there is a great need for training employees on green practices even though the sample of answers is very small (see figure 4).

**Have you received any training on the topic of environmental impact of the business operations?**

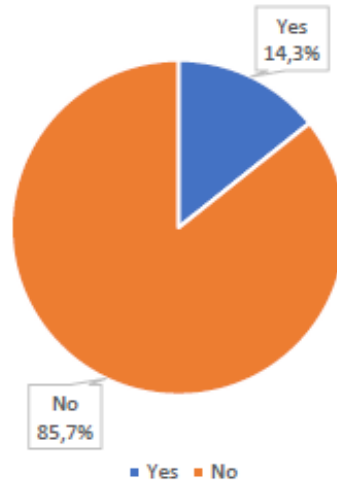


Figure 4.

**Ireland – survey executed by CCSDE**

Most of the respondents that participated in this survey are working in a SME. Half of the respondents stated they were working in companies that provide services while the other half represented the sectors of manufacturing, agriculture and construction (see figure 5).

**2. Which sector does your organisation belong to?**

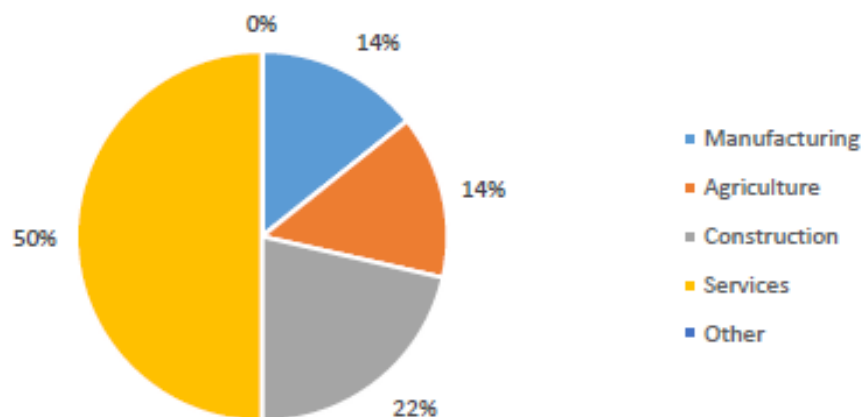


Figure 5.

Even though more than half of the respondents are aware that Europe aims to be climate-neutral by 2050, and they are willing to learn more on green practices, most of them stated that they



do not know the green policies running the national level, nor are they aware of the existing financial environment aids. Hence, it is no surprise that they all mentioned that they need more information and training around green practices that they can apply to make their enterprises environmentally sustainable.

Over 40% of respondents think that implementing green measures will be both financially and environmentally beneficial. But the rest of them either have doubts or think it will carry an economic cost for the company. The vast majority of SMEs do not apply circular economy methods in their organization, but they all agreed that they would like to know how to apply them. None of the decision makers answering the survey know the generated carbon footprint of their business, over half of them (57%) do not measure the environmental footprint, and most (71%) do not know whether their SME is energy efficient or not. These answers come as no surprise as nearly none of these companies (7%) train their employees on green measures.

Answers show that decision makers of Irish enterprises are willing to implement green practices but have not yet owing primary lack of knowledge, lack of knowledge of the amortization of investment and lack of knowledge related to policies or public funding.

## Spain – survey executed by Politeknika Txorrieri

The survey was completed by 20 SMEs decision makers from 10 different sectors in Spain, all of them located in the Basque region. The SMEs that participated belonged mainly to the service and manufacturing sectors.

Regarding the SMEs decision makers' awareness on green economy the results of the survey show that the respondents need to improve their knowledge on such topics. For example, 30% of respondents did not know that Europe aims to become a climate neutral continent by 2050. Moreover, 25% of the respondents are not familiar with the green policies in Spain. There is a clear need to inform SMEs about the existing financial environmental aids as 70% express that they are not aware of them (see figure 6). Over half the respondents (55%), believe that even though green measures are environmentally beneficial they doubt about the future economic investment in return.

### 5. Do you know about the existing financial environmental aids in your country?

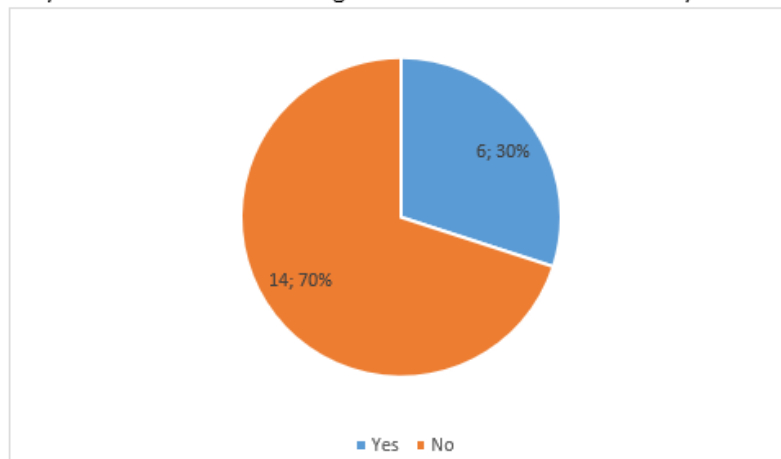


Figure 6.

Regarding SMEs and green measures, the majority of the companies do not seem to apply circular economy methods. However, the 85% have expressed their interest to learn how to apply these methods. Another noteworthy fact is that only 15% of the SMEs decision makers know the generated carbon footprint of their enterprise, and most of them seem not to care about it, which is a huge green transition hindrance. The SMEs decision makers expressed that the main reason behind not having implemented green practices yet is lack of knowledge. Whether it is lack of knowledge related to policies, public funding, how to apply the green practice or lack of knowledge of the investment amortization. This data comes as no surprise as 90% of them have not received training on the environmental impact of their business operations.

Most participants included the need of information and training as the main help this project can offer them. The results show that overall, the companies' knowledge or awareness on green measures (including sustainability, monitoring possibilities, initiatives' potential, grants and subsidies) is little to nothing. This comes as a surprise as Spain maintains an above-average performance in terms of eco-innovation. It is ranked 11<sup>th</sup> in the 2019 Eco-Innovation Index, close to the EU average.

## Conclusions

Medium, small and micro-enterprises are likely to find it difficult to respond to initiatives due to lack of resourcing, time and effort. Thus, answers were difficult to obtain; not as many companies as we expected to answered the survey. Ought to that fact, our initial thought was that the answers we would obtain would be too partial draw reliable conclusions. However, since answers in every country seem to be broadly in harmony with one another, the results obtained may be a more accurate picture of Europe's current SME context than originally perceived.

The two main hindrances we repeatedly found throughout the survey when it comes to implementing green measures are: first, one of SME decision makers' major concerns is the investment cost that green measures imply, and the amortization of such investment. Secondly, the lack of generalized green measures' knowledge –be it knowledge on how to carry out green practices, knowledge related to employees' skills, or knowledge on public funding and policies– in the company. Hence, an urgent need emerges for qualified employees on these topics.

On a more positive note, it is important to highlight that decision-makers of European enterprises seem willing to learn more about green measures and train employees in spite of doubts about the economic repercussions.

It has been clearly proven that green measures go hand in hand with financial benefits for those SMEs willing to make a first inversion. Therefore, SMEs need to be provided with examples and training on how to transform into greener operations without suffering economically. Summing up, there are two aspects the BALANCE Training Program should put special emphasis onto: providing quality knowledge to both employees and decision makers, and stress the financial return of green practices with practical examples.

## Focus Groups Results

As established among the consortium, partners presented the survey results and the first Training Curriculum draft and later carried out a phone call with the chosen SME decision makers and/or representatives. We agreed on this interview format for the focus groups since Covid-19 restrictions were still severe in most countries and getting all five SMEs together at once was not realistic.

Each partner executed the focus group with five SMEs, to explore the following topics:

1. Feedback on the training curriculum,
2. Questions that were not answered in the Training Curriculum or questions relating to other important issues,
3. Environmental concepts/policies in place in their companies, and
4. Usefulness of the Training Curriculum for their business.

These are the collected answers from each partner:

### Belgium

Enterprise number 1:

- Without longer time it is hard to make comments – for me the importance is to make the training short and relevant.
- An initial reflection, self-assessment of the state of the company. Links to the company plans. Legal requirements.
- Water – smart meter. Heating / lighting – solar energy.
- Yes, agree very helpful.

Enterprise number 2:

- I think it is very important to develop training and this curriculum seems to be sensible – however it needs to be very specific and functional, rather than a lot of waffle.
- I can't think of anything. Focus on green skills and planning within the company.
- We recycle as much as we can – papers, cans.
- Yes.

Enterprise number 3:

- I'd like to be sure there are lots of examples of good practices and different environmental issues and opportunities. Are there models of what SMEs can do?
- Planning for change – managing change.
- Not very much at all – we do not highlight or focus on what we do.
- Yes, would be good to have a planning / strategy.

## Enterprise number 4:

- It seems to be rather vague as a curriculum.
- You need to be sure that the curriculum provides help / advice / guidance and recommendations for the organisations. Developing company policy – examples of practices.
- None – we need to develop policy.
- I am not sure how useful it will be.

## Enterprise number 5:

- I hope it will be practically oriented and the training will allow us to improve what is happening in my company.
- Establish training needs at the start. Want to know strategies other companies have used. Also types of funding / fundraising.
- Nothing except waste disposal.
- I hope so.

## Enterprise number 6:

- This is very interesting and good – I hope it will be organised so that we can pick and choose what we want to do and so it is not sequential – you have to do part a then b then....
- No comments.
- Not too much – we do not have any policy before Covid we tried to share travel – use bike. We would like to explore renewable energy and recycling.
- Yes, of course.

## Bulgaria

## Enterprise number 1:

- The company specializes in 3D printing orders. The requirements under the Green Deal are likely to seriously impact their workflow, however the management doesn't yet know exactly how. They think that everything included in the training curriculum will be useful and will give them information on what is expected from the company and how to implement it.
- No comments as they are still not aware what they need.
- Closed circuit for cooling of the machines, filter for machine oil, the heating of the administration is from the closed circuit – that is, the residual heat from the machines is used for heating. Mostly in the area of energy efficiency. Standard: separate collection and recycling where possible of production waste. Technological: designing processes without generating production waste where technologically possible.
- Yes, they are interested in taking part in the trainings.

## Enterprise number 2:

- Publishing house. The manager has a vague idea about the Green Deal. They know that they may have to comply with it, but for the moment they cannot judge exactly what information they will need. All the modules in the training curriculum seem useful. They would like to understand how similar small companies from other European countries deal with the requirements.
- No expertise in the field.

- All outdated products (books and magazines) are getting recycled.
- Yes, definitely helpful.

Enterprise number 3:

- Organizing the training and competition process in Golf. We expect to feel indirect repercussions, such as an increase in the price of the services we use because of the consumables and other costs of our partners. We don't know if it will affect us directly and exactly what topics we will need to know.
- No comments.
- An active green stance during the organisation of golf competitions - replacing plastic bags with paper/recyclable ones. We give gifts that are reusable. We make sure our waste is disposed of properly.
- Yes, and we would like to take part in the training.

Enterprise number 4:

- Manufacture and installation of energy-saving windows and facades. They had not heard of the Green Deal and were surprised that it would affect their business and that they needed to have knowledge of the curriculum topics. They are interested in all topics and would like to learn more about the measures specific for their branch.
- No.
- Separate collection of production waste.
- Yes. They want to take part in the trainings and get more info on the topic.

Enterprise number 5:

- Small producer and trader of meat products. Never heard of the Green Deal. Mostly interested if and how exactly it will affect his business. Interested in specific topics, however not sure which topics, only topics connected to his activities.
- No.
- Collection of waste in a safe way, as it concerns foodstuffs.
- Not interested in training, maybe just consulting about specific topic if they are obligatory for his work.

## Cyprus

Christos Xenofontos Strengthening and Rehabilitation Training Center:

- The content of the curriculum seems quite satisfactory! It covers a range of topics that I would like to learn about, including the European aspect regarding the environmental policies. I look forward to reading about the financial solutions of turning green and the definition of a green job.
- I am not familiar with the EU Green Deal, but I am quite aware about the importance of environmental activities in our businesses. I think the material includes all the information I was seeking.
- In the training studio we include separate trash cans for each type of material. So, we have one bin for glass, one for plastics and one bin for papers. In addition, we isolate the caps - -

- from the water bottlers so that they won't ruin the load of plastic that is supposed to be recycled.
- The concept of this project will definitely enlighten many businesses and inform about the significance of incorporating environmental methods in our work. I would definitely attend a plausible training for this project.

Annie's Boutique:

- The content of the training is really interesting and useful. I would really like to know more about the EU green deal and in general requirements of EU related to environmental actions that SMEs should take. I think presenting other examples/ good practices that other SMEs are already implementing will be really helpful.
- I do not think anything is missing; however, I am not an expert in this field.
- We have a recycling policy mainly for paper. We recycle all the clothes boxes that we get, but that is mainly it.
- Yes, I would really like to take part in this training when the time comes.

Delta Soft:

- You need to highlight and present SMES with what they will gain from transforming into greener operations to gain their attention. Suggestion: For me it would make more sense to have module 1: European SMEs & Environmental policies first and then Module 0: Setting expectations: the specificities of SMEs.
- I can't point out something that is missing, the content seems well structured.
- Currently we do not have any environmental policies in place, but wish to implement some in the future.
- I think this will be very helpful because as a company we are currently not aware of any of these topics.

ROHA:

- The training curriculum is well structured. It will be very interesting to evaluate our company's environmental impact and set green objectives based on the results.
- We would love to see proposed action plans to implement after the evaluation. What is CSR? In addition, emphasis on the importance of circular economy should be given.
  - o Suggestions:
    - i. Module 1/Unit 1: too theoretical - should be as short as possible: including videos
    - ii. Module 3/Unit 2: instead of internal adjustments, you can include proposed action plans based on the evaluation results. Maybe at this point you can introduce Circular Economy
    - iii. Module 4: First, define a CSR policy and then communicate the policy with external parties
    - iv. Module 5: Introduction in Circular economy concept (separated module)
- Recycling PMD, plus we do not use plastics at all.
- For sure, every single company should adopt and implement green practices. It is a tipping point and we need to start taking actions.

Tacora Garden Flower shop:

- To be honest I am not really motivated to make changes to my company's operations at this point in time. So, I think the training should focus on highlighting the importance of going

- green and increase awareness on the SMEs impact on the environment. Also, how will my company benefit by going greener with examples. As a flower shop owner, I would like to learn more about water management.
- Nothing to add.
- We recycle plastic.
- Yes, I think it would really be useful.

## Greece

### Enterprise number 1:

- Why it is so important to promote greener SMEs and what does that mean for their future.
- Interconnection between green objectives and company's objectives.
- None or at least that I am aware of.
- Yes, they can prove helpful and supportive.

### Enterprise number 2:

- Having modules that can stand out on their own without needing to go through the whole course will most likely make sense for many companies.
- How to raise funds towards the implementation of such green strategies.
- We are basically recycling paper and also send the receipt to clients online instead of printing it.
- Unsure.

### Enterprise number 3:

- SMEs taking initiatives to implement practices that will reduce the environmental impact of their operation, such as, the following: (a) saving electricity, (b) saving thermal energy, (c) reduction of paper consumption, (d) recycling and reuse of materials.
- No questions missed.
- Recycling, and reducing the electricity and water consumption.
- Yes, the process approach provides important information on the aspects that should be taken into account when trying to implement green practices.

### Enterprise number 4:

- Green growth respects the environment and treats it as a development reserve is the only feasible and sustainable solution for the country. But is very expensive and needs long term planning.
- No, I was covered.
- Maybe starting to initiate recycling.
- Yes, because the training curriculum covers the business plan, the financial aspects and the resources needed to become greener.

### Enterprise number 5:

- Energy management can transform a company into a sustainable business and improve its energy and financial performance, which is why it's essential for businesses.
- Maybe including recommendations according to the type of business.
- Recycling lighting bulbs, electrical equipment and batteries.

- Implementing an environmental process approach program to a business is not only essential to staying on budget, it also contributes to the business's reputation as green and the overall health of the environment.

## Ireland

### Enterprise number 1:

- Good practices found in other companies as this would be very useful to practically showcase others' actions and maybe try to use them depending on each company's profile
- Nothing to report
- The current policies implemented in the company are quite weak
- Yes, and especially the part about green financial solutions

### Enterprise number 2:

- Why it is so important to promote greener SMEs and what does that mean for their future
- Interconnection between green objectives and company's objectives
- None or at least that I am aware of
- Yes, they can prove helpful and supportive

### Enterprise number 3:

- Understanding the role of SMEs in changing the overall environmental footprint
- Setting up a strategy based on the tools, indicators and the footprint of the company, reflecting the current reality and needs of the enterprise
- Nothing that I know and can answer responsibly
- Depending on the learning outcomes, they can provide good feedback and food for thought

### Enterprise number 4:

- Having modules that can stand out on their own without needing to go through the whole course will most likely make sense for many companies
- How to raise funds towards the implementation of such green strategies.
- We are basically recycling paper and also send the receipt to clients online instead of printing it.
- Unsure

### Enterprise number 5:

- I think it looks solid in terms of its modules and their units.
- No comments.
- We have the "Green Up Day" where we spend one working day per year outside, picking up litter, planting trees and noting any obvious community's needs to report to the local authorities.
- The curriculum will definitely be helpful in terms of educating more people into the necessity of going green.



## Spain

Haizea Wind Group:

- Appropriate.
- An initial self-diagnosis that allows you to identify the level of advancement you are currently at in relation to the subject.
- ISO 9001, ISO 14001.
- Yes, it could help us advance in that direction.

Nubiola Pigmentos – FERRO:

- Very appropriate and interesting.
- At first glance I do not miss anything, it seems quite complete to me. Maybe because of my little training on the subject.
- ISO 9001, ISO 14001.
- Yes, it seems very appropriate for companies like us, which are in the early stages of transformation. It would help us advance business sustainability.

Global Energy Services (GES):

- It seems brief but comprehensive.
- It would be good if each company could access one degree or another depending on the level of knowledge or implementation of measures related to the Green Deal they currently have.
- ISO 14001, ISO 9001, ISO 45001.
- It could be. Going through the index I could think of an improvement we could make in different areas (internal communication for instance).

AFESA:

- We find a program related to the Green Deal very interesting and necessary, since it is a subject that is on the rise and is quite unknown to companies in general.
- At first glance it seems quite comprehensive. It will depend on the level of depth with which the topics are treated.
- Quality management (Regulation UNE-EN ISO 9001), Environmental management (Regulation UNE-EN ISO 14001) European Parliament Regulation (CE) n° 1221/2009, OHSAS 18001:2007, Regulation UNE-EN ISO 45001.
- Yes, it can be a resource for our company to improve our sustainability levels.

ARAVI:

- I do not know the subject, but it seems very appropriate to take a course to train SMEs in this regard.
- It seems well-rounded.
- We do not perform any externally recognized practices.
- Yes, I think it is necessary.

## Focus Groups' conclusions

Once partners collected SME's feedback, the consortium gathered to discuss modifications to the first Training Curriculum draft. Some of the frequent answers received included the concern on how exactly will the Green Deal and green practices in general affect their businesses, their little to no expertise in the field, and the current lack of environmental policies in place in their SMEs.

Taking into account the above as well as partners' own feedback, the consortium virtually met and after some deliberating reached an agreement on the final Training Curriculum that is included in the following section. There were different variables to take into account, such as including specific examples and activities for all sectors to feel represented and exhibit different ideas that may serve as inspiration to SMEs. Nonetheless, taking into account how comprehensive the curriculum is and the time-frame limitations (each module should be developed in approximately a three-hour session), the biggest hindrance has been to compress everything into a short training.

Finally, we concluded to develop two slightly different Training Curriculums: decision makers on one side and consultants on the other (as the depth of the training will be more profound for consultants whose knowledge on green practices is already significant).

# Training Curriculum (SME *DECISION-MAKERS & BUSINESS CONSULTANTS*)

The training curriculum units will vary slightly to cover the specific needs of both decision makers and consultants.

## DECISION-MAKERS

### Module 1 : Introduction – Specificities of SMEs

#### Description

This module introduces decision-makers with essential information related to what SMEs are able to implement within the green economy. It presents the advantages and challenges specific to SMEs in terms of environmental action and specifies the enterprising environment within which SMEs can operate. This preliminary module is here to give a realistic depiction of what to be expected from SMEs, their needs as business, their potential and their limits. In addition, this module provides them with a better understanding of SMEs’ specificities, their challenges and how they can implement a GAP. It will conclude providing a rationale of the training approach.

#### Learning Outcomes:

The decision-makers should be able to:

- Evaluate and determine the existing approach to SMEs.
- Understand that a new approach towards SMEs is inevitable and necessary.
- Accept that all the elements of the three components required in examining SMEs.

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know the new approach in dealing with SMEs.</li> <li>• Know how to articulate the factors of the three SMEs dimensions.</li> <li>• Know how to evaluate SMEs</li> </ul>	<ul style="list-style-type: none"> <li>• To be able to assess and evaluate the new operating and entrepreneurship conditions.</li> </ul>	<ul style="list-style-type: none"> <li>• To be true believers in facilitating new operating and entrepreneurship methods to face nowadays market conditions.</li> </ul>

	<ul style="list-style-type: none"> <li>• To be able to assess the risks involved in altering these conditions.</li> <li>• To be able to assess the beneficial transition to a green enterprise.</li> </ul>	<ul style="list-style-type: none"> <li>• To be inspired to act by the necessity and for the utility of a new entrepreneurship model.</li> </ul>
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Delivery Timeframe: 2 - 3 Hours

### Unit 1 – Current approach to SMEs & their role

- Understanding SMEs' role(s) in sustainable development
- Specificities of SMEs in Europe: SMEs' advantages (adaptability, flexibility, innovation potential, etc)

### Unit 2 – New approach to SMEs

- Internal challenges
- External and factors
- New role

### Unit 3 – The dimensions to approach SMEs

- Operating environment, enterprising, GAP compliance

## Module 2 – European SMEs and Environmental policies

### Description

The second module introduces small and medium enterprises decision-makers to the European Green Deal. It will include the EU's environmental objectives such as the EU's objective to turn Europe into a climate-neutral continent by 2050. The brief presentation of public policies will be put in parallel with the role of SMEs within the EU economy and how EU policies impact their activities.

### Learning Outcomes:

Decision Makers should:

- Comprehend the current environmental policies and the importance of mitigating the environmental pressures.
- Acknowledge which policies might be effective for their company.
- Learn how to implement these policies and activities into their company.

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know the European Policies for Environmental Assessment and the importance of mitigating environmental pressures</li> <li>• Know the European Policies for SMEs Management</li> <li>• Know the importance of greening SMEs and its benefits</li> <li>• Know the benefits of incorporating a Corporate Social Responsibility in their firm.</li> <li>• Know what qualifies as a green job</li> </ul>	<ul style="list-style-type: none"> <li>• Recognise which European policies might be effective for their company.</li> <li>• Implement environmental policies into their company.</li> <li>• Develop a Corporate Social Responsibility for their company.</li> <li>• Consider the effects on the environment, when making business decisions and measures.</li> </ul>	<ul style="list-style-type: none"> <li>• Consider the importance of implementing green measures in their company's daily operations.</li> <li>• Become inspired to create opportunities for green jobs in their company.</li> <li>• Promote environmentally friendly operations throughout their company.</li> </ul>

Delivery Timeframe: 2.3 hours

## Unit 1 – European environmental policies and the important role of SMEs

- Introduction to the EU Green Deal and EU policies on Environmental Assessment and Management for SMEs
- Other policies (e.g., Eco-Innovation Action Plan - EcoAP, the Green Employment Initiative, the Circular economy)

## Unit 2 – Impact of the Environmental Policies on SMEs

- Society, citizenship and responsibility: introduction to the environmental aspects of Corporate Social Responsibility
- Possible financial outcomes of greening SMEs
- Green Jobs – definition and role

# Module 3: Self-assessment of SMEs' Environmental Impacts

**Description:**

The third module is focused on the effort to apply and self-assess SMEs general impact on the environment. The module provides decision-makers with tools and indicators to assess their companies' environmental impact. Self-assessment, at the scale of individual organisations, is the first step to take before starting to implement green initiatives.

**Learning Outcomes:**

Decision makers should:

- Understand the economic and environmental benefits derived from the implementation of an environmental management system.
- Assess the basics of the implementation of an environmental management system.
- Identify the impacts of their company's activities.
- Evaluate the most important aspects on which to intervene in order to become greener.
- Get to know examples of successful environmental practices that can be applicable to their activities.

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know the environmental benefits derived from the implementation of a management system.</li> <li>• Know the economic benefits derived from the implementation of a management system.</li> <li>• Know how to implement an environmental management system</li> <li>• Know the most common impacts of a company</li> <li>• Know to identify the aspect to intervene in order to become greener</li> <li>• Know the process to evaluate the environmental aspects</li> <li>• Know different good practices classified by sector to become greener</li> </ul>	<ul style="list-style-type: none"> <li>• Can understand the benefits derived of the implementation of an environmental management system</li> <li>• Can explain the benefits derived of the implementation of a EMAS</li> <li>• Can identify the most common impacts produced by the companies in the environment</li> <li>• Can implement a basic EMAS</li> <li>• Can identify the aspects to intervene in order to become greener.</li> <li>• Can implement good practices in a specific sector in order to become greener</li> </ul>	<ul style="list-style-type: none"> <li>• Consider the benefits of the implementation of a EMAS</li> <li>• Be aware of the economic and environmental benefits of becoming greener</li> <li>• Identify the most problematic impacts of the companies in the environment</li> <li>• Guide the implementation of an EMAS</li> <li>• Implement good practices in a specific sector to become greener</li> </ul>

Delivery Timeframe: 3 hours

## Unit 1 – Environmental Management

- Definitions of environmental and quality practices
- Applications of environmental management systems in the SME ecosystem

## Unit 2 - Environmental Impacts

- Determining a company's environmental impact of its daily operations and its carbon footprint (CO2 emissions)
- List of the main environmental impacts that need to be assessed for (CO2 emissions, plastic use, processes, etc)
- Determining a company's current state regarding circular economy

## Unit 3– Tools, Indicators & Footprint

- Presentation of self-assessment approaches for SMEs
- Sector-specific measurement tools and indicators
- Comprehension and application of the tools in calculating an SME Footprint

# Module 4 – Mobilizing Sustainable Finance

### Description:

A widespread preconceived idea is that implementing green practices has significant business costs. This module demonstrates how SMEs decision-makers can make their companies greener without inflicting unnecessary financial stress on their structures. Furthermore, it shows how environmental-friendly practices can even be cost-effective.

### Learning outcomes:

The decision-makers should:

- understand well the financial risks and opportunities connected with the green transition
- understand in depth the concept of financial risk and its types
- engage actively in creation of risk mitigation strategies
- Practice financial and business modelling
- Know how to measure financial indicators of the green transformation

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know that financial risk is in connection with the green transition</li> <li>• Know the main types of risks and what risk mitigation is</li> <li>• Know business and financial model definition and appliance</li> <li>• Know green value proposition creation model</li> <li>• Know the concept of return on investment</li> <li>• Know tools to track the financial indicators of the green transition</li> </ul>	<ul style="list-style-type: none"> <li>• Can assess and evaluate the financial risks that are in relation to their SME</li> <li>• Can identify strategy for risk mitigation</li> <li>• Can create a business and financial model for green transition or green enterprise</li> <li>• Can implement tools to track financial indicators of the green transition</li> </ul>	<ul style="list-style-type: none"> <li>• Researches ways to facilitate sustainably the SMEs financials during a green transition</li> <li>• Actively creates strategies for risk mitigation where risk might occur</li> <li>• Creates and compares green business and financial models</li> <li>• Tracks financial and non-financial indicators in order to make a decision</li> </ul>

Delivery Timeframe: 2.5 - 3 hours

## Unit 1 – Green practices & financial stress

- Potential financial challenges, risks and opportunities for SMEs internally and externally
- Financial modelling

## Unit 2 – Green financial tools

1. Footprint reduction and cost-effectiveness



## Module 5 – Process Approach of Business Practices

### Description:

This module provides key points to SMEs decision makers to start implementing change within the organisation and an insight on process approach. Adapting processes to EU climate objectives and making efforts to make a company harmless for the environment requires changes of its practices. However, change often represents a challenging step for SMEs’ decisions-makers. This is the reason why this module focuses on Environmental business practices in order to transit more effectively.

### Learning outcomes

The SME's decision makers should:

- Understand what process approach is and what its purpose within a business is
- Understand how to design and achieve process approach within their business
- Understand the benefits of a Process Approach method
- Setting green objectives within the business
- Implement environmental business practices based on the established green objectives

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know definition of the concepts of Environmental Business practices and Process Approach</li> <li>• Comprehension of the term Green objectives</li> </ul>	<ul style="list-style-type: none"> <li>• Identification of Sustainable practices</li> <li>• Utilisation and enhancement of resources</li> <li>• Management of internal adjustments</li> <li>• Development and management of green teams</li> </ul>	<ul style="list-style-type: none"> <li>• Setting a sustainable approach for a business both internally and externally</li> <li>• Proactively using process approach while greening their operations</li> <li>• Promote the benefits of the process approach application in the green transformation of the business</li> </ul>

Delivery Timeframe: 2 - 3 hours

### Unit 1 – What is Process Approach?

- Definition of the concepts of Environmental Business practices and Process Approach
- Setting Green objectives

## Unit 2 – Environmental Business Practices

- Internal adjustments
- Utilization and enhancement of resources

# Module 6: Cost Effective External and Internal Practices and Methods

### Description:

This module presents internal and external methods specific to green practices. External practices are concerned with making visible an internal initiative related to a green practice, thus fostering networking and finding opportunities to support green SMEs. internal environmental practices, which are essential in maintain cohesion within a company, are pivot in a company’s greening effort.

### Learning outcomes

The decision makers will be able to:

- Gain a deep understanding of the importance of green initiatives in a competitive market
- Cultivate knowledge of various communication channels, both formal and informal
- Utilize feedback
- Respond to challenges

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know of various communication channels: formal and informal in order to communicate the green initiatives they run</li> <li>• Deep understanding of various different tools and actions</li> <li>• Know on how to keep key stakeholders informed</li> <li>• Know online and offline internal communication practices</li> <li>• Know the how and when to use offline channels (interpersonal communication,</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to define the business’s principles and values</li> <li>• Ability to earn the public’s trust and create a consensus</li> <li>• Ability to attract new business partners</li> <li>• Ability to choose among and utilise different strategies (marketing/advertising, events, networking sites, e-mail marketing, newsletters, press releases, etc.)</li> <li>• Can perform enhancement strategies</li> </ul>	<ul style="list-style-type: none"> <li>• Initiate via examples promotion of green initiatives</li> <li>• Using communication channels in an optimal way</li> <li>• Addressing the audience with the right message</li> <li>• Create and take decisions based on reporting</li> </ul>

<p>facilitation of exchanges and feedback, etc.)</p> <ul style="list-style-type: none"> <li>• Know in how to create a cohesive and enticing message</li> </ul>	<ul style="list-style-type: none"> <li>• Can utilise on social media for greater outreach</li> <li>• Can create social media push strategy in order to reach more people</li> </ul>	
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- Organize appropriate action

Delivery Timeframe: 2 hours

### Unit 1 – External communication

- Visibility of a green initiative to external interested parties
- Sustainable networking

### Unit 2 – Internal communication

- Promoting green practices within the organization online and offline
- Sensitising employees: finding a common vision

## CONSULTANTS

### Module 1 : Introduction – Specificities of SMEs

#### Description

This module introduces consultants with basic information related to what SMEs are able to implement within the green economy. It presents the advantages and challenges specific to SMEs in terms of environmental actions and specifies the enterprising environment within which SMEs can operate. The objective of this module is to give a realistic depiction of what to be expected from SMEs, their needs as business, their potential and their limits. In addition, this module provides decision-makers with a better understanding of SMEs' specificities, their challenges and how they can implement a GAP. It will conclude providing a rationale of the training approach

**Learning Outcomes**

The consultants should be able to:

- Critically evaluate the present approach to SMEs
- Reinforce this need for a new approach.
- Promote the use of all the elements of the three components required in examining SMEs

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know how to help owners and SMEs decision makers to learn that SMEs operating and entrepreneurship conditions have change and lead them into adjusting their overall operation</li> <li>• Know how to help owners and SMEs decision makers to learn the new operating and entrepreneurship conditions within which nowadays EMEs do their business and the need to adjust accordingly.</li> <li>• Know how to help owners and SMEs decision makers to learn that SMEs to learn how to evaluate SMEs.</li> <li>• Know in how to create a cohesive and enticing message</li> </ul>	<ul style="list-style-type: none"> <li>• Can help owners and SMEs decision makers to learn how to put into effect the new operating and entrepreneurship conditions.</li> <li>• Can help the owners and SMEs decision makers to learn how to face the risks involved in altering the entrepreneurship conditions.</li> <li>• Can help owners and SMEs decision makers to learn the importance of GAP, as well as the benefits to transition to a green enterprise.</li> </ul>	<ul style="list-style-type: none"> <li>• To inspire owners and SMEs decision makers to facilitate new operating and entrepreneurship methods to face nowadays market conditions.</li> <li>• To be encourage owners and SMEs decision makers for the utility of a new entrepreneurship model.</li> </ul>

**Delivery Timeframe: 2 hours**

**Unit 1 – Current approach to SMEs & their role**

- Understanding SMEs’ role(s) in sustainable development
- Specificities of SMEs in Europe: SMEs’ advantages (adaptability, flexibility, innovation potential, etc)

## Unit 2 – New approach to SMEs

- Internal challenges
- External and factors
- New role

## Unit 3 – The dimensions to approach SMEs

- Operating environment, enterprising, GAP compliance

# Module 2 – European SMEs and Environmental policies

### Description

The second module introduces small and medium enterprises consultants to the European Green Deal. It includes the EU’s environmental objectives such as the EU’s goal to turn Europe into a climate-neutral continent by 2050. In addition public policies are examined in parallel with the role of SMEs within the EU economy and how EU policies impact their activities.

### Learning Outcomes

Consultants should:

- Explain the current environmental policies and the importance of mitigating the environmental pressures.
- Assess and evaluate which policies might be effective for SMEs.
- Guide SMEs how to implement these policies and activities into their company.

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know the European Policies for Environmental Assessment and the importance of mitigating environmental pressures</li> <li>• Know the European Policies for SMEs Management</li> </ul>	<ul style="list-style-type: none"> <li>• Explain the current environmental policies and the importance of mitigating the environmental pressures.</li> <li>• Recognise which European policies might be effective for any SME</li> <li>• Suggest which environmental policies can be implemented into specific SMEs.</li> </ul>	<ul style="list-style-type: none"> <li>• Promote current environmental policies and the importance of mitigating the environmental pressures.</li> <li>• Promote the importance of greening SMEs and its benefits</li> <li>• Guide SMEs how to implement these policies and activities into their company</li> </ul>

<ul style="list-style-type: none"> <li>• Know the importance of greening SMEs and its benefits</li> <li>• Know what qualifies as a green job</li> </ul>	<ul style="list-style-type: none"> <li>• Assist in the development of a Corporate Social Responsibility strategy for a specific SME.</li> <li>• Can showcase examples of green jobs to promote their creation in other SMEs</li> </ul>	
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Delivery Timeframe: 2 – 2,5 hours

## Unit 1 – European environmental policies and the important role of SMEs

- Introduction to the EU Green Deal and EU policies on Environmental Assessment and Management for SMEs
- Introduction to key stakeholders (national, regional, European)
- Other policies (e.g., Eco-Innovation Action Plan - EcoAP, the Green Employment Initiative, the Circular economy)

## Unit 2 – The importance of greening SMEs

- Society, citizenship and responsibility: introduction to the environmental aspects of Corporate Social Responsibility
- Possible financial outcomes of greening SMEs
- Green Jobs – definition and role

# Module 3: Policy Implementation and Self-assessment of SMEs' Environmental Impacts

## Description:

The third module is focused on the effort to apply and self-assess SMEs general impact on the environment. The module provides consultants with tools and indicators to assess their companies' environmental impact. Self-assessment, at the scale of individual organisations, is the first step to take before starting to implement green initiatives.

**Learning Outcomes:**

Consultants should:

- Understand the economic and environmental advantages derived from the implementation of an environmental management system.
- Assess the basics of the implementation of an environmental management system.
- Identify the impacts derived by companies according to the industrial sectors to which they belong.
- Evaluate the most important aspects in which to intervene in order to become greener.
- Get to know examples of successful environmental practices that can be applicable to different business sectors.

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know the environmental benefits derived from the implementation of a management system.</li> <li>• Know the economic benefits derived from the implementation of a management system.</li> <li>• Know how to implement an environmental management system</li> <li>• Know the most common impacts of a company</li> <li>• Know to identify the aspect to intervene in order to become greener</li> <li>• Know the process to evaluate the environmental aspects</li> <li>• - Know different good practices classified by sector to become greener</li> </ul>	<ul style="list-style-type: none"> <li>• Can spare the benefits derived of the implementation of an environmental management system</li> <li>• Can explain the benefits derived of the implementation of a EMAS</li> <li>• Can identify the most common impacts produced by the companies in the environment</li> <li>• Can guide a company to implement a basic EMAS</li> <li>• Can identify the aspects to intervene in order to become greener</li> <li>• Can implement good practices in several sectors in order to become greener</li> </ul>	<ul style="list-style-type: none"> <li>• Inform about the benefits of the implementation of a EMAS</li> <li>• Be aware of the economic and environmental benefits of becoming greener</li> <li>• Identify the most problematic impacts of the companies in the environment</li> <li>• Guide the SMEs to implement an EMAS</li> <li>• Implement good practices in several sectors to become greener</li> </ul>

**Delivery Timeframe: 3 hours**

## Unit 1 – Environmental Practices

- Definitions of environmental and quality practices and management systems
- Applications of environmental practices and management systems in the SME ecosystem

## Unit 2 - Environmental Impacts

- Environmental impact of daily operations and their Carbon footprint (CO2 emissions)
- List of the main environmental impacts to be assessed for an SME (CO2 emissions, plastic use, processes, etc)
- Current state of the company regarding circular economy

## Unit 3 – Tools, Indicators & Footprint

- Presentation of self-assessment approaches for SMEs
- Sector-specific measurement tools and indicators
- Comprehension and application of the tools – calculating SME Footprint

# Module 4 – Mobilizing Sustainable Finance

### Description:

A widespread preconceived idea is that implementing green practices has significant business costs. This module demonstrates how SMEs consultants can make their companies greener without inflicting unnecessary financial stress on their structures. Furthermore, it shows how environmental-friendly practices can even be cost-effective.

### Learning outcomes:

The consultants should:

- understand well the financial risks and opportunities connected with the green transition
- understand in depth the concept of financial risk and its types
- assess and suggest risk mitigation strategies
- be able to facilitate financial and business modelling for green transition
- be able to provide financial measurements and solutions in connection of the green transformation

Knowledge:	Skills	Attitudes:
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<ul style="list-style-type: none"> <li>• Know that financial risk is in connection with the green transition</li> <li>• Know the main types of risks and what risk mitigation is and how to explain them with particle examples</li> <li>• Know green value proposition creation model and how to present it</li> <li>• Know the concept of return on investment and its connection to green transition</li> <li>• Know tools to track the financial indicators of the green transition</li> </ul>	<ul style="list-style-type: none"> <li>• Can assess and evaluate the financial risks that are in relation to any SME</li> <li>• Can suggest strategies for risk mitigation</li> <li>• Can facilitate the creation of a business and financial model for green transition or green enterprise</li> <li>• Can implement tools to track financial indicators of the green transition"</li> </ul>	<ul style="list-style-type: none"> <li>• Suggests ways to facilitate sustainably the SMEs financials during a green transition</li> <li>• Promotes creates strategies for risk mitigation where risk might occur</li> <li>• Creates and compares green business and financial models and provide best fitting models to SMEs</li> <li>• Evaluate value propositions from environmental perspective</li> <li>• Demonstrates how financial and non-financial indicators can help in decision-making process</li> </ul>
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Delivery Timeframe: 2 - 3 hours

Delivery Timeframe: 2 - 3 hours

## Unit 1 – Green practices & financial stress

- Potential financial challenges, risks and opportunities for SMEs internally and externally
- Financial modelling

## Unit 2 – Green financial tools

- Footprint reduction and cost-effectiveness

## Module 5 – Implementation of Changing Practices

### Description:

This module provides key points to SMEs consultants to start implementing change within the organisation and an insight on process approach. Adapting processes to EU climate objectives and making efforts to make a company harmless for the environment requires organising change. However, change often represents a challenging step for SMEs’ decisions-makers. This is the reason why this module focuses on Environmental business practices in order to transit more effectively.

### Learning outcomes

The consultants should:

- Understand the concept of Process Approach
- Understand, recognise and identify the elements of a Process Approach method
- Apply any process approach method within a business
- Setting green objectives for a business in order to evaluate its environmental performance and hence its environmental impact

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know the definition of the concepts of Process Approach</li> <li>• Know the Definition of the concepts of Environmental Business Practices and Green objectives</li> </ul>	<ul style="list-style-type: none"> <li>• Can evaluate Environmental Compliance</li> <li>• Can lead the development and implement business processes and models</li> <li>• Can evaluate and audit plans and business objectives</li> <li>• Can create and suggest management of green teams within a business</li> </ul>	<ul style="list-style-type: none"> <li>• Actively guide the SME’ decision-makers An overall comprehension of a business Process Approach</li> <li>• Promotes the implementation of effective business management</li> </ul>

Timeframe: 1 Hour 30’

### Unit 1 – What is Process Approach?

- Definition of the concepts of Environmental Business practices and Process Approach
- Setting Green objectives

## Unit 2 – Environmental Business Practices

- Internal adjustments
- Utilization and enhancement of resources

# Module 6: Cost Effective External and Internal Practices and Methods

### Description:

This module presents internal and external methods specific to green practices. External practices are concerned with making visible an internal initiative related to a green practice, thus fostering networking and finding opportunities to support green SMEs. Internal environmental practices, which are essential in maintain cohesion within a company, are pivot in a company’s greening effort.

### Learning outcomes

The consultants should:

- Gain a deep understanding of the importance of green initiatives in a competitive market
- Cultivate knowledge of various communication channels, both formal and informal and share this knowledge with SMEs
- Respond to challenges
- Be capable to of organizing the appropriate communication action plan

Knowledge:	Skills	Attitudes:
<ul style="list-style-type: none"> <li>• Know how to promote keeping key stakeholders informed</li> <li>• Know the process of setting business’s principles and values</li> <li>• Know of online and offline internal communication practices</li> <li>• Have deep understanding of how said practices can promote green initiatives</li> <li>• Know the how and when to use offline channels (interpersonal communication, facilitation of exchanges and feedback, etc.)</li> <li>• Know how to measure of productivity and</li> </ul>	<ul style="list-style-type: none"> <li>• Can suggest active involvement with key stakeholders</li> <li>• Can set and promote key values of the company and following its principles</li> <li>• Can effectively promote green initiatives inside the company</li> <li>• Ability to earn the public’s trust and create a consensus</li> <li>• Ability to attract new business partners</li> </ul>	<ul style="list-style-type: none"> <li>• Suggesting strategies for keeping employees well informed</li> <li>• Promoting accepting of feedback as a method of effective informal communication</li> <li>• Enhancing engagement in a common vision</li> <li>• Ensuring policy cohesion</li> </ul>

<p>performance of the enhancement and communication strategies</p>		
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Delivery Timeframe: 2 - 3 hours

### Unit 1 – External communication

- Visibility of a green initiative to external interested parties
- Sustainable networking

### Unit 2 – Internal communication

- Promoting green practices within the organization online and offline
- Sensitising employees: finding a common vision

## Conclusions

BALANCE is a project that combines a compilation of the best EU practices with the necessary financial knowledge in order to create a valuable training program to small and medium-sized enterprise consultants and decision makers.

The first output of the project is a detailed Report that gathers real examples in the partnering countries and provides financial analysis over the current best practices in the business sector. The Report seeks to increase the awareness about the Green Deal, environmental protection and business, steps towards reducing SME's footprint, and more importantly, it gives answers to change-management aspects that SME's decision makers will be capable of adopting.

The second output is a holistic training program for the implementation of financially sustainable green policies in SMEs. This training program aims to provide all needed information to SME's decision makers as a direct target group on how to transform their operations without causing financial stress to the enterprises. The training materials developed by partners will provide valuable information tailored for both decision makers and consultants. The curriculum seeks to encourage the transformation into greener practices within small businesses without having to sacrifice their financial stability.

The next steps for the BALANCE project include: on the one hand, the completion of IO2, i.e., the development of the training materials, translation to national languages of the same, and the conduct of pilot workshops with SME consultants and decision makers. On the other, the development of IO3, an e-learning platform to compliment the training program responsive for desktop version, mobile and tablet for the promotion of green measures. This third output will also suppose a powerful tool by itself, allowing the user direct access to information and trainings regardless of the user's distance from the workshops, or lack of time.