

EUROPEAN COVENANT OF COMPANIES FOR CLIMATE AND ENERGY

BEST PRACTICES FOR SMES IN THE ENERGY TRANSITION

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1. Executive Summary

This report explores national support measures for the energy transition of SMEs, actions by SMEUnited member organisations to help companies in this pursuit and stories of successful SME decarbonisation journeys. It has been developed as part of the “Covenant of Companies for Climate and Energy”, a pilot project from the European Commission which aims to support companies in their efforts to decarbonise.

Data was collected from June 2023 to January 2024 through interviews and written input from 26 SMEUnited member associations and experts from national ministries. The interviews focused on a questionnaire exploring existing national support measures, SMEUnited member activities, preconditions for successful initiatives, best practices for raising awareness and encouraging SME action and SME case studies.

The findings indicate that a majority of SMEs across Europe are aware of the ongoing energy transition, while many are actively seeking ways to reduce their emissions. Key challenges hindering SME progress in this context include limited access to information and funding. To address this, the report emphasises the importance of facilitating easy access to information and assistance to be readily available.

Regarding financial support schemes, the findings suggest a need for initiatives specifically targeting SMEs, with streamlined application procedures that are fast, simple and only require essential information. Assistance during the application process may support a tailored approach.

To enhance awareness and prompt action among SMEs, the findings highlight the importance of thorough explanation of the financial benefits of investments and showcasing case studies of successful companies. The report furthermore recommends sector-specific, step-by-step guidance and individualised technical assistance as pivotal in facilitating active SME engagement in the energy transition.

About SMEUnited



SMEUnited is the voice of crafts and SMEs in Europe with around 70 member organisations from over 30 European countries. SMEUnited is a recognised employers’ organisation and European Social Partner and acts on behalf of crafts and SMEs in the European Social Dialogue and in discussions with the EU institutions.

2. Introduction

Small and medium-sized enterprises (SMEs) make up 99.8% of businesses in the European Union. With the energy transition in full swing across Europe, SMEs play a vital role in achieving our climate neutrality goals. SMEUnited, the association of crafts and SMEs in Europe, is actively working with its member associations and the European Institutions to create the right framework conditions for the green transition.

As part of its activities, SMEUnited participates in the project “Covenant of Companies for Climate and Energy” (CCCE), which aims to help businesses step up their transition to clean energy by providing practical guidance and tailored technical assistance. This report is part of that project’s efforts to explore support measures from authorities, actions of SMEUnited member organisations and case studies on the energy transition of SMEs.

Data was collected between June 2023 and January 2024 through interviews and written input from SMEUnited member associations and experts from national ministries. In total 26 SME organisations took part in the development of the report, from 19 European Union Member States alongside Norway, the United Kingdom and Türkiye. The full list of associations taking part in the data collection can be found on page 12.

The interviews were based on a questionnaire exploring

- national support schemes for the energy transition of SMEs,
- activities of SME associations to support the energy transition of SMEs,
- preconditions for initiatives to be successful among SMEs,
- best practices in terms of awareness raising and support in the energy transition,
- inspiring SME decarbonisation journeys from around Europe.

While the exercise was originally meant to explore best practices to facilitate the energy transition of SMEs, the input received shone a light on other aspects, such as the perceived progress of SMEs in the energy transition in different countries or the obstacles that hinder this transition. These insights were integrated into the analysis to provide a more comprehensive understanding of the topic.

The report is structured as follows: The first chapter brings the views of SME associations on the level of decarbonisation among SMEs and the most common obstacles to action. Then we explore the preconditions for successful initiatives, as well as best practices to raise awareness and facilitate action on the energy transition among SMEs. In the second chapter we describe activities of SME associations to support SMEs decarbonisation efforts, as well as support schemes available at the national level per country. The support schemes and association activities provided in this chapter are not exhaustive. There may be additional initiatives beyond those mentioned. The third chapter compiles a set of SME decarbonisation journeys that could be a source of inspiration. We conclude with recommendations.

3. Chapter I. SME organisations views on SME energy transition

3.1 The energy transition of SMEs in Europe

When it comes to SMEs, the level of decarbonisation varies across Europe, with some countries still at the beginning of their journey, while others are already more advanced. While quantifying this level is challenging due to the lack of sufficient data, the insights provided by SME association representatives can contribute to informed assumptions.

Interviewees from Eastern and Southern Europe (eg. Croatia, Greece, Lithuania, Poland, Slovakia) perceived slower progress in the energy transition of SMEs due to the lack of support schemes and awareness on the energy transition, as well as lower technological readiness which hinders the integration of renewable technologies. In other countries such as Denmark, the Netherlands and Norway, awareness of the energy transition among SMEs was perceived as high. Here, the main barrier identified was the lack of information on how to start with the energy transition and on available support schemes. For instance, a report¹ from 2021 revealed that more than 50% of SMEs in Norway don't have access to information and are not aware of the support schemes that exist.

Nonetheless, it was expressed by most interviewees that the fact that there are climate objectives to reach by 2030², coupled with the ongoing energy crisis, have been important catalysts to reevaluate resources, resulting in increased awareness of and interest for clean technologies in recent years.

The majority of SME associations perceived that most SMEs in their networks are either open or are already actively pursuing measures to transition to clean energy. SME associations increasingly assume a role in supporting enterprises in this pursuit, by providing information, training opportunities, platforms to exchange experiences and tailored one-to-one technical assistance.

3.2 Barriers to the energy transition of SMEs

While not necessarily present in all countries, the input received from interviewees suggests that certain obstacles appear to be more prevalent among SMEs:

- **Information:** Most SMEs do not have a dedicated employee to manage energy-related matters, leaving the responsibility ultimately to the business owner. Here, the constraint is that business owners are occupied with various aspects of running their businesses, limiting the time they can devote to the energy transition. If they lack technical knowledge in the area, this can also lead to decisions that may not align best with their operations. As such, the lack of knowledge on where and how to start is a common bottleneck for enterprises all around Europe. There is an overwhelming amount of information available, making it challenging to navigate and filter through the data.
- **Assistance:** Once they have the information, another common barrier for SMEs is figuring out what to do with that information and how to start putting ideas into action. Several associations expressed that SMEs in their networks are turning to them for guidance on how to proceed.
- **Financial resources/funding:** The majority of SME associations expressed that the lack of adequate financial support and/or access to funding is another barrier to SMEs energy transition.

¹ SMB-enes rolle i det grønne skiftet : forprosjekt for Klima- og miljødepartementet (Available at: <https://www.nyanalyse.no/publikasjoner/smb-enes-rolle-i-det-gronne-skiftet-forprosjekt-for-klima-og-miljodepartementet>)

² 2030 Climate and Energy Framework (Available at: https://climate.ec.europa.eu/eu-action/climate-strategies-targets/2030-climate-energy-framework_en)

- **Skills:** The lack of skilled workers with the required expertise to implement renewable energy projects (eg. PV installers, etc.) stalls progress in certain regions.
- **Regulatory environment:** Permitting procedures for renewable energy projects cause significant delays in the energy transition of enterprises. Moreover, certain national policies can be contradictory to green objectives, thus decreasing SMEs' willingness to invest in clean technologies. For example, if a company owning solar panels has to pay an extra fee to the state for their surplus of energy or if there is a ban on using organic waste as one of the products to be utilised in biogas plants.
- **Energy infrastructure:** Insufficient and outdated infrastructure is a major bottleneck to the energy transition, for example due to grid limitations. Moreover, in some countries green technologies are not yet available on a wide scale or are too expensive. Additionally, the energy mix of a given country is a significant factor as well. For instance, in Slovakia 60% of the energy needed is produced from nuclear energy, with another 20% produced from renewable sources. The current model seems to work well, which provides less incentives to shift.

The most significant barriers to the energy transition of SMEs were perceived to be access to information, access to funding, and access to assistance.

3.3 Assessment on existing support schemes

Respondents from Eastern and Southern Europe expressed that there aren't many support schemes for the decarbonisation of SMEs. For instance, in Slovakia there aren't currently any programmes; all investment has to be privately financed. When it comes to Europe as a whole, while there are initiatives to encourage investments in renewable energy, the majority of interviewees emphasised that support schemes tend to be more general, open to households or all kinds of companies, etc. This results in SMEs having to compete with big companies or households for support, reducing their chances of benefiting. Furthermore, fear of hidden future fees, such as taxes, can discourage SMEs from applying.

Once an SME has decided that they will apply for support, they still have to go through the application procedure. Most SME associations emphasised that these procedures are often too complex and lengthy with no adequate guidance provided. On the one hand this can discourage SMEs from applying, as they usually don't have staff and time to conduct these administrative processes. On the other hand, complex and lengthy application procedures can lead to incomplete applications ultimately resulting in rejection. A continuous adjustment of the eligibility criteria or rules of a call can also be a burden.

Application procedures should be as fast and as simple as possible, so that they don't become an additional administrative burden for SMEs. Equally important is to make assistance readily available and easily accessible to guide SMEs through the process. For instance, in Croatia potential applicants for the project call "Energy renovation for multiapartment buildings", had the possibility to receive expert support from the Fund for Environmental Protection and Energy Efficiency, which verified the compliance of the project proposal with the technical criteria of the call.

SMEs are a highly diverse group, varying in size, sector of activity, ownership structure, scale of operations and resource constraints. Consequently, initiatives should provide for sufficient flexibility to be able to address the unique operational challenges of SMEs in different sectors. Companies must also retain autonomy over their investment. Financial incentives where companies are obliged to take

certain measures through a pre-determined system were found to be discouraging SMEs from applying.

Several associations expressed that initiatives should be developed using a 'bottom-up' approach, based on a consultation of the target group. Most SME associations pointed out that information and any form of technical assistance should be provided in the national language(s). Furthermore, local circumstances and the exact environment an SME operates in should be taken into account. In this context, national initiatives were favoured over European ones, because these can provide more appropriate and tailored support and are operated in the national languages. European initiatives should incorporate national specificities and pay attention to the local circumstances.

As SMEs usually work with limited resources for investments, they tend to look for more direct outputs and quick returns. When committing to any actions, SMEs assess the time required for an investment to generate returns. The general experience is that the longer the payback time for an investment, the less likely a company is to invest (Croatia, Ireland, Slovakia). Financing solutions with a payback time of 5-7 years were considered more feasible for SMEs and ideally the payback time should be even less (Ireland). Based on the experience of interviewees, support in the form of grants, tax deductions, subsidies and vouchers seem to generally work well in facilitating SMEs engagement. Loans are less attractive.

3.4 Best methods to raise awareness and unlock action

Raising awareness among SMEs on the energy transition involves combining various communication strategies, information sharing and educational initiatives to increase understanding on sustainable energy practices and their benefits. Furthermore, SMEs should be empowered with the knowledge and tools to make informed decisions and take action.

3.4.1 Facilitating easy access to information

As pointed out before, many SMEs do not have dedicated staff managing the energy transition, inherently leaving the task to the business owner. Entrepreneurs are not necessarily knowledgeable in energy which makes it difficult for them to assess which information is relevant. Carbon accounting is a good example of this: while there are many tools available, these are often either very complex or not detailed enough. SME associations play a pivotal role in the energy transition of SMEs, since they are often the primary contact for SMEs in need of advice. Most SME associations offer channels such as hotlines or helpdesks to which SMEs can turn with their questions and increasingly also provide individual assistance. Moreover, all SME associations are actively disseminating relevant information through various outreach channels. The most common ones are email, newsletter, social media, phone calls, magazines and online/physical events. Less common outreach channels are brochures/flyers, TV/radio, collaboration with people well known in the media who act as ambassadors.

When it comes to which channel is the most successful in the outreach, a considerable number of SME associations highlighted that **phone calls** appear to be most effective. While emails and social media posts are important tools for disseminating information, a phone call offers a level of personal interaction and engagement that can be invaluable. Conversations over the phone allow for direct, real-time interaction and enable entrepreneurs to ask questions, seek clarification and give immediate feedback. Phone calls allow SME associations to tailor their approach to the needs of individual SMEs and address specific concerns and interests.

Events are effective avenues to reach SMEs as well. Online events (webinars, workshops etc.) are efficient means of introducing and explaining concepts to SMEs, while physical events allow for direct interaction among companies and experts. Moreover, physical events are great avenues to facilitate the exchange of best practices and peer-to-peer learning among SMEs.

A great number of associations pointed out that awareness raising can be improved by providing a **central information platform** where companies can find all relevant information that exists in the country on energy transition, including information on funding schemes, application forms, guidelines, ways to get assistance and success stories of SMEs. There are many examples of websites, information hubs and tools serving these functions e.g. the UK's Climate Business Hub and KlimaPakt fir Betriber Luxembourg. When developing these platforms, easy navigation and search functions along with filtering per sector should be provided.

Most SME associations emphasised that it is crucial that **information is presented in clear and simple language**, avoiding jargon and technical terms. If the message is broken down into simple everyday terms, it becomes easier to grasp and relate to. Visual, interactive elements and short explanatory videos can be effective means of communication because they can demonstrate things in a short time and in an easily comprehensible manner.

Close collaboration with local and partner associations is also essential, as it extends the reach of the information to a broader audience of entrepreneurs.

3.4.2 Educative initiatives, tools, guides

All SME associations organise different kind of educative initiatives such as webinars, workshops, online courses or co-implementation meetings to equip their entrepreneurs with knowledge and tools. Many associations provide guides specific to the energy transition on their website and tools that can be used to for instance measure energy consumption. When it comes to events, some associations noted that a conference with many speakers may be too long and too complex for SMEs to follow. Shorter events seem to be very effective. Short courses with a very clear outcome can have a great impact, for instance if the company can implement the measures immediately the next day. If the course is online, it should be easy to access and shouldn't last too long. A considerable number of organisations mentioned that having a step-by-step guide in the form of a clear to do list makes the information less intimidating. Step-by-step guidance targeted to different sectors proves to be even more successful.

Examples

SMB Norge helped develop a university course for business leaders on the energy transition.

The "KlimaPakt fir Betriber"³ is an online platform developed by the government of Luxembourg and the Climate Agency providing information and step-by-step technical solutions for companies to help them decarbonise.

³ Klimapakt fir Betriber (Available at: <https://www.klimapaktfirbetriber.lu/de/>)

The Irish SME association has developed the “ISME Finance Finder⁴”, an online tool that helps find financing options in minutes, streamlining the funding application process. The tool provides financing options from financing institutions and local initiatives to European funds.

The European initiative Covenant of Companies for Climate and Energy⁵ allows companies to pledge to take reasonable actions to reduce their emissions. In exchange, businesses get access to country specific guides on available support schemes, guidance documents on different topics related to the energy transition and interactive Master classes among others on how to harvest the low hanging fruits in energy efficiency.

3.4.3 Exchange of case studies and peer-to-peer learning

The exchange of case studies contributes to both awareness raising and unlocking action among SMEs. In fact, most SME associations stressed that sharing and exchanging best practices is the most effective way to inspire SMEs to take action themselves. Well-performing companies can serve as role models for others and if companies see that someone has already walked down the road and benefited from implementing changes despite the usual constraints, it can reduce the estimated risk and encourage active engagement. Learning about how others implemented measures provides tangible evidence that these methods work. Furthermore, these insights can help companies avoid common mistakes, save time and resources, and build trust in the efficiency of sustainable energy initiatives.

SME associations regularly disseminate successful decarbonisation stories, principally at events (online/physical), through emails, newsletters, online platforms and printed media. Few associations highlighted that they periodically organise competitions where the best-performing companies can showcase their decarbonisation journeys. Furthermore, many associations mentioned that they regularly allocate slots at different kind of events for testimonials.

Examples

SMB Norge organised a sustainability conference in 2023 which focused on SMEs who hadn't yet started their energy transition journey. The aim of the conference was to raise awareness, provide inspiration and networking opportunities. Throughout the conference, alongside expert sessions, three businesses gave a testimonial on how they went through the transition.

The Federal Fashion Leisure Committee in Austria held a competition to bring sustainably operating companies to the forefront as examples in three categories.

3.4.4 Explaining the business case

As mentioned before, businesses assess the time required for an investment to generate returns before committing to taking actions. Payback time is a crucial factor in the decision-making. Most SME associations pointed out that thoroughly explaining the potential benefits and risks associated with an investment is crucial, so that companies better understand how it would align with their business goals and objectives. Explaining the business case helps them assess the feasibility and the return of the investment before committing their resources. Backing up the arguments with concrete numbers and facts was deemed highly effective by several organisations, as this approach creates the

⁴ ISME Finance Finder (Available at : <https://isme.ie/finance-finder/>)

⁵ Covenant of Companies for Climate and Energy (Available at: https://covenant-of-companies.ec.europa.eu/index_en)

impression that companies are investing in a practical opportunity with real benefits, rather than an abstract concept or dream.

3.4.5 Tailored assistance

Energy system transformation is a significant structural change which can be intimidating at first, especially for the smallest enterprises. Several associations expressed that one-to-one individual assistance is one of the most effective ways to guide companies in the energy transition and facilitate actions. An increasing number of associations visit SMEs on-site to provide them with tailored advice. Working with the entrepreneurs directly and being physically present in the company makes a real difference – both in the quality of exchanges / data produced and the satisfaction of the company on the service rendered. In order to explain strategic issues posed by the energy transition, it is important to take the time to set the context in which the company operates – what it can control, what it can't and therefore how it can adapt best.

Examples:

As part of the MERCA project⁶ (a collaboration between the Malta Chamber of SMEs and the Energy and Water Agency), EWA is currently conducting energy and water audits in food retail shops in Malta. Once the audits are completed, these companies will have a full report on their energy and water consumption patterns and a plan to reduce this consumption. The findings of the MERCA project will provide an insight about the sector and information sessions to guide the food retail sector will be carried out.

Representatives and experts of SME associations in several countries e.g. Belgium, France, Luxembourg and Türkiye directly visit the SME, assess the equipment and infrastructure and draw up a list of actions that can be done, alongside solutions to financing the SME's efforts.

“Visite énergie” assists SMEs in understanding their energy consumption. The diagnosis is done by a local expert from CMA (French public institution federating the network of chambers of trades and crafts), who provides a complete diagnosis and proposes a priority action plan to control their energy consumption and optimise their costs alongside a plan to invest in renewable energy.

⁶ Malta Chamber of SMEs and the Energy & Water Agency implementing MERCA project (Available at: <https://www.smechamber.mt/malta-chamber-of-smes-and-the-energy-water-agency-implementing-merca-project/>)

4. Chapter II. Country Profiles

4.1 Participating SME associations

Austria	Austrian Economic Chambers (WKO)
Belgium	UCM, UNIZO
Bulgaria	Made in Bulgaria (MIB)
Croatia	Croatian Chamber of Trades and Crafts (HOK), Croatian Employer's Association (HUP)
Denmark	SMV'ernes erhvervsorganisation (SMVdanmark)
Finland	Federation of Finnish Enterprises (FFE)
France	Chambres de Métiers et de l'Artisanat (CMA), Confédération des petites et moyennes entreprises (CPME)
Germany	German Confederation of Skilled Crafts (ZDH)
Greece	Hellenic Confederation of Commerce and Entrepreneurship (ESEE)
Ireland	Irish SME Association (ISME)
Italy	Confartigianato Imprese, National Confederation of the Craft Sector and Small and Medium Enterprises (CNA)
Lithuania	Association of Lithuanian Chambers of Commerce, Industry and Crafts (ALCCIC)
Luxembourg	Chambre Des Métiers (CDM)
Malta	Malta Chambers of SMEs
Netherlands	The Royal Association MKB Nederland
Norway	SMB Norge
Poland	The Polish Craft Association (ZRP)
Portugal	Portuguese Commerce and Services Confederation (CCP)
Slovakia	Slovak Craft Industry Federation
Spain	Petita I Mitjana Empresa de Catalunya (PIME's Group)
Türkiye	Turkish Enterprise and Business Confederation (Turkonfed)
United Kingdom	Federation of Small Businesses (FSB)

4.2 Austria



Austrian Economic Chambers – WKO

The Austrian Economic Chambers represent more than 540 000 member companies. As the voice of Austrian business, they are committed to forward-looking policies which benefit the economy. The Economic Chambers are modern service providers as well, and offer fast expert advice on topics from labour laws to customs information. Through their educational facilities, they also contribute to improving the competitive ability of domestic companies.

Activities to support SMEs in their energy transition:

- Energy /environmental consulting services for companies are available in all nine federal states of Austria through dedicated service centers. Their consulting services are financially supported. Details on funding models and conditions can be consulted through the website and contacts in the respective federal state for energy⁷ and environment⁸.
- An Energy FAQ for Businesses that answers frequent questions on the energy transition⁹. Topics include: energy saving, energy conversion, subsidies and financial support measures, legislation, energy communities, sanctions, consultation, labor and social security, operational (e-)mobility etc.
- WKO Energy Monitor is an interactive page with data and graphs updated weekly to help entrepreneurs stay up to date on the most important energy indicators in Austria eg. current gas prices, current gas consumption data, current gas savings overview, current electricity prices, current power consumption data, current electricity import data, current share of renewable energy etc.
- Through the Energy Price Check¹⁰ SMEs can assess whether their price for electricity and gas is rather cheap or expensive. The online application compares prices with other similar companies in the industry. Companies get a simple overview of the result.
- The regional chamber in Salzburg offers two online tools¹¹ for companies: a “CO2 Quick Check 2030” that provides companies with guidance on the measures they can take to effectively reduce CO2, and the “WKS Climate Portal” which allows companies to create carbon footprints and indicates whether they are currently achieving their annual reduction target towards zero CO2 emissions in 2040 through its climate indicator tool.

⁷ Geförderte Energieberatung für Unternehmen (Available at: <https://www.wko.at/energie/gefoiderte-energieberatung-unternehmen>)

⁸ Geförderte Umweltberatung für Unternehmen (Available at: <https://www.wko.at/energie/gefoiderte-umweltberatung-unternehmen>)

⁹ Energie FAQ für Unternehmen – WKO (Available at: <https://www.wko.at/energie-faq-infos-fuer-unternehmen>)

¹⁰ Strom, Gas, Öl, Netze - Aktuelles und Preise (Available at: https://www.wko.at/energie/strom-gas-oel-netze#heading_Energiepreis_Check_fuer_kleine_und_mittlere_Unternehmen_KMU_)

¹¹ Klimatools (Available at: <https://www.wko.at/sbg/umwelt/klimatools>)

National support measures for SMEs energy transition:

Out of oil gas bonus is a funding campaign introduced by the Federal Ministry of Climate Action, Environment, Energy, Mobility, Innovation and Technology of Austria, for converting fossil fuel heating systems to environmentally and climate-friendly heating systems.

Renovation subsidy is a funding campaign introduced by the Federal Ministry of Climate Action, Environment, Energy, Mobility, Innovation and Technology of Austria for comprehensive thermal building refurbishment and for individual energy-saving measures, available for companies.

ÖkoBonus is an environmental service program¹² of the city of Vienna, supporting companies in implementing and anchoring sustainable measures that are also economically viable. The main topics are waste avoidance and management as well as climate protection and energy saving. The aim is to develop and implement appropriate environmentally friendly measures in the companies and thus also reduce operating costs. In principle, all Viennese companies with up to 50 employees and higher energy and resource consumption are invited to this initiative. The small and medium-sized companies participating in ÖkoBonus can implement pure waste or energy saving measures as well as choose any conceivable combination of the two subject areas. The companies themselves decide which measures are actually implemented, because the flexible structure allows individual priorities to be set.

¹² OekoWin - OekoBusiness Wien (Available at: <https://www.wien.gv.at/umweltschutz/oekobusiness/modul-oekowin.html>)

4.3 Belgium



Belgium National Committee for SMEs – UCM

Since 1928, UCM has been defending the interests of the self-employed and SME, and to bring their demands to political actors. UCM supports more than 17 000 companies per year.

Activities to support SMEs in their energy transition:

- Training, workshops on topics related to the energy transition eg. training on environmental obligations related to environmental permits and waste management. It familiarizes entrepreneurs with procedures that may be unfamiliar or not well-understood, whether concerning ESG practices or business transfers¹³
- Regional co-implementation seminars and workshop on new legislation
- Sustainable Entrepreneurship Support¹⁴: UCM advisors provide tailor-made support in the creation of sustainable businesses in Wallonia and Brussels. This service is free of charge for project leaders, self-employed people who have been in business for less than 3 years and under certain other conditions. UCM advisors provide personalised support and advice with regards to the creation of a circular and resilient Business Model Canvas, sustainable purchasing, eco-design, functional economy, industrial symbiosis, waste and resource management, writing a sustainable business plan, applying for funding.
- Assistance in integrating environmental issues into projects¹⁵ whereby environmental consultants provide free support in the implementation of projects by integrating the legal obligations in terms of environmental permits (operating permits), water, waste and atmospheric discharge management or pollution prevention. Support is provided in the various administrative procedures related to these legal obligations: application for an environmental permit, submission of environmental declaration, registration as a waste transporter/collector, etc.
- Tailored advice to entrepreneurs on an ad hoc basis through phone calls or/and onsite visits
- Dissemination of best practices eg. through UCM Magazine



Belgium National Committee for SMEs – UNIZO

The Union of Independent Entrepreneurs is a Belgian association of entrepreneurs, small and medium-sized enterprises and liberal professions. With over 80, 000 members, it is the largest association of its kind and is mainly located in the Flemish region.

¹³ Obligations environnementales pour les entreprises – Présentiel (Available at : <https://www.ucm.be/formations/obligations-environnementales-pour-les-entreprises-presentiel>)

¹⁴ Accompagnement Entrepreneuriat Durable (Available at: <https://www.ucm.be/produits/accompagnement-entrepreneuriat-durable>)

¹⁵ Intégrer les enjeux environnementaux à votre projet (Available at: <https://www.ucm.be/jai-un-projet/integrer-les-enjeux-environnementaux-votre-projet>)

Activities to support SMEs in their energy transition:

- UNIZO Entrepreneur Line¹⁶ is a contact center for entrepreneurs. UNIZO-members can contact the UNIZO Entrepreneur Line for quick, accurate and free advice. Every week, experts from the Entrepreneur Line also release a 5-minute podcast in which they answer a series of pressing questions from entrepreneurs¹⁷.
- The Entrepreneur's Guide on UNIZO's website provides written guidance for SMEs on relevant topics (including the energy transition) under 4 categories (Business, Financial, HR/Personnel, Legal)
- Dissemination of best practices through website¹⁸, UNIZO magazine
- Training, workshops and seminars eg. CirConomy Lab¹⁹, is a training programme developed by UNIZO East Flanders, The Ecological Entrepreneur, Circular Hub and mentor Sacha De Backer with the aim to the basics of transforming to a circular business model. The program includes among others, the development of a strategic plan and implementation roadmap, interactive group sessions, individual guidance, networking opportunities and a chance for entrepreneurs to pitch their circular transformation approach to an expert jury.
- Energy Guidance Programme²⁰ developed by UNIZO and ecoWise to guide and support SMEs in the energy transition. The program begins with an energy consultant visiting the company to examine its operations, buildings, energy use, and future goals. Based on this assessment, UNIZO draws up a personalized energy profile for the company and prepares an energy advice report. A second visit takes place, where the consultant and the company review the energy advice report to identify ways for the company to gain more control over its energy costs. The consultant then creates a simulation of potential solutions, outlines the applicable technical and legal regulations to consider, and estimates the payback period for major investment options.

National support measures for SMEs energy transition:

Ecological bonus+²¹ is a financial compensation aiming to encourage companies to organise their production process in an environmentally friendly and energy-efficient way. Companies become eligible for the compensation if they invest in one of 49 technologies listed²² (determined by a ministerial decree of December 2023). Examples include among others, installation of a refrigeration system that uses absorption cooling based on waste heat or the equipment of non-site-specific refrigeration units (e.g. temporary refrigeration, vans) with an electric refrigeration unit.

The bonus is awarded in the form of a subsidy. The amount of the bonus is determined by:

- the nature of the investment;

¹⁶ Ondernemerslijn (Available at: <https://www.unizo.be/ondernemerslijn>)

¹⁷ Oh, zit dat zo?! helpt je uit de nood (Available at: <https://www.unizo.be/berichten/nieuws/oh-zit-dat-zo>)

¹⁸ Inspirerende getuigenissen van en voor ondernemers (Available at: <https://www.unizo.be/berichten/getuigenis>)

¹⁹ CirConomy Lab (Available at: https://www.unizo.be/begeleiding-en-opleiding/opleidingen/circonomy-lab_19-02-2024)

²⁰ Energy Guidance Programme (Available at: <https://www.unizo.be/begeleiding-en-opleiding/begeleidingen/begeleidingstraject-energie>)

²¹ Ecologiepremie+ (Available at: <https://www.vlaio.be/nl/subsidies-financiering/ecologiepremie>)

²² Limitatieve technologieën (Available at: <https://www.vlaio.be/nl/subsidies-financiering/limitatieve-technologieen?f%5b0%5d=type%3Akmo>)

- the eco class to which a technology belongs to, based on its ecology number with corresponding subsidy percentage;
- the size of the company;

When applying for support in the application, the subsidy amount is automatically calculated on the basis of the data entered. The total amount of grants awarded to a company amounts to a maximum of € 1,000,000 over a period of 3 years from the submission date of the first positively decided aid application.

Company vouchers²³ to measure and improve the energy efficiency of businesses. The cost of energy audits is covered by 75% (excluding VAT) by the Walloon Region. The cost of pre-feasibility studies to analyse the relevance of investments connected to lightning, industrial processes, building, renewable energy system or combined and heat power are also covered by 75% (excluding VAT), with a maximum amount of 5000€.

Property tax relief for energy-efficient buildings²⁴: The reduction can be granted for new construction, for renovations that are equated with new construction and for buildings that are undergoing a major energy renovation. To become eligible, it is necessary to apply for a planning permission and for the building to have a low E-level, a score that indicates how energy-efficient a building is. The E-level is only calculated for new construction (or equivalent) or after a major energy renovation. The lower the E-level, the more energy-efficient the building is. The E-level of a building is recorded in an energy performance certificate, the 'EPC Construction'.

The reduction is granted from the tax year following the year in which the E-level was determined. This date is mentioned at the bottom of the 'EPC Construction'. If the property changes ownership, the new owner can also benefit from the reduction for the remainder of the term. The reduction is always a percentage of the property tax over a number of years.

Three factors determine the size of the reduction and how long it will be granted: the date of application for the planning permit, the works that will be carried out (partial reconstruction or major energy renovation) and the E-level on the 1st of January of the tax year. The calculated E-level must relate to the entire building. Only the original E-level on the EPC Construction is decisive for the reduction. If, after the E-level has been determined, the company takes additional measures to make the building even more energy-efficient, this will no longer affect the granting of the reduction.

Tax Deduction for Energy-Saving Investments in Businesses²⁵: Energy-saving investments that fall into one of the following categories can be tax-deductible by companies and liberal professions: limiting energy loss in existing buildings or in existing greenhouses;

- limitation of energy losses by insulating appliances, pipes, valves and transport ducts in use or by covering hot or cold liquid baths in use;
- limiting energy losses in existing furnaces;
- limiting ventilation losses in existing buildings;
- waste heat recovery;

²³ Des chèques-entreprises pour mesurer et améliorer l'efficacité énergétique de votre activité (Available at : <https://www.1890.be/solution/cheques-entreprises-energie/>)

²⁴ Vermindering van de onroerende voorheffing voor energiezuinige gebouwen: (Available at: <https://www.vlaanderen.be/vermindering-van-de-onroerende-voorheffing-voor-energiezuinige-gebouwen>)

²⁵ Déduction fiscale pour investissements économiseurs d'énergie dans les entreprises (Available at : <https://energie.wallonie.be/fr/deduction-fiscale-pour-investissements.html?IDC=6952>)

- use of expansion energy released by existing production processes or by the expansion of compressed fluids for transport;
- combined form and heat production equipment;
- combustion, heating, air conditioning and lighting appliances;
- industrial production processes;
- energy production and use through chemical, thermochemical or biochemical conversion of biomass and waste;
- energy production from renewable energy sources;
- transport by rail or by water.

For investments made during the tax period of tax year 2024, the following percentages apply: 20.5% for individuals and all companies. According to the procedure, the taxpayer submits a request for a certificate to the regional energy administration by completing the online form, accompanied by copies of invoices, copies of proof of payment and if applicable, a technical calculation note to determine the energy savings actually achieved. Following the examination of the file, the tax authorities issue a certificate that the taxpayer will submit to the FPS Finance in addition to the required form. The application for tax deductions must be submitted before the end of the period of 3 months following the end of the tax year in which the investment was made.

4.4 Bulgaria



Made in Bulgaria - MIB

Founded in 1994, Made in Bulgaria – the Union of Small and Medium-Size Enterprises is one of the leading business associations in Bulgaria, representing 492 individual members. Fourteen of them are national, regional or professional organizations, at a national level, of different businesses. These fourteen organizations, part of MIB, have more than 1000 individual members.

Activities to support SMEs in their energy transition:

- Hotline service – MIB acts as a national energy office for its members
- Assistance (mainly technical) with applications for financing for national schemes and programs that receive funding from the European Commission (EC) through the National Recovery and Resilience Plan (NRRP)
- Physical/online events, workshops, webinars eg. physical event on energy efficiency and the energy transition in November 2023.
- Information services via online and offline tools eg. brochures
- Exchange experience and best practices in collaboration with financial and national institutions such as the Bulgarian Development Bank, the Ministry of Economy and Industry or the Ministry of Innovation and Growth
- Organise exhibitions to showcase best practices in energy efficiency for different kind of businesses

National support measures for SMEs energy transition:

Investment Climate Program – electric vehicles²⁶, energy efficiency²⁷

The Energy Efficiency and Renewable Sources Fund²⁸: The Fund's main environmental objective is to support the identification, development and financing of viable energy efficiency projects, resulting in substantial reduction of greenhouse gases (GHGs). The Fund provides co-financing for projects, financing for ESCO projects and direct credits, grants for companies, including SMEs. The Fund provides technical assistance as well throughout the execution of projects with technical experts, an annual technical report after execution of the project and assistance with drawing up an energy report.

Green Energy Financing²⁹ – The Bulgarian Development Bank provides financing for the construction of photovoltaic power plants for business needs, and for projects in energy efficiency. The Bank provides direct financing, financing via other credit institutions and guarantees under partner programs for SMEs. For example for a project in energy efficiency (for enterprises/SMEs with projects for energy efficiency on Operational Program Innovations and competitiveness), an SME

²⁶ Investment Climate Program for electric vehicles (Available at: <https://ecofund-bg.org/en/programs/investment-climate-program-electric-vehicles/>)

²⁷ Investment Climate Program for energy efficiency (Available at: <https://ecofund-bg.org/en/programs/investment-climate-program/>)

²⁸ Energy Efficiency and Renewable Sources Fund (Available at: <https://www.bgeef.com/bg/financial-products/loans/>)

²⁹ Green Energy Financing (Available at: <https://bbr.bg/en/Products-and-services-bbr/products-bbr/green-energy-financing/>)

can get 100% financing of investment costs (excluding VAT) in the form of a loan throughout a period of 5 years and up to BGN 500,000.

Circular economy³⁰ – a common online place, where Bulgarian SMEs can find all relevant information on energy transition projects in Bulgaria

AttractInvestBg³¹ – public support program for the development of industrial areas, parks and similar territories and for attracting investment eg. construction of charging stations on solar batteries for electric vehicles.

³⁰ Circular есопому/Кръгова икономика | ЦКК (cccinfo.bg) (Available at: <https://cccinfo.bg/programi/%d0%ba%d1%80%d1%8a%d0%b3%d0%be%d0%b2%d0%b0-%d0%b8%d0%ba%d0%be%d0%bd%d0%be%d0%bc%d0%b8%d0%ba%d0%b0/>)

³¹ Програма за публична подкрепа за развитието на индустриални райони, паркове и подобни територии и за привличане на инвестиции (Available at: <https://www.mig.government.bg/nacionalen-plan-za-vazstanovyavane-i-ustojchivost/programa-za-publiczna-podkrepa-za-razvitiето-na-industrialni-rajoni-parkove-i-podobni-teritorii-i-za-privlichane-na-investicii-attractinvestbg/>)

4.5 Croatia



Croatian Chamber of Trades and Crafts – HOK

The Croatian Chamber of Trades and Crafts is an independent professional business organisation of craftsmen that was established to promote, harmonise and represent the common interests of craftsmanship. It gathers 20 regional chambers of trades and crafts and 112 associations of craftsmen.

Activities to support SMEs in their energy transition:

- Free business advice by phone, email or mail
- Information and advice related to regular and lifelong vocational education for crafts, which helps individuals transition into new roles created by the energy transition by providing information on targeted training in areas such as solar panel installation or energy-efficient construction,
- Seminars, training, webinars and workshops eg. webinar on public calls for co-financing energy-efficient tyres and for the procurement of filters and/or air purification systems in road passenger transport vehicles³²
- Events and conferences: The Croatian Chamber of Crafts organises and co-finances the appearance of craftsmen at domestic and international fairs where they can exhibit their products, expand their market, make new contacts and gather useful information on new technologies important for the energy transition.
- Projects eg. Croskills Reload Project

The Croskills Reload is a project (EU LIFE program) carried out by the Croatian Chamber of Crafts and Trades, the Faculty of Civil Engineering, the Regional Development Agency in the North, the Croatia Green Building Council and the Association of Construction Schools of the Republic of Croatia. The aim of the initiative is to improve the skills of construction workers and engineers in the field of energy efficiency.

Several focus groups were organised for different target groups (electricians, gas fitters etc.) to collect feedback on the problems they face, on their existing knowledge on energy-efficient systems and technologies and on what kind of education they would find useful in the context of energy efficiency. Answers prioritised knowledge on sustainable materials and technologies in buildings, followed by the most common mistakes during execution and verification and the use of digital tools. An important outcome of the project is the creation of National Guidelines for improving the competencies of construction workers in the context of energy efficiency.



Croatian Employer's Association- HUP

The Croatian Employer's Association (CEA) is a voluntary, non-profit and independent employers' association that represents, promotes and advocates for the interests of its members. It was created by a group of entrepreneurs who recognised the potential of joint action and the importance of the employers' association in tripartite relations. CEA has 30 branch associations advocating for the specific economic interests of different sectors.

³² Webinar o javnim pozivima za sufinanciranje energetske učinkovitih guma i za nabavu filtera i/ili sustava za pročišćavanje zraka u vozilima u cestovnom prijevozu putnika (Available at: <https://www.hok.hr/novosti-iz-hok/webinar-o-javnim-pozivima-za-sufinanciranje-energetski-ucinkovitih-guma-i-za-nabavu-filtera-i-ili>)

Activities to support SMEs in their energy transition:

- Tailored advice free of charge via e-mail and telephone,
- Promotion of successful decarbonisation journeys
- Events eg. a conference on energy transition in 2023³³ explored current events and challenges related to the green transition for the energy sector, with a specific focus on the European regulatory package Fit for 55
- Trainings, workshops and webinars eg. Free ESG workshops where HUP gives advice and examples of good practices regarding energy, environment and climate adaption alongside information on green financing, specific events on financing opportunities for the energy transition.
- Entrepreneur's Day is HUPs biggest annual event where the energy transition is among the most important topics.

National support measures for SMEs energy transition:

Support ³⁴ for companies for a transition to an energy efficient economy

Grant ³⁵ for energy efficient vehicles

³³ Konferencija Tranzicija Energetike 2023 (Available at: <https://www.hup.hr/hup-konferencija-tranzicija-energetike-2023>)

³⁴ Support for companies for a transition to an energy efficient economy (Available at: <https://mingor.gov.hr/javni-pozivi-i-natjecaji-7371/javni-pozivi-i-natjecaji-ministarstva/otvoreni-javni-pozivi-i-natjecaji/7390>)

³⁵ Grant for energy efficient vehicles (Available at: <https://www.fzoeu.hr/hr/sufinanciranje-nabave-energetski-ucinkovitijih-vozila/7713>)

4.6 Denmark

SMVdanmark

SMVdanmark

Composed of approximately 18 000 member companies, SMVdanmark is the only Danish business organisation that works exclusively for better conditions for SMEs.

Activities to support SMEs in their energy transition:

- Tailored advice
- Webinars and educational initiatives eg. webinar on electricity bills and consumption patterns to help entrepreneurs optimize energy use and save electricity³⁶
- Discounts and offers for members for different things eg. GreenMobility³⁷ program that provides access to hundreds of environmentally friendly electric cars in Aarhus and Copenhagen with the first 30 mins of driving for free.
- Information services
- Events
- SMVdanmark network groups³⁸ for owners/managers, where entrepreneurs can find sparring on their challenges, test new ideas and get inspiration from like-minded people. Each group plans topics, considers expert guest speakers, and is led by a professional meeting leader who takes care of all the practicalities.

National support measures for SMEs energy transition:

In Denmark SMEs can seek **free guidance** and sparring at the 6 regional business houses. The business houses can provide guidance in a wide range of subjects, and the green transition, CO₂-calculations etc. are some of the matters, SMEs can receive free guidance on in the business houses.

The Business Pool³⁹ is a government-financed pool, from which Danish companies can seek financing for energy-efficiency projects and projects to lower their CO₂-emission. It supports energy and CO₂-saving projects by up to 50% (from DKK 10,000 up to DKK 112 million), making it more profitable to invest in a greener future. Private companies can get grants for projects that save energy or CO₂, for example: replacement of gas boilers for heat pumps or district heating, replacing older lighting for LED or the internal utilization of waste heat. The Pool however, does not subsidize solar cells.

³⁶ Tjek din elregning - betaler du for meget? (Available at: <https://smvdanmark.nemtilmeld.dk/22/>)

³⁷ GreenMobility (Available at: <https://smvdanmark.dk/vi-tilbyder/tilbud-rabatter/biler-transport/green-mobility-spar-120-kr-f%C3%B8rste-30-min-gratis>)

³⁸ Netværk for ejerledere (Available at: <https://smvdanmark.dk/om-os/netv%C3%A6rk/netv%C3%A6rk-for-ejerledere>)

³⁹ Erhvervspuljen (Available at: <https://sparenergi.dk/erhvervspuljen>)

4.7 Finland



Federation of Finnish Enterprises-FFE

The Federation of Finnish Enterprises is an interest group for small and medium-sized enterprises with approximately 115 000 member companies from all over Finland. The association helps entrepreneurs and improves the condition of entrepreneurship in Finland. The association includes companies from the trade, transport, services, industry and contracting sectors. The membership structure corresponds to the Finnish company structure. Half of the member companies are sole entrepreneurs and half are employers.

Activities to support SMEs in their energy transition

- Events, training provided by FFE and FFE's regional associations eg. in October 2022, FFE in cooperation with Lumme Energia organised a webinar on "The energy market now and in the future"
- Cooperation with VENI Energia⁴⁰ to help customers buy electricity at a lower price. VENI's procurement specialists are doing the competitive tendering and electricity procurement on behalf of the customer and make sure, that electricity is purchased from the whole sale market with the best possible price, according to the company's interest. Members of FFE can get these services with 20% discount.
- A dedicated website⁴¹ for entrepreneurs on the energy transition ("*Everything about Energy for Entrepreneurs*")

National support measures for SMEs energy transition:

The **Energy Aid**⁴² can be granted for investment and investigation audit projects that promote the production and use of renewable energy, energy saving, more efficient production or utilization of energy, or otherwise contribute to a low-carbon energy system in the long term. The aid must have a significant impact on launching the project and is paid based on the actual costs reported by the organisation. The investment costs of the project must be at least EUR 10,000 (for energy efficiency) or EUR 30,000 (for renewable energy), and there is no upper limit.

The **Sustainable Growth Program**⁴³ for Finland accelerates competitiveness, investment, expertise and RDI. Through the European Union's Recovery and Resilience Facility (RRF), the program grants 530 million euros to Finnish companies. The recovery funding promotes structural renewal in business and industry and the creation of a competitive edge based on Finnish companies' sustainable solutions. Subsidies can be requested under the Program for investments in energy infrastructure, new energy technologies, low-carbon hydrogen and carbon capture and utilization, or for the direct electrification and decarbonisation of industrial processes, among others.

The Ministry of the Environment grants **funding**⁴⁴ for the preparation of LIFE projects

⁴⁰ Sähköhankintapalvelut (Available at: <https://www.yrittajat.fi/jasenedut/sahkonhankintapalvelut/>)

⁴¹ Kaikki energiasta yrittäjälle (Available at: <https://www.yrittajat.fi/ajankohtaista/kaikki-energiasta-yrittajalle/>)

⁴² Replace the energy system with a low-carbon one (Available at: <https://www.businessfinland.fi/en/for-finnish-customers/services/funding/energy-aid>)

⁴³ Sustainable Growth Program (Available at: <https://tem.fi/en/funding-available-to-companies-under-the-sustainable-growth-programme>)

⁴⁴ Hakuilmoitus: LIFE-hankkeiden valmisteluavustukset (Available at: <https://ym.fi/-/hakuilmoitus-life-hankkeiden-valmisteluavustukset>)

INTO funding⁴⁵ for start ups and SMEs for innovation projects

Motiva⁴⁶ is a state-owned company of experts which promotes the efficient and sustainable use of energy and materials. Motiva provides the public sector, businesses, municipalities and consumers with information, solutions and services that allow them to make resource-efficient, effective and sustainable choices. The company offers a wide range of services to SMEs:

- Motiva modelled energy audit to explore the possibilities for increasing the efficiency of energy use. The government provides support for the implementation of measures in the form of aid regardless of the company's size. The energy aid promotes particularly the adoption of new energy technology and the creation of markets for these. Energy efficiency investments relying on conventional technology may be granted energy aid only if the business in question is party to an energy efficiency agreement.
- Training and seminars related to the energy transition throughout the year. Training events held on annual basis include: basic course for energy auditors, materials audit training
- Free advice and tools for SMEs eg. material efficiency audit and analysis tools for companies⁴⁷
- Project opportunities eg. ventilation and good indoor air in residential buildings

⁴⁵ INTO Funding (Available at: <https://www.businessfinland.fi/en/for-finnish-customers/services/funding/research-and-development/into>)

⁴⁶ Motiva (Available at: <https://www.motiva.fi/>)

⁴⁷ Material Efficiency Audit Tools for Companies (Available at: https://www.motiva.fi/en/solutions/material_efficiency/material_efficiency_audit_tools_for_companies)

4.8 France



CMA France

CMA France is the national public institution in charge of the network of chambers of trades and crafts (CMA). In partnership with professional organisations, CMA France works to ensure that the place of crafts is fully recognised in the economy and that the interests of craft businesses are taken into account in development programs, national and European laws. The CMA bodies provide support to the CMA network, develop collective actions and common services for craft business leaders and their employees, young people, business creators and buyers.

Activities to support SMEs in their energy transition

- Tailored guidance by local advisors with specific expertise on the energy transition
- Dissemination of relevant information (such as reskilling opportunities), and best practices online, through email and in the magazine
- Training, workshops and networking events eg. informative webinars on energy topicalities relevant to SMEs business
- “Transition écologique de 30 000 petites and moyennes entreprises industrielles” is an operation aiming to accompany 30 000 industrial SMEs in their decarbonisation through a tailored meeting with a local advisor to present the SME leader relevant programs and financial grants.
- The program “Baisse Les Watts”⁴⁸ helps SMEs understand their energy consumption and supports them in lowering their bills by online/in person trainings and an energy logbook where they can follow their consumption patterns. CMA’s local energy advisors deliver online/physical training for SMEs on how to use the logbook.
- Performa Environnement⁴⁹ is a support program whereby SMEs could benefit from free individual diagnosis and a personalized action plan to accelerate their energy transition. The process took place in 3 stages:
 - A diagnosis on the situation and the needs of the company (energy, buildings, water, management, raw materials, waste management etc.)
 - Proposal for an action plan based on the diagnosis
 - Proposal for free support by an environmental expert from CMA to implement actions, enhance environmental approach by obtaining a label; or to identify and select an investment, study or training solution. Companies are also assisted in applying for funding



CPME

The Confederation of Small and Medium Enterprises (CPME) represents and defends the interests of SMEs before French and European public authorities and in joint negotiations. It brings together 243,000 artisans, liberal professions, very small enterprises, SMEs and medium-size companies in the services,

⁴⁸ Baisse Les Watts (Available at: <https://www.baisselleswatts.fr/>)

⁴⁹ Performa Environnement (Available at: <https://www.performa-environnement.fr/>)

commerce, industry and social and solidarity economy sectors, employing 4 million employees. With a network of 116 territorial unions and 123 professional federations in all territories including overseas, the CPME is the leading French employers' organization in terms of number of members.

Activities to support SMEs in their energy transition:

- Advice on policies and regulations eg. quarterly Committee and Working Group meetings
- Disseminating information on emerging legislation eg. factsheets, summaries
- Webinars, events eg. in December 2023, CPME organised a webinar on energy efficiency and energy sufficiency actions that SMEs can benefit from through the “La Poste – Baisse Les Watts” group and the Ministry of Ecological Transition
- Advice on grants and subsidies relevant for the energy transition of SMEs
- Connecting members and best practice sharing

National support measures for SMEs energy transition:

In the context of “France 2030” plan ⁵⁰ , a unique HelpDesk was created with an open call to finance/co-finance innovative projects France 2030 supported SMEs alongside “France Relance”, the plan to recover the economy after COVID 19. The criterions and the percentage of the co-financing depends on the projects.

Loans without collateral ⁵¹

Tax credit for the energy-efficient renovation of commercial premises for SMEs ⁵²

Conversion bonus or a zero-interest loan for the purchase of electric vehicles or hybrid vehicles
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⁵⁰ France 2030 (Available at : <https://www.gouvernement.fr/france-2030>)

⁵¹ Prêt garanti par l'État (Available at : <https://www.economie.gouv.fr/covid19-soutien-entreprises/prest-garanti-par-letat>)

⁵² Crédit d'impôt pour la rénovation énergétique des TPE/PME (Available at : <https://www.economie.gouv.fr/plan-de-relance/mesures/credit-impot-renovation-energetique-tpe-pme>)

4.9 Germany



ZDH

The German Confederation of Skilled Crafts (ZDH) is an umbrella organisation representing the interests of 1 million craft businesses with more than 5.6 million employees. ZDH bundles the work of 53 chambers of crafts, around 40 trade associations, as well as economic and other institutions for skilled crafts in Germany.

Activities to support SMEs in their energy transition:

- The German Chamber of Commerce, the Ministry for Economy and ZDH is carrying out a project “Mittelstandsinitiative Energiewende und Klimaschutz”⁵³ (MIE) to help implement sustainability measures within companies. The initiative helps explore the energy saving potential in companies with a view to improving energy efficiency. The project has a federal network of “environmental centers” (7) within the Chambers of Skilled Crafts and 45 network partners. Coordinated by ZDH, the “environmental centers” and the network partners are available to support craft companies with practical advice. In the context of this project, ZDH has developed an “E-Tool” which helps SMEs analyse their energy consumption. The “E-Tool” is a digital Web portal which allows for the monitoring of energy use and offers additional modules for various calculations (e.g. taxes, CO2 emissions, company development plans).
- Information services eg. through MIE - guidelines and video examples of companies implementing energy efficiency measures in different sectors on the website,
- Events/trainings eg. under the MIE ZDH developed several webinars on the energy transition for example: on energy efficiency in different sectors, or on how to save energy with the E-tool,
- Energy Efficiency and Climate Protection Networks Initiative: On 3 December 2014, representatives of the Federal Government and the leading associations and organisations of the German economy signed the agreement on the introduction of energy efficiency networks. The aim of the agreement was to initiate energy efficiency networks which allow participating companies to improve their energy efficiency and competitiveness at low cost. In this way, savings of up to 75 PJ (petajoule) of primary energy or 5 million tonnes of GHG emissions were to be realised. The idea of the networks is simple: companies enter a targeted exchange with experts on how to increase energy efficiency and save greenhouse gas emissions and thus, receive practical measures to advance their own operations.

At the start of the process, companies carry out an inventory of their respective potentials with the help of experts, they set their own savings target for the network runtime as well as an overall savings target for the network, which is made up of the goals of all companies involved. During the network period, there is regular exchange of experience between the energy, environmental and sustainability experts of the companies, which creates the basis for investments. The results of the initiative's latest monitoring report show that cooperation between companies in networks leads to tangible improvements.

So far, the networks examined have achieved an average of 97 percent of their savings targets. This leads to noticeable reductions in energy costs and satisfied companies. Since January 2021, the network initiative is called the Energy Efficiency and Climate Protection Networks Initiative. In addition to increasing energy efficiency in industry, trade, commerce and the energy sector, the

⁵³ Mittelstandsinitiative Energiewende und Klimaschutz (Available at: <http://www.energieeffizienz-handwerk.de>)

focal points of the networks will be expanded to include the topics of climate protection, energy transition and sustainability.

National support measures for SMEs energy transition:

There is a variety of supportive measures being offered through two main institutions:
The Federal Office for Economic Affairs and Export Control (BAFA), which provides grants/subsidies e.g. funding ⁵⁴ for energy-consulting for non-residential buildings, plants and systems.
The KfW Development Bank, which provides loans and grants , for example:
the KfW Energy Efficiency Program ⁵⁵ promotes energy efficiency measures in the area of production facilities and processes of commercial companies by providing a loan with an Annual Percentage Rate (APR) of 3.4%. The maximum amount of the loan is 25 million EUR. The program aims to support investments among others, in machinery, equipment and process technology, compressed air, vacuum and extraction technology, electric drives and pumps or process cooling and process heat.
The energy-efficient construction and renovation grant ⁵⁶ for the installation of fuel cells for owners of residential buildings with three or more apartments, as well as companies, freelancers, municipal institutions and non-profit organizations.

⁵⁴ Bundesförderung für Energieberatung für Nichtwohngebäude, Anlagen und Systeme (Available at: https://www.bafa.de/DE/Energie/Energieberatung/Nichtwohngebaeude_Anlagen_Systeme/nichtwohngebaeude_anlagen_systeme_node.html)

⁵⁵ KfW-Energieeffizienzprogramm – Produktionsanlagen/-prozesse (Available at: <https://www.kfw.de/inlandsfoerderung/Unternehmen/Energie-Umwelt/F%C3%B6rderprodukte/EE-Produktion-292/>)

⁵⁶ Energieeffizient Bauen und Sanieren – Zuschuss Brennstoffzelle (Available at: [https://www.kfw.de/inlandsfoerderung/Privatpersonen/Bestandsimmobilie/F%C3%B6rderprodukte/Energieeffizient-Bauen-und-Sanieren-Zuschuss-Brennstoffzelle-\(433\)/?redirect=365568](https://www.kfw.de/inlandsfoerderung/Privatpersonen/Bestandsimmobilie/F%C3%B6rderprodukte/Energieeffizient-Bauen-und-Sanieren-Zuschuss-Brennstoffzelle-(433)/?redirect=365568))

4.10 Greece



Hellenic Confederation of Commerce and Entrepreneurship (ESEE)
The Hellenic Confederation of Commerce and Entrepreneurship (ESEE) is the main organisation representing SMEs in Greece.

Activities to support SMEs in their energy transition:

- Information services eg. bi-annual information report for members,
- Events eg. at the Future of Retail Conference major developments on green transition are showcased⁵⁷,
- Webinars and workshops on the energy transition
- Vocational training in collaboration with the Public Service of Employment for upgrading the knowledge, abilities and skills of Human Resources (upskilling) and its reskilling (reskilling) in digital and green skills,
- Dissemination of best practices through press releases, webinars, workshops, conferences,
- Special chapter on “Sustainable Fashion” in the Annual Review of Hellenic Commerce by ESEE in February 2024.

National support measures for SMEs energy transition:

A double deduction⁵⁸ of expenses related to the green economy, energy and digitalisation deducted from the gross revenues of small and medium-sized enterprises at the time of their realisation, increased by 100% (excluding those active in the sectors of primary agricultural production, fisheries and aquaculture). The program also allows an extra € 4000 for companies on islands.

Subsidy program⁵⁹ for the purchase of electric vehicles and chargers: 30% subsidy for the purchase of an electric car with a maximum amount of € 8,000 from 1 to 20 vehicles and 20% subsidy with a maximum amount of € 6,000 from 21 vehicles and above - 4.000€ per car for companies operating on islands.

Green Transformation program provides subsidies up to 40% for investments between € 200 001 to € 1 million, for SMEs with at least 3 full time employees.

Green Productive Investment program provides subsidies up to 40% for investments, between € 30 000 and € 200 000, for SMEs with at least 2 full time employees.

⁵⁷ ESEE Future of Retail Conference Speech (Available at: <https://www.youtube.com/watch?v=t2BdxB3sR1A>)

⁵⁸ Μεγάλη φοροαπαλλαγή για πράσινες, ψηφιακές και ενεργειακές επενδύσεις (Available at: https://www.businessdaily.gr/oikonomia/65005_megali-foroapallagi-gia-prasines-psifiakes-kai-energeiakes-ependyseis)

⁵⁹ ΚΙΝΟΥΜΑΙ ΗΛΕΚΤΡΙΚΑ - Β' ΚΥΚΛΟΣ (Available at: <https://kinoumeilektrika2.gov.gr/>)

4.11 Ireland



ISME

ISME, the Irish SME Association, is the only independent representative association for small and medium-sized enterprises with more than 10 500 members nationwide. ISME is owned, funded and managed by SME owner-managers.

Activities to support SMEs in their energy transition

- Practical advice by experienced advisors
- Informing members on developments in the energy transition through social media, email, newsletter and ISME's magazine
- Guides, FAQs, templates on website e.g. on financing opportunities
- Learning and development programmes with ISME Skillnet⁶⁰ such as the program "Climate Ready⁶¹" which offers leadership and skills support for enterprises who want to develop their operational and strategic sustainability,
- ISME Finance Finder⁶² - to offer financing options in minutes, streamlining the funding application process
- Events e.g. Climate Ready - webinar series on green transition⁶³

National support measures for SMEs energy transition:

The Support Scheme for Energy Audits (SSEA)⁶⁴ developed by the Sustainable Energy Authority of Ireland, offers SMEs a €2,000 voucher towards the cost of a high quality energy audit.

The Energy Contracting Support Scheme⁶⁵ provides financial assistance to help businesses and public sector organisations to deliver energy efficiency and decarbonisation projects through Energy Performance Contracts (EPCs), Local Energy Supply Contracts (LESCs) and Energy Performance Guarantees (EPGs). The Scheme aims to support the direct external consultancy and/or specialist advisory costs related to project appraisal and procurement of pay-for-performance energy contracts eg. preliminary energy audits. Successful applicants will receive up to 75% funding of eligible costs, subject to a maximum limit of € 50 000 for Energy Performance Contracts (EPC) / Local Energy Supply Contracts (LESC), and € 25 000 for Energy Performance Guarantees (EPGs).

The Energy Efficiency Loan Scheme (EELS)⁶⁶ is designed to help qualifying viable Irish businesses and primary producers (farmers/fishers) increase their investment in the energy efficiency of their enterprise. Lending amounts range from €10,000 to a maximum of €150,000 per borrower and the lending amount is dependent on aid intensity and State aid thresholds.

⁶⁰ ISME Skillnet (Available at : <https://isme.ie/learning/>)

⁶¹ ISME Climate Ready program (Available at: <https://www.skillnetireland.ie/climate-ready/>)

⁶² ISME Finance Finder (Available at: <https://isme.ie/finance-finder/>)

⁶³ Climate Ready- webinar series on green transition (Available at: <https://globalambition.ie/client-solutions-hub/green-transition-webinar-series/>)

⁶⁴ Energy Audits (Available at: <https://www.seai.ie/business-and-public-sector/small-and-medium-business/supports/energy-audits/>)

⁶⁵ Energy Contracting Support Scheme (Available at: <https://www.seai.ie/business-and-public-sector/business-grants-and-supports/energy-contracting/support-scheme/>)

⁶⁶ Energy Efficiency Loan Scheme (Available at: <https://www.financeireland.ie/products/sme-agri-finance/energy-efficiency-loan-scheme/>)

The Support Scheme for Renewable Heat⁶⁷ offers two types of financial support: operational tariff for biomass and biogas heating systems, and an installation grant of up to 40% for commercial heat pumps.

Capital investment⁶⁸ for decarbonisation processes

⁶⁷ Support Scheme for Renewable Heat (Available at: <https://www.seai.ie/business-and-public-sector/business-grants-and-supports/support-scheme-renewable-heat/>)

⁶⁸ Become more sustainable – Green Transition Fund (Available at: <https://www.enterprise-ireland.com/en/Productivity/Build-a-green-sustainable-Business/Enterprise-Emissions-Reduction-Investment-Fund.html>)

4.12 Italy



CNA

CNA, the National Confederation of the Craft Sector and Small and Medium Enterprises, represents the interests of craft companies, SMEs, and all forms of self-employed workers. CNA's mission is to enhance crafts and small and medium enterprises, acting as their partner for development and promoting economic and social development. This goal is pursued through a structured and widespread organisation, a system of companies providing integrated services and tailored consulting to enterprises, information and innovative solutions. CNA represents more than 670 000 members.

Activities to support SMEs in their energy transition:

- Disseminating information and raising awareness through local campaigns, events eg. seminars and conferences about the "Fit For 55" European legislative package, events on public incentives system for energy efficiency.
- Trainings eg. internal meetings, dedicated to CNA's regional and local offices, about the public tools to incentivise and support energy efficiency, and oriented to implement direct actions to support members.
- CNA has been the bearer of an important proposal, aimed at supporting self-production from renewable sources among SMEs. The target is to establish specific measures for SMEs for the installation of photovoltaic systems using the roofs of their production sites, for the purpose of self-production and self-consumption of energy. The proposal was received positively by the Italian Government, which will include these interventions within the tax credit for the Transition 5.0 plan, financed with the resources of the National Recovery and Resilience Plan.



Confartigianato Imprese

Confartigianato Imprese is one of the largest network representing interests and providing services to craft and small businesses. At national level, it is the most representative Italian organisation of crafts and SMEs, and one of the most important social partners in Italy. Confartigianato Imprese represents about 700 000 member companies, and counts 104 local associations and 21 regional federations offering different types of services to artisans and small business owners

Activities to support SMEs in their energy transition:

- Tailored advice: Confartigianato has set up 3 consortia⁶⁹ (Caem, CEnPI and Multienergia), to offer assistance and advice on the energy market, to reduce costs and improve supply conditions and to accompany companies and entrepreneurs in the renewable energy and electric mobility market, also for the installation of vehicle charging stations.

Example: a company can take its bills to one Confartigianato's local associations. If the association joins one of the three consortia, the colleague compares the economic conditions of the company's electricity supply with those that the consortium has negotiated on the free market for member

⁶⁹ Energia (Available at: <https://www.confartigianato.it/cosa/energia/>)

companies. If the consortium's offer is cheaper, the company is offered a change of seller and all related operations will be carried out by the colleague in charge of the energy service.

- Trainings and seminars,
- Events, workshops
- Projects

National support measures for SMEs energy transition:

Tax deductions for energy efficiency⁷⁰: a system of tax deductions for intervention of energy efficiency measures within private buildings (e.g. thermal insulation, replacement of winter air conditioning with high efficiency systems, heat pumps, installation of solar panels (collectors) for the production of hot water, global energy requalification of buildings, replacement of existing systems with micro-cogenerators, installation of building automation solutions, energy requalification interventions of condominium common areas). Tax deductions have different levels of deduction rates (50%, 65%, 75%, 110%) based on the type of interventions allowed. Although dedicated to private citizens, it is system of public support that stimulates the market of energy efficiency services and encourages the participation of small installation companies. Participation in this market has contributed to strengthening companies' awareness of the need to implement the principles of energy transition internally

Example: “110% super bonus” is a tax relief that provides for a 110% deduction of the expenses incurred from 1 July 2020 for the implementation of specific interventions aimed at energy efficiency or reducing the seismic risk of buildings. Eligible interventions also include the installation of photovoltaic systems and infrastructure for recharging electric vehicles in buildings.

Subsidy for thermal energy efficiency measures⁷¹ to support interventions to increase energy efficiency and the production of thermal energy from renewable sources for small-sized systems. The beneficiaries are public administrations, private individuals and businesses which realize the permitted interventions.

Tax credit for staff training⁷² aimed at supporting companies in the process of technological and digital transformation; therefore training activities must specifically concern the following areas: sales and marketing, information technology, production techniques and technology. The Italian Government is updating this tool, aligning the contents with the new active measures of the European Recovery Plan. In particular, the new tax credit Transition 5.0 measure will also include interventions for the installation of renewable energy for self-production and measures to support SMEs in the energy transition.

Incentive⁷³, financed from the utility bills of small businesses and domestic consumers, on electricity produced by photovoltaic and other renewable energy plants

Incentive⁷⁴, financed from the bills of small enterprises and domestic consumers, on self-consumed energy from renewable energy communities and collective self-consumption

⁷⁰ Ecobonus (Available at: <https://www.ufficienzaenergetica.enea.it/detrazioni-fiscali/ecobonus.html>)

⁷¹ Conto Termico (Available at: <https://www.gse.it/servizi-per-te/efficienza-energetica/conto-termico>)

⁷² Credito d'imposta formazione 4.0 (Available at: <https://www.mise.gov.it/index.php/it/incentivi/credito-d-imposta-formazione-4-0?wsdl>)

⁷³ Incentivi GSE per rinnovabili elettriche (available at: <https://www.gse.it/servizi-per-te/fonti-rinnovabili>)

⁷⁴ Decreto MASE Incentivazione CER (available at: <https://www.mase.gov.it/comunicati/energia-mase-pubblicato-decreto-cer>)

4.13 Lithuania



ASSOCIATION OF LITHUANIAN
CHAMBERS OF COMMERCE,
INDUSTRY AND CRAFTS

Association of Lithuanian Chambers of Commerce, Industry and Crafts – ALCCIC

ALCCIC is a voluntary self-governing business organisation which unites five regional chambers of commerce, industry and crafts representing over 2000 members. The main objective of the association is the representation of business interests and improving conditions for business development, export, investment and public welfare.

Activities to support SMEs in their energy transition:

- Personal advice eg. on EU initiatives, funding for the energy transition,
- Events/trainings: ALCCIC invites experts and specialists mainly from the Lithuanian Ministry of Energy, the Lithuanian Energy Agency, and the Energy Price Regulation Agency. Sometimes state owned enterprises ESO (Energy distribution network) and IGNITIS (Energy Transmission and Generating Company) are invited as well. Major topics of discussion:
 - Future calls of proposals to finance private sector energy transition projects,
 - Possibilities for business to participate in the large-scale projects (like Wind Park in the Baltic sea),
 - Hydrogen as a future fuel: latest developments and trends,
 - Problems and solutions of unexpected power voltage and frequency fluctuations,
 - Energy storage, balancing and peak energy - what a business needs to know.
- Informing members on new developments in the energy transition through webpage, social media and email
- Liaison with public authorities
- Projects

National support measures for SMEs energy transition:

Direct loans for renewable energy projects⁷⁵: up to € 10 million for SMEs with a state guarantee from the INVEGA Fund⁷⁶. The aim of the instrument is to encourage companies and farmers to increase their share of renewable energy sources. Financing can be provided for the construction, installation of solar and wind power plants seeking to generate electricity for own consumption, or for companies investing in projects for the development of solar and wind farms.

Funding for the implementation of alternative fuels in industrial enterprises in Kaunas, Šiauliai and Telšiai regions

The joint project "**Investment support for solar power plants on land**"⁷⁷ aims to contribute to the goal set out in Lithuanian strategic documents – to increase the share of renewable energy sources in total final energy consumption.

⁷⁵ Tiesioginės paskolos atsinaujinančių išteklių energetikos projektams (Available at :

<https://invega.lt/paslaugos/25/tiesiogines-paskolos-atsinaujinanciu-istekliu-energetikos-projektams-162>)

⁷⁶ INVEGA Fund (Available at: <https://invega.lt/verslui/visos-priemones-verslui/328/tiesiogines-paskolos-atsinaujinanciu-istekliu-energetikos-projektams-162#descriptionEnterpriseUsual>)

⁷⁷ Investicinė parama saulės elektrinių įrengimui sausumoje (Available at: <https://www.ena.lt/inpa-saules-elekrinems/>)

Target groups of the project are micro and small enterprises, farmers, renewable energy communities where the shareholders are not medium-sized enterprises and/or municipally owned enterprises; and citizens energy communities. Through the initiative, applicants can get support for the installation of solar power plants up to 500 kW.

4.14 Luxembourg



Chambre Des Métiers – CDM

The Chamber of Skilled Trades and Crafts brings together all craft businesses, including those in the food sector, the fashion, health and hygiene sector, the mechanical engineering sector, the construction - structural work - finishing sector, the construction - technical equipment sector, the communication, multimedia, art and other activities sector. It is an elective professional chamber and a legal entity governed by public law, comprising of around 8,500 companies and accounting for 21% of businesses in the Grand Duchy.

Activities to support SMEs in their energy transition:

- Disseminate information through website, email, monthly magazine,
- Individual company visits by CDM advisors to help companies find the best solution for their individual situation when it comes to decarbonising their business,
- The #EnergyHandwiera Hotline⁷⁸ offers personalised assistance from the Chamber of Skilled Trades and Crafts advisers on the topics of energy efficiency, decarbonisation and renewable energies,
- Events, conferences e.g. on driving electric trucks, reducing carbon emissions or optimizing production processes to save energy,
- CDM developed an online tool⁷⁹ accessible through its website, where companies can search for available financing opportunities,
- CDM developed a tool called "Heatpump ready check"⁸⁰ through which a professional can easily check which parameters he has to implement if he has to exchange some existing devices. The "Heizungscheck" is an energy assessment of the heating system. This inspection process shows business owners the savings potential of their heating system (heat production, distribution and transmission) quickly, simply and cost-effectively. In practice, the heating engineer checks the entire system in ten stages, from the boiler, through the pump and pipework, to the radiators and thermostatic valves.

National support measures for SMEs energy transition:

State aid for photovoltaics, electromobility: cars, charging stations
Temporary state aid for the energy efficiency and decarbonisation of buildings, machines and electromobility
KlimaPakt fir Betriber ⁸¹ : a platform developed by the government that provides information and technical step-by-step solutions to companies on what they can do to be more energy efficient. Furthermore, it provides information on the different state aids as well as the different players involved from the design to the implementation of the project, easing the implementation process so companies don't need to search on multiple websites for the information.
Special depreciation ⁸² : the possibility of depreciation for up to 80% of the investment cost for certain investments eg. the implementation of new techniques for the rational use of energy.

⁷⁸#EnergyHandwiera Hotline (Available at: <https://services.cdm.lu/gestion-entreprise/energyhandwiera>)

⁷⁹ Aides Aux Entreprises (Available at: <https://services.cdm.lu/aides/aides-aux-entreprises>)

⁸⁰ Heizungscheck (Evaluation énergétique) (Available at : <https://environnement.public.lu/fr/loft/air/Installations-registres/installations-combustion/Heizungscheck.html>)

⁸¹ Klimapakt fir Betriber (Available at: <https://www.klimapaktfirbetriber.lu/>)

⁸² (Available at: <https://services.cdm.lu/aides/aides-aux-entreprises/aide/amortissement-special>)

Investments must be subject to depreciation due to wear and tear and their purchase or cost price must be at least €2,400 excluding VAT.

4.15 Malta



Malta Chamber of SMEs

The Malta Chamber of SMEs is Malta's national organisation of independent private businesses with over 7000 members. The SME Chamber represents the largest group of retailers of goods and services, contractors, distributors, wholesalers and independent technical and professional services.

Activities to support the energy transition of SMEs:

- Individual assistance with specific questions through phone or email,
- Events and trainings eg. SME Conference with a workshop on reducing running costs and consuming less resources, webinar on current and upcoming grant schemes etc;
- Projects eg. MERCA project⁸³

National support measures for SMEs energy transition:

ESG Grant Scheme⁸⁴: up to € 5000 grant for SMEs over a period of 3 years to encourage ESG reporting. In the first year, companies can apply for a grant of €3,000, capped at 75% of the costs associated with engaging an advisor to assist with reporting. Businesses can receive an additional € 1,000 cash grant in both Year 2 and Year 3.

Promotion of Energy Audits in Small and Medium Sized Enterprises Scheme⁸⁵: support of energy audits in SMEs with grants (€1000-€5000)

Free visit by the Energy and Water Agency of Malta⁸⁶: An officer from the Energy & Water Agency visits the business' premises and gives advice on improvements that can be made regarding energy use and water consumption, as well as providing information on other grants and schemes the company may be eligible for.

Renovation of Private Sector Buildings⁸⁷: This Grant Scheme seeks to support investments to address high upfront costs of building renovations in the private sector, namely commercial buildings. Actions that reduce the primary energy demand of the building by reducing the energy used for heating, cooling, ventilation, hot water and lighting are eligible. This includes actions involving systems for the above energy use as well as interventions on the building envelope that reduce the energy demand required by the above.

⁸³ Merca Project (Available at: <https://www.smechamber.mt/malta-chamber-of-smes-and-the-energy-water-agency-implementing-merca-project/>)

⁸⁴ ESG Grant Scheme: (Available at: <https://www.smechamber.mt/esg-grant-scheme-announced-up-to-e5000-grant-for-smes-over-3-years/>)

⁸⁵ Energy Audits for SMEs (Available at: <https://energywateragency.gov.mt/energy-audits-for-smes-2/>)

⁸⁶ Energy and Water Awareness in Micro SMEs (Available at: <https://energywateragency.gov.mt/energy-and-water-awareness-in-micro-smes/>)

⁸⁷ Renovation of Private Sector Buildings (Available at: <https://fondi.eu/business-enhance/schemes-and-open-calls/renovation-of-private-sector-buildings/>)

4.16 Netherlands



MKB Nederland

The Royal Association MKB-Nederland is the largest entrepreneurs' organisation in the Netherlands. Some 120 branch organisations and 250 regional and local entrepreneurs' fellowships are affiliated to this umbrella organisation. MKB-Nederland promotes the interest of some 150 000 entrepreneurs.

Activities to support SMEs in their energy transition:

- Disseminate information on the energy transition to sectoral organisations,
- MKB Nederland developed together with the government and municipalities a digital energy saving tool⁸⁸ which informs SMEs on energy saving obligations, but also on what kind of measures they can do to decrease their emissions,
- Events and trainings eg. webinar on new way of working on grid congestion⁸⁹, webinar on how to make business premises more sustainable⁹⁰, training for energy advisors on how to advise SMEs,
- Dissemination of successful decarbonisation stories through MKB Nederland's dedicated platform⁹¹ on best practices.

National support measures for SMEs energy transition:

Energy Investment Allowance (EIA)⁹² is an investment support that allows entrepreneurs investing in assets that reduce CO2 emissions to deduct 40% of the investment costs from the profit, thus reducing the taxable profit.

The Investment Subsidy for Sustainable Energy and Energy saving (ISDE)⁹³ is available for homeowners and business users, including companies. Through ISDE, companies can receive a subsidy for heat pumps, solar water heaters or small-scale wind turbines.

⁸⁸ DEB- Energiebesparing en verduurzaming voor ondernemers (Available at: <https://deb.nl/>)

⁸⁹ Webinar nieuwe werkwijze netcongestie (Available at: <https://www.mkb.nl/agenda/webinar-nieuwe-werkwijze-netcongestie>)

⁹⁰ Terugkijlink: Alles over het verduurzamen van je bedrijfspand (webinar) (Available at: <https://deb.nl/artikelen/terugkijlink-alles-over-het-verduurzamen-van-je-bedrijfspand-webinar/>)

⁹¹ DEB: Ondernemersverhalen (Available at: <https://deb.nl/verhalen/>)

⁹² Energie-investeringsaftrek (EIA) voor ondernemers (Available at: <https://www.rvo.nl/subsidies-financiering/eia/ondernemers#voorwaarden>)

⁹³ Investeringssubsidie duurzame energie en energiebesparing (ISDE) (Available at: <https://www.rvo.nl/subsidies-financiering/isde>)

4.17 Norway



SMB Norge

SMB Norge is a politically neutral association with the main purpose to work for better framework conditions for small and medium-sized businesses. The association has approximately 5500 members mainly coming from the construction, trade, industry and professional-technical services and health sectors.

Activities to support SMEs in their energy transition:

- Legal advice eg. in the field of legislation regarding sustainability and energy transition,
- Tailored insurance solutions eg. insurance could cost more due to the climate change and tailored insurance solutions could help bring down the cost for insurance,
- Training eg. SMB Norge helped develop a university course for business leaders on sustainability and energy transition,
- Events eg. SMB Norge organised a conference in 2023 centering around SMEs who were yet to begin their decarbonisation journey, with the aim to provide inspiration and networking opportunities. Amongst others, there were three businesses who shared their experiences on transitioning to clean energy, and there were also officials who presented and explained schemes eg. the EU Taxonomy,
- The association is also a case study in a university course “Sustainable Innovation”.

National support measures for SMEs energy transition:

Support scheme for buying electric vehicles ⁹⁴
Investment support to change to more climate friendly heating systems ⁹⁵
Support scheme for innovation including for green projects ⁹⁶

⁹⁴ Elbilfordelene (Available at: <https://elbil.no/elbil-fordeler/>)

⁹⁵ Smarte energi- og klimatiltak (Available at: <https://www.enova.no/privat/alle-energitiltak/>)

⁹⁶ Innovasjon Norge utvikler grønt næringsliv (Available at: <https://www.innovasjon Norge.no/nyhetsartikkel/innovasjon-norge-utvikler-gront-naeringsliv>)

4.18 Poland



Związek
Rzemiosła
Polskiego

The Polish Craft Association – ZRP

The Polish Craft Association is the oldest and largest socio-professional organization of economic self-government in Poland, which has been operating since 1933. Together with regional, local and industry craft organizations – 25 chambers of crafts, 453 craft guilds and 58 cooperatives – it forms the largest and oldest structure of economic self-government in Poland, representing micro, small and medium-sized enterprises.

Activities to support SMEs in their energy transition

- Informing member chambers on developments in the energy transition through ZRP website, district craft chamber websites and newsletters,
- Promoting energy audits in member SMEs with the assistance of the Commission of ZRP's Builders Crafts,
- Attending webinars on energy transformation and renewable energy sources and limiting CO2 emission organized by public and private institutions,
- Exchange and showcase of best practices eg. the association has a Committee for the construction industry which distributes best practical methods and technologies for the energy transition,
- ZRP participated in a subsidized LIFE+ program "3 times environment" between 2013-2016 with the aim to raise awareness on environmental matters and to provide advice to companies on organizational and technical methods to cut their emissions and the usage of raw materials in manufacturing and rendering services. This program combined energy saving measures with beneficial financial effects to the owner. Successful application of good practices elaborated in that program allowed for the participating companies to produce clean energy and to lower their energy bills at the same time. ZRP is following up on the long-term results of the program among its member companies.
- Awareness raising through well known people in the media who act as ambassadors.

National support measures for SMEs energy transition:

Local Climate Compass⁹⁷: The Climatic Compass program is operated by the National Fund for Environmental Protection and Water Management in accordance with the Strategic Adaptation Plan for sectors and areas sensitive to climate change (with a perspective until 2030) and the National Environmental Policy 2030. The aim of the initiative is to disseminate modern, effective and efficient solutions aimed at improving the quality of life of residents and improving the resilience of cities to the effects of climate change, as well as increasing adaptation to climate change in rural areas.

FEniKS program support: European Funds for Mazovia aimed at the development of renewable energy sources by granting preferential loans for energy storage and renewable energy installations – specific terms of placing the applications will be available at BGK Bank in the second quarter of 2024. Another program is on improving energy efficiency in buildings: The requirement to join the program is to achieve a 30% improvement in efficiency. Installation capacity of the projects covered by this program should be over 0.5 MW.

⁹⁷ Lokalny Kompas Klimatyczny (Available at: <https://www.gov.pl/web/nfosigw/lokalny-kompas-klimatyczny>)

4.19 Portugal



Portuguese Commerce and Services Confederation – CCP

The Portuguese Commerce and Services Confederation represents the interests of employers/entrepreneurs of commerce and of several services, gathering around 100 services, sector and regional associations and representing more than 200 000 enterprises.

Activities to support SMEs in their energy transition

- Informing members on developments on the energy transition through website, newsletter, webinars
- Training, events eg. webinar on energy saving for trade and services and good examples⁹⁸
- Creation and administration of funds and participation in the creation and management of business instruments or institutions,
- Projects,
- CCP contributed to the development of the Energy Saving Plan for 2022-2023 for Portugal, which includes Sectoral Plans for energy reduction measures for the areas of energy and water efficiency. CCP committed to
 - promote the measures and actions recommended by the Plan among its members,
 - to encourage the adoption and sharing of best practices that contribute to the objectives of the Plan,
 - to disseminate information on the training, information and awareness raising actions promoted by the Plan and,
 - to monitor the concrete energy reduction measures implemented by members and their impact eg. a company saved appr. 58% of energy by taking actions.

National support measures for SMEs energy transition:

Regional operational programs mobilise a wide range of support for the promotion of energy efficiency and renewable energy in their respective regions.

Operational Program for Sustainability and Efficiency in the Use of Resources (PO SEUR)⁹⁹ aims to contribute in particular to the priority of sustainable growth, responding to the challenges of the transition to a low-carbon economy, based on a more efficient use of resources and the promotion of greater resilience in the face of climate risks and disasters.

⁹⁸ Webinar Poupança de Energia para o Comércio e Serviços (Available at: <https://ccp.pt/2023/01/webinar-poupanca-de-energia-para-o-comercio-e-servicos/>)

⁹⁹ Programa Operacional Sustentabilidade e Eficiência No Uso de Recursos (Available at : <https://poseur.portugal2020.pt/>)

4.20 Slovakia



Slovak Business Agency – Slovak Craft Industry Federation

The Slovak Craft Industry Federation is an association of trade communities and profession guilds. The associations and guilds becoming members of the Slovak Craft Industry Federation get the opportunity of being involved in the preparation process of legislative standards, affecting their profession or the business environment in general such as, within the inter-resort annotation procedures¹⁰⁰, as well as in direct communication with the public authorities and the Parliament.

Activities to support the SMEs in their energy transition:

- Regularly inform members on developments in the energy transition in Slovakia through website and newsletter,
- Comprehensive advisory and consulting services to entrepreneurs via the website, newsletter, email,
- Communicate members concerns related to the energy transition in negotiations with the country's Government and MPs,
- Events, trainings eg. XPRESS Webinar Stakeholder Café on “Renewable energy as an important part of climate-adaptive construction and energy performance of buildings”¹⁰¹, Energy conferences¹⁰²,
- Negotiate with Ministries on energy related matters in the interest of SMEs.

National support measures for SMEs energy transition:

Upcoming initiatives:

- An initiative to support companies in installing green technologies
- Consultancy services in energy transition for companies

¹⁰⁰ The inter-resort annotation procedure is a phase during introducing a new legal act. During this phase, all interested parties can propose amendments to the legal act. The amendments of national social partners are to be considered as principal remarks and have to be taken into account during the legislation process.

¹⁰¹ XPRESS Webinar Stakeholder Café (Available at: <https://www.szz.sk/cinnosti-organov-szz/543-pozvanka-na-online-xpress-webinar-stakeholder-cafe-ii.html>)

¹⁰² Energetická konferencia ta3 (Available at: <https://www.ta3.com/relacia/26613/energeticka-konferencia-ta3>)

4.21 Spain



PIMES Group

PIME's Group – Petita i Mitjana Empresa de Catalunya – PIMEC

PIMEC is the employers' association that represents the micro, small and medium-sized enterprises and the self-employed of Catalonia. It is formed by individual members (enterprises and the self-employed) and collective members (guilds and associations of sectoral or territorial enterprises). It defines itself as a multisector business confederation, autonomous and independent of any body, power or third institution. It funds itself with the fees of its members as well as the services it provides and the public and private projects in which it participates.

Activities to support SMEs in their energy transition:

- Advisory services to SMEs
- Disseminating information on the energy transition through website, newsletter, social media and PIMEC's digital journal¹⁰³
- Events, training
- The association has a Sustainability Commission that focuses its work on promoting circular economy among SMEs. It evaluates environmental regulations and promote sustainable initiatives to companies. The Commission also provides advisory services on new licenses, permits, legislation and regulations related to energy through the "Environmental Manager Tool"¹⁰⁴. The advisory service takes place either at PIMEC headquarters or delegations, through telephone or at the company's site.
- PIMEC has also developed an initiative called Repte Sostenible!¹⁰⁵ (Sustainable challenge!) which is focusing on the most relevant aspects of SDGs related to SMEs. It consists of 3 sub-platforms:
 - A Circular Economy Programme¹⁰⁶ which is intended to help companies introduce circular strategies into their business models, amongst others on transition to renewable energy in their operations.
 - The Energy Commission¹⁰⁷ which follows and analyses the energy costs of companies and the state of electricity and hydrocarbon markets in Catalonia, and the whole state.
 - Environmental manager¹⁰⁸ which allows companies to keep up to date with all environmental and regulatory procedures.

¹⁰³ Pimealdia (Available at: <https://www.pimealdia.org/>)

¹⁰⁴ Gestor Ambiental (Available at: <https://www.pimec.org/es/pymes-autonomos/servicios/medio-ambiente-responsabilidad-social-corporativa/gestor-ambiental>)

¹⁰⁵ Repte Sostenible! (Available at: <https://www.pimec.org/ca/repte-sostenible>)

¹⁰⁶ Programa d'Economia Circular (Available at: <https://www.pimec.org/ca/programa-deconomia-circular>)

¹⁰⁷ Comissió d'Energia (Available at: <https://www.pimec.org/ca/institucio/nosaltres/comissions>)

¹⁰⁸ Gestor Ambiental (Available at: <https://www.pimec.org/ca/pimes-autonomos/serveis/medi-ambient-responsabilitat-social-corporativa/gestor-ambiental>)

National support measures for SMEs energy transition:

Aid Program for energy efficiency actions in SMEs and large companies in the industrial sector¹⁰⁹: The purpose of the program is to encourage and promote actions in the industrial sector that reduce carbon dioxide emissions and final energy consumption, by improving energy efficiency, thereby contributing to achieving the objectives of reduction of final energy consumption. Companies can apply for a grant to invest in one or more of the following objectives: technology improvement in industrial equipment and processes, implementation of industrial energy management systems. Investments related to cogeneration, solar photovoltaic or wind projects are not eligible for support because they don't reduce the final energy consumption, only change the way of producing the energy.

The grant covers 40% of the investment for medium-sized enterprises, and 50% for small enterprises. The minimum eligible investment per application (excluding VAT) is € 75 000 for industrial processes and € 30 000 for energy management systems. Several actions can be presented jointly to reach the minimum eligible investment for each of the investment types, if they are carried out in the same industrial establishment (a single location).

Aid for thermal renewable energies in different sectors of the economy¹¹⁰: aid can be requested for the installation of thermal renewable energies in the industrial, agricultural, services and/or other sectors and for thermal energy installations in non-residential buildings, establishments. The thermal renewable technologies included are solar thermal, biomass, geothermal, hydrothermal or aerothermal energy. District heating and/or cooling microgrids are also considered eligible actions, for which the maximum aid to be received will correspond to the first MW of power of the production facility and/or the first MW of power in exchange. For thermal renewable energy installations in the industrial, agricultural, service and/or other sectors the grant covers 40% of the investment for medium-sized enterprises, and 45% of the investment for small enterprises. For thermal renewable energy installations in non-residential buildings the grant covers 70% of the investment. When the actions are carried out in municipalities with a demographic challenge (municipalities with up to 5,000 inhabitants and non-urban municipalities with up to 20,000 inhabitants in which all their singular population entities are up to 5,000 inhabitants), the percentage of aid applicable to the eligible cost is increased by 5%.

ACCIO Green Coupons¹¹¹ is an advisory and guidance service that allows companies to identify innovation opportunities to reduce greenhouse gas emissions (such as the development of sustainable materials, renewable energy, sustainable mobility), and/or to adapt to the impacts of climate change and the reduction of the vulnerability of natural and socioeconomic systems (such as efficiency in the use of water, land, energy, improvement in biodiversity or contribution to the resilience of the territory). Based on this guidance companies identify possible actions to reach the before mentioned goals. The initiative provides grants in the form of coupons for companies of a maximum amount of € 8000 per action, with the possibility for one company to receive up to 4 coupons per action.

¹⁰⁹ Ajuts a la indústria per a l'eficiència energètica. (IDAE-FNEE) (Available at: <https://icaen.gencat.cat/ca/energia/ajuts/pime-i-industria/idae-programa-dajuts-per-actuacions-deficiencia-energetica-en-pime-i-gran-empresa-del-sector-industrial-00001/>)

¹¹⁰ Para La Implamantacion De Instalaciones De Energias Renovables Térmicas En Diferentes Sectores De La Economia (RD 1124/2021. PRTR) (Available at : <https://www.idae.es/ayudas-y-financiacion/para-la-implantacion-de-instalaciones-de-energias-renovables-termicas-en>)

¹¹¹ Cupons ACCIÓ a la competitivitat de l'empresa (Available at : <https://www.accio.gencat.cat/ca/serveis/innovacio/innovacio-empresarial/cupons-accio-a-la-competitivitat-de-lempresa/>)

4.22 Türkiye

TURKONFED TURKONFED

TURKONFED (Turkish Enterprise and Business Confederation) is a non-governmental and nonpartisan business organisation, aiming to contribute to the development of regional, sectoral and national economic policies. TURKONFED is a nation-wide confederation, representing 30 federations and 300 associations with more than 60 000 member companies.

Activities to support SMEs in their energy transition:

- Gap analysis study¹¹² on SMEs energy transition in 2021 followed by a report¹¹³; and as a second step, a field study on the current state of play and to explore how SMEs see this upcoming huge ecosystem change. An important finding of these studies were that most SMEs started to see green transformation as an opportunity to increase their sales and reduce their costs.
- Workshops around the country with SMEs and also with public figures on the energy transition,
- Developing guidelines for SMEs on decarbonization,
- Support centre function for entrepreneurs,
- Showcase of best practices,
- Projects eg. Green Transition Project

Green Transition Project: In 2022, in partnership with an international think tank and a national private bank TURKONFED undertook a project for the green transition of SMEs, and held training workshops for business representatives and entrepreneurs in seven cities of Anatolia (Bursa, Kocaeli, Adana, Elazığ, Samsun, İzmir, Gaziantep) throughout the year.

With the participants of the training workshops, studies were conducted focusing on the importance of the green transition and the ways for SMEs to be prepared for this transformation. There were trainings on clean energy, energy efficiency, industrial transformation process, innovation and infrastructure, responsible production and consumption, and climate action. At the end of the project cycle a conference was held to disseminate the findings and lessons-learned to a larger audience. Approximately 1, 000 people were reached with the field studies and the conference directly. A face-to-face and online survey was conducted with 350 companies.

The outputs of the workshops have been put into a policy recommendation report called “Risks, Opportunities and Expectations in Green Transition for SMEs” to contribute to the national policy framework for transformation from the perspective of SMEs and hence made publicly available. The report reached nearly 1,000 people in addition to the field studies.

The factors SMEs see as risks in the report include lack of knowledge and awareness, insufficient human capital, loss of competitiveness, financing, and problems in the institutional structure regarding incentives and supports. Nearly 40% of companies participated in the survey, identify their need for consulting and advice on financing opportunities for the transition process. While 65% of the firms considered the European Green Deal an opportunity, 21% were unsure whether it is a risk or an

¹¹² European Green Deal and SMEs Report (Available at: <https://turkonfed.org/en/detail/3515/european-green-deal-and-smes-report>)

¹¹³ Risks, Opportunities and Expectations in Green Transition (Available at: <https://turkonfed.org/en/detail/3816/risks-opportunities-and-expectations-in-green-transition>)

opportunity and 8% considered the Green Deal a risk, according to the findings. Over three-fourths of the companies had not measured their carbon footprint. Firms were also asked how much on average they have invested in the past two years in the efficient use of resources. While 19% of the firms said they had made no investments, nearly half of the 14 companies that had invested said this sum was less than 5% of their turnover, the report said.

After completion of the first part of the project in 2022, the main expectation of participating companies was continued guidance in their energy transition journey. TURKONFED designed a dedicated guidance program where they explained companies how to do it, and also advised them on where and when to start and what initiatives, financing alternatives, financial and non-financial benefits are available to them. The second phase of the project in 2023 kicked off in Bandırma-Balıkesir, followed by a second event in Istanbul. Approximately 300 businesses were targeted to be guided throughout the second phase of the project.

National support measures for SMEs energy transition:

Initiative on energy efficiency investments from the Ministry of Energy and Natural Resources (up to 30% grant) for medium and large enterprises
Initiative on energy efficiency investments from the Ministry of Industry and Technology whereby if the investment can save at least minimum 15% energy, the company receives a tax relief and other financial advantages
Local initiatives to cover the cost of energy audits or consultants
KOSGEB ¹¹⁴ (SME Development and Support Organisation) provides long term, low interest rate loans for energy efficiency (EE) and renewable energy investments (RE). These loans cover up to 60% of the total investment. KOSGEB also provides technical advisory services on EE and RE (i.e. audits, consultancy services or trainings). Furthermore, another support scheme from KOSGEB for EE activities covers up to 70% of EE investments for micro and small enterprises. Dedicated list on energy transformation initiatives ¹¹⁵ .
Support for renewable energy applications in facilities

¹¹⁴ KOSGEB (Available at: <https://www.kosgeb.gov.tr/site>)

¹¹⁵ KOSGEB: Yeşil Sanayi Destek Programı (Available at: <https://www.kosgeb.gov.tr/site/tr/genel/destekdetay/9022/yesil-sanayi-destek-programi>)

4.23 United Kingdom



Federation of Small Businesses – FSB

The Federation of Small Businesses is a non-profit making, grassroots and non-party business organisation that represents members in every community across the UK. The organisation is the authoritative voice on policy issues affecting the country's small businesses, micro enterprises and the self-employed.

Activities to support SMEs in their energy transition:

- National and regional online or/in person events and webinars with a wide range of stakeholders (from MPs to experts) on topics related to the energy transition. For example: Reducing the Carbon Footprint of Your Business Event¹¹⁶, Webinar – NetZero Conversation: Transition to electric vehicles¹¹⁷.
- Host regular national networking events for members to connect and share best practices,
- FSB Sustainability Hub¹¹⁸ provides top tips, advice, small business stories, and information on where to turn for further guidance on sustainability and netZero for small businesses. The hub provides guidance on for example, how to calculate carbon footprint as a small business or how to improve energy efficiency;
- Guides eg. Little Book of Net Zero¹¹⁹
- FSB Training¹²⁰ is an online training platform home to 700+ CPD certified courses, as well as selected face-to-face training sessions amongst others on topics related to the energy transition eg. Carbon Reduction Measures and Becoming Green Certification.

National support measures for SMEs energy transition:

The UK Business Climate Hub¹²¹ is a one-stop shop with advice and support targeted at SMEs. It aims to build sector specific plans that will provide a clear roadmap for businesses. Together with FSB's Sustainability Hub, the two platforms pull all relevant information together.

The Carbon Trust¹²² provides advice and support on energy efficiency and netZero.

The Welsh Government's Green Business Loan Scheme¹²³ combines an audit with financial support.

Local authority support such as Oh yes! Net Zero¹²⁴: an online community for energy transition actions at the local level for the Humber region in the East of England. Companies can join the platform and get up to date information on the energy transition, advice, support and guidance about the changes, large and small, they can make, that can really make a difference. Local authority support differs by region but other examples include helping SMEs to measure their

¹¹⁶ Reducing the Carbon Footprint of Your Business Event: Paving the Way to a Sustainable Future (Available at: <https://www.fsb.org.uk/resources-page/reducing-the-carbon-footprint-of-your-business-event-paving-the-way-to-a-sustainable-future.html>)

¹¹⁷ NetZero Conversation: Transition to electric vehicles (Available at: <https://www.fsb.org.uk/resources-page/net-zero-conversation-transition-to-electric-vehicles.html>)

¹¹⁸ FSB Sustainability Hub (Available at: <https://www.fsb.org.uk/knowledge/fsb-fohub/small-business-sustainability-hub.html>)

¹¹⁹ Little Book of Net Zero (Available at: <https://www.fsb.org.uk/knowledge/business-basics.html>)

¹²⁰ FSB Training (Available at: <https://www.fsb.org.uk/join-us/membership/fsb-member-benefits/fsb-training.html>)

¹²¹ Business Climate Hub (Available at: <https://businessclimatehub.uk/>)

¹²² The Carbon Trust (Available at: <https://www.carbontrust.com/en-eu>)

¹²³ Green Business Loan Scheme (Available at: <https://www.gov.wales/helping-businesses-cut-energy-costs-welsh-government-and-development-bank-launch-new-green-business>)

¹²⁴ Oh Yes! Net Zero (Available at: <https://www.ohyesnetzero.co.uk/>)

carbon footprint and develop a plan to reduce their emissions such as, the West Yorkshire Combined Authority's Carbon Footprint Calculator¹²⁵.

In 2024 the UK Government is testing a new **Business Energy Advice Service**¹²⁶ in the West Midlands region which will deliver a mix of assessments and grants to businesses. Over 4000 free energy assessments are being offered to small businesses in the region which will provide recommendations for energy reduction. Businesses will then have the opportunity to apply for up to £100,000 of match funding towards the cost of some or all of the recommended measures.

Project Girona¹²⁷ was a 4.5 million pounds smart energy scheme (funded by the government and the Electric Storage Company) that has helped users in Northern Ireland to slash electricity bills. The occupants of 60 properties in Ballysally, Coleraine, including small businesses, houses and charities, signed up to the initiative, which provided solar panels and storage batteries essentially for free. Residents were then given an app that shows them what power is being generated, how much they are using and what's being stored.

As a result of having the equipment installed and being able to monitor their usage, participants saved an average of 55% on their electricity bills in the first year. They have saved 40 tonnes of carbon dioxide (CO₂) emissions: equivalent to running 19 internal combustion engine family cars for one year. While the installation cost was around £10,000 per property, the savings mean the equipment pays for itself after six to seven years. In total, the project has generated 171 megawatts (MW) of renewable energy and exported 30MW in its first year, with the exported electricity generating income for users.

5. Chapter III. SME decarbonisation stories

The Danish Bakery

Malta

Danish Bakery is the company behind popular baked goods and confectionary brand Jesper's. They seek to produce "all types of bread to ensure the whole family may enjoy it as part of a healthy and balanced diet". Its raw materials are sourced from different corners of the world to ensure consumers get products which are "genuine, stay fresh longer and taste delicious".

The bakery applied to the Smart and Sustainable Investment Grant Scheme developed by Malta's Enterprise, the country's economic development agency. This scheme addresses five types of sustainable investments targeting different areas: efficient use of water, sustainable materials which increase the lifecycle of the product and therefore make it easier to recycle, better waste management and use of resources, digital processes to enhance customer care and quality of service, and efficient use of energy. It is intended for companies investing in sustainable projects with a minimum investment of €10,000 (with eligible companies receiving an assistance of 50% of the investment, up to €50,000 of grant). Additionally, companies operating in Gozo which have been established for more

¹²⁵ West Yorkshire Combined Authority Carbon Footprint Calculator (Available at: <https://www.wybusiness-skills.com/business-support/sustainability/business-carbon-footprint-calculator/>)

¹²⁶ Business Energy Advice Service (Available at: <https://www.businessgrowthwestmidlands.org.uk/business-support/business-energy-advice-service-beas/>)

¹²⁷ Project Girona (Available at: <https://www.ukri.org/who-we-are/how-we-are-doing/research-outcomes-and-impact/innovate-uk/project-girona/>)

than three years, or with projects that will drastically reduce carbon dioxide emissions, may also benefit from a tax credit of up to €20,000.

Danish Bakery was able to benefit from almost the maximum amount of the eligible assistance and invested in a new air-conditioning system that uses water to cool air. The investment helped them lower the temperature in the factory for a better environment for workers and saved them as much as 85% of electricity consumption. In total, they could decrease their CO2 emissions by 90%.

Georg Brückner – Carpenter

Germany

Compressed air systems, wood chip extraction, workshop heating - there are many aspects to carpentry that consume energy. The best way to save costs is to be independent in energy supply.

Georg Brückner has created a wood residue recycling system that allows his company to have independent heating, which is virtually cost-free. The electricity for the automation of the recycling system comes from photovoltaics on the roof of his garage. To supply his business with heat throughout the year, he only needs about 40 percent of his waste wood. He has so much waste wood that he will soon be supplying his neighbour - a bicycle repair shop - as well.

Today, Georg Brückner's Innenbau & Design GmbH earns money both with the future heat cooperation and with the residual wood. The wood is sent on to a chipboard factory for material recycling.

Butchery Derksen

Netherlands

Angelo Derksen was shaken up when he was confronted with the energy consumption of his butcher shop. In the Netherlands, if a company uses more than 50,000 kWh of electricity or 25,000 m³ of natural gas (or an equivalent) per year, under the Environment and Planning Act (Omgevingswet), it is obligated to take energy saving measures with a payback period of 5 years or less. The butcher's shop used more than 50,000 kWh of electricity per year and thus, was obliged to take actions.

With the support of experts from Green Alliances de Liemers, Mr. Derksen explored what is possible, and it was calculated for how long it takes to regain certain investments. First, he re-insulated all the cooling pipes, which costs little but yields a lot. Then he replaced fluorescent tubes with LED lighting. These two actions already resulted in 10-20% of decrease in the energy consumption. The next step was to replace the engine of a chiller with the most energy efficient one he could find at the time. The replacement of the engine resulted in a 35-40% decrease in energy consumption.

Mr. Derksen also thought about saving energy in other areas of his business: he used to make as many sausages as the cold store could hold, but he realised just how much energy the cold store uses and that maybe it is not so advantageous to keep a large stock. Since then, he started making smaller portions more often.

Dairy company

Türkiye

A medium-size company in the dairy sector decided to take steps to reduce its environmental footprint.

Through the Condensing Economizer & Cooling System Retrofit Project, the company applied a condensing economizer in its 7 MW gas turbine chimney. The temperature of flue gas was reduced from 120°C to 39°C and water coming from the main line was heated to 60°C. The chiller used for process cooling were replaced with the highly efficient Mitsubishi Heavy Industries High Performance Cooling Group. The entire renewed system was installed and commissioned by a single entity.

The replacement of the existing cooling system for process cooling at unit 1 of the facility decreased energy usage by 65%. In total, the implemented changes saved 22.999.083 kWh of energy/year and the company was able to reduce its emissions by 5.151 tonnes/year.

Bistro Biser

Croatia

Bistro Biser is a restaurant situated in Maslenica near Zadar that applied to the project call LAGUR TRI in March 2021, with a proposal to implement new technologies and thermal processing in gastronomy. The project was selected in the Operational Program for Maritime Affairs and Fisheries with investment co-financing up to 100% of the net value amounting to HRK 170,070.36 (or EUR 22,572.16).

The project procured equipment for: a steam convection oven, a shocker, a vacuum cleaner, a water softener, a smoker for the steam convection oven, a freezer, IR lamps, glass-ceramic heating mats for food dispensing, a serving shelf with heaters and trays.

The area where the restaurant is located is known for its fishing traditions, however the methods of preparing fish and seafood are very traditional both in households and in restaurants. The long-term goal of the restaurant is to introduce both the local community and visiting tourists a way of living from the sea in a modern way, while using thermal processing and other modern technologies.

Toksika

Lithuania

Toksika is a hazardous waste management company (79 employees) operating in Lithuania since 1992. The company manages facilities of national importance – a hazardous waste incinerator and a hazardous waste landfill. Toksika has been a true role model in its region and across Lithuania implementing sustainable practices and promoting actions in support of a circular economy.

In 2023, Toksika started a new project to build a solar power park on the territory of the former landfill in Jurgeliškiai village in Šiauliai district. The project is special in the sense that they turned an unused plot of land into a site for sustainable energy production. The goal is not only to cover the energy needs of Toksika, but also to offer energy users an opportunity to purchase or rent a part of the solar park and produce green electricity for their own needs.

Promo Art

Netherlands

Niels Peters has a family business Promo Art in Huissen near Arnhem. Through contacts with a large energy supplier, one of the company's customers, he started to think more consciously about energy savings and he wanted to make an active contribution to improving society.

For example, Promo Art, in collaboration with the municipality of Amsterdam, has put together a package with which citizens can save energy and reduce their energy bills. This contains very practical matters such as radiator foil, LED lamps and water savers. Next to the package, someone also came to install it.

The company opted as well for a much smaller building which allowed it to reduce energy costs by two-thirds. The design opted for energy-efficient lighting and heat-resistant film on the windows. They plan to discuss with the owner of the building the idea of installing solar panels which would generate further financial savings.

Manufacturas Arpe

Spain

Manufacturas ARPE is a small business (22 employees) located in Arenys de Munt, focusing on the manufacture of synthetic microfibres. The company is especially known for its high-quality print designs in final products which are fundamentally personalized towels, travel items for companies, personalized shirts, or advertising cases for tablets, among others. The business exports approximately 50% of its product (primarily to European countries) with a remaining 30% sold in Catalonia, and 20% in the rest of Spain.

20 years ago, they inaugurated their factory in Arenys de Munt. It was then they began studying the possibility of installing solar panels (PV) and working with renewable energy. First, about 8 – 10 years ago they joined the Som Energia Cooperative, with the aim to consume and work exclusively with 100% renewable energy from a local company. They also thought about installing PV panels, however previously this was not possible because the investment maturation period was too long, and they had other urgent investment needs.

In 2023, they have finally achieved the long-awaited goal and have installed solar panels in the factory thanks to the “Aid linked to Incentive programs for self-consumption and storage with renewable energy sources, and the implementation of renewable thermal systems” under the Recovery, Transformation and Resilience Plan, financed by the European Union in the framework of the Next Generation Program”¹²⁸. They installed a 24 kW PV system for which they received 7644 euros of grant covering 35% of the total investment.

Thanks to these actions, Manufacturas Arpe was able to completely decarbonise their direct emissions over the past few years, and now they work with 100% renewable self-produced energy which translates to savings of 15.9Tn CO2 equivalent annually. Emissions from direct and indirect activities for the energy consumed (those defined by the ISO14064:2018 standard as categories 1 and 2) now only represent 0.39% of their total emissions. The company’s next challenge is to decarbonize indirect activities, since these depend on the use of their products by customers and, above all, on the entire value chain of their suppliers.

¹²⁸ Partial granting resolution in the framework of Resolution ACC/3662/2021, of December 1, which makes public the 2021 call for aid grants under the Program for executing actions of various incentive programs linked to self-consumption and storage, with renewable energy sources, along with the implementation of renewable thermal systems in the residential sector, within the framework of the Recovery, Transformation and Resilience Plan (Available at : https://icaen.gencat.cat/web/.content/20_Energia/26_ajuts_financament/2021_EERR/Arxius/Resolucio_Atorgament_PUBLICABLE-st_ah_v3_L2_1.pdf)

Frisuren Atelier Tröbelsberger

Germany

Hairdressers are one of the trades in which the consumption of thermal energy and electricity is a major factor. Apart from lighting, it is primarily heating and hot water preparation that determine energy consumption.

With an innovative thermal insulation glazing and a solar thermal system, Markus Tröbelsberger has managed to reduce energy costs in a building from the 1930s at about 30%. He also switched to LED-lamps and saved 1500 kWh electricity. In addition, he was able to reduce electricity consumption by switching to hair colours that do not require heat. They can be used without an additional energy or heat source. However, the hairdryers are still the biggest energy guzzlers at “Frisuren Atelier Tröbelsberger”. Markus Tröbelsberger's priority here is to sensitise the staff to use the appliances less. They should pre-dry the customers' hair and only use one towel per customer.

Specialist Group

UK

Specialist Group's environmental awareness was raised some years ago when they initiated an action plan focused on making a difference in the way the company impacted the environment. They took a pro-active approach and are now well-placed to assist clients in scoring points within the LEED, SKA, BREEAM, and WELL frameworks.

The company had converted to 100% renewable electricity, starting with a significant investment in solar energy generation on their site to provide at least 50% of the electricity for their offices and factory. The remaining 50% was generated from local suppliers of wind-generated power from the turbines in the hills around their rural location to achieve the target on renewable energy use. This switch to 100% green energy resulted in a carbon saving of over 500,000 kg, representing a significant reduction in the embodied carbon content of the products manufactured by Specialist Group.

Further investments in the factory were aimed at reducing energy consumption. They installed a heat recovery system to save and re-use the heat generated by their manufacturing machinery. In addition, where material offcuts are created and cannot be used, they convert these into heat for the factory via their biomass boiler, reducing the use of non-renewable resources and the impact of their transportation.

Specialist Group now owns and manages 100 acres of local forestry as a further positive step towards becoming carbon neutral as well as a recent investment in bee farming.

Automotive company

Türkiye

A spare part supplier working in the automotive industry decided to recover waste heat discharged from autoclaves.

A large size buffer tank filled with water was used to condense the steam, which is discharged from autoclaves. When discharged, each autoclave line flows through a discharge tank. The aim was to take the energy from vented steam, by condensing steam and reducing the temperature to 90°C. The energy recovered from the steam will heat the fresh feed water from 20°C to 90°C which will be then transferred to a reserve tank. The condensed water in the reserve tank will be then pumped to dry cooler which will reduce the temperature from 90°C to 40°C degrees. In the end, 40°C water will be

discharged to the waste water line. Meanwhile the company is actively working on a new project to purify this waste water and reuse it in their process to reduce water consumption at their facility.

By implementing these measures, the company was able to save 2.549.514,24 kWh of energy/year and reduce its emissions by 450,48 tonnes/year.

Local supermarket

Belgium

A local supermarket in the Brussels-Capital Region embarked on a sustainable journey, spurred by an action plan crafted by UCM's energy consultant, coordinated by Bruxelles Environnement. This initiative provided the supermarket with a clear path to energy efficiency. One key recommendation was to invest in energy-efficient refrigeration units. Supported by a grant from Bruxelles Économie et Emploi and utilising the favorable ENERGY&RENO loan offered by finance&invest.brussels, the supermarket made the strategic decision to replace its old refrigerators.

This investment aligned with the company's financial and sustainability goals and also ensured compliance with regulatory requirements. The new refrigeration units contain gases and fluids that meet current regulations and do not have a high "global warming potential" (GWP). This forward-thinking approach ensures that the supermarket's equipment will remain compliant for the coming years, avoiding potential legal issues and aligning with broader environmental goals. In addition, the supermarket installed solar panels, an investment that, along with the new refrigeration units, began to generate a return on investment from the outset.

The collaboration and the coordinated support through the "Pack Énergie", RENOLUTION grants, and the ENERGY&RENO loan facilitated the supermarket's transition to greener operations. This venture now stands as a prime example in the Brussels-Capital Region, showcasing how a comprehensive approach encompassing environmental management, regulatory compliance and financial prudence can lead to immediate returns and long-term sustainability.

The Gilles Tooling company

Luxembourg

The Gilles Tooling company was founded in 2005 and produces various attachments for the motorcycle industry at the highest level. These include, for example, chain tensioners, footrest systems, brake and clutch levers or protectors. The company is based in the Potaschberg industrial area in the municipality of Grevenmacher and employs around 70 people. The main activities lie in development and production. The latter is the area where a large part of the costs for electricity and heat arise.

Due to the ongoing fluctuations in energy prices, manufacturing companies are naturally striving to control these costs as much as possible and to optimise energy savings. To this end, the company has examined its compressed air supply and concluded that there is considerable potential for energy savings. Compressed air is needed at every machine and at every workstation in production: predominantly for the fully automated milling machinery, but just as well for other processes such as cleaning, degassing or assembly. The analysis showed that the continuous expansion of the production has led to a very complex compressed air network, which regularly incurs losses through leaks. Because production operates continuously around the clock, and there is an inherent noise level in the production hall, it is not possible to audibly identify any leaks through hissing noises.

Consequently, it became evident that an alternative solution was needed to identify any potential leaks.

Following research, a conclusion was reached that an ultrasonic camera would be the appropriate solution. The device is easy to operate and allows the compressed air network to be inspected while the machines are running. The camera shows an ultrasound image of the plant, on which one can see the location and extent of the leakage. Based on the resulting data, it is then possible to assess how quickly a response is needed. The ultrasonic camera is used for both suspected leaks as well as regular maintenance of the compressed air supply.

The company got its first information on financial support on guichet.lu. For the acquisition of the device, which amounted to a four-digit sum, they were able to draw on the financial support of the “SME Package – Sustainability” programme. With the help of the House of Sustainability, they were able to prepare their application file in a very objective and uncomplicated manner. This included soliciting offers, completing the application and obtaining the approval message from the House of Sustainability. The contract could then be issued.

According to the company’s internal calculations, the cost of one cubic metre (1 m³) of compressed air is about 3.38 cents. At a network pressure of 8 bar, approximately 4.5 m³/h (15.21 cents) would leak from a breach of 1 mm in diameter. Based on the company’s experience and on the leaks that have already been detected and repaired, this results in an estimated loss of 100 m³/h. This leads to losses of 3.38 €/h and a total of around 30,000 € over an entire year, all of which will be saved once all leaks are detected and repaired.

The Schüren bakery

Germany

The Schüren bakery is a fourth-generation family business founded in 1905, based in Hilden (North Rhine-Westphalia) with 19 subsidiaries within the region. Overall, the company has around 250 employees.

By means of an energy concept, CO₂ emissions in the bakery have already been reduced by 91% and the energy required by almost 50% (comparison: before and after based on the same production quantities). All stores from Roland Schüren use electricity from renewable energy sources. The bakery uses the recovered energy by means of an air-source heat pump to heat water, for the dishwashers and, in one case, for the heating system. The aim is to be the first bakery in Germany to supply itself with CO₂-neutral energy from its own power.

Highland Farm Cottages

UK

Since 2009, Highland Farm Cottages has built an all-encompassing sustainable business, defying significant infrastructure challenges due to being located in rural Scotland. They were one of the first Highland businesses to install an underground heat network for all their heating and hot water to their 12 holiday cottages and the farmhouse. Additionally, they have 60KW of solar photovoltaic panels, the cottages have solar heat, and the electric car charge point at the cafe encourages the use of EVs among guests.

6. Recommendations

6.1 To improve awareness raising and unlock action:

- Present information in an easy to digest format, avoid jargon and technical terms;
- Use concrete numbers and facts that can demonstrate the benefits of an investment;
- Collaborate with other associations to spread information to a wider audience;
- Develop content tailored to sectors;
- Develop step-by-step guidance ideally per sector;
- Ideally provide opportunities for tailored one-to-one assistance for companies;
- Be clear about how assistance can be accessed;
- Develop supporting tools eg. finance matching tool, CO2 calculator;
- Collect and share successful SME decarbonisation journeys that can inspire other companies to start their own;
- Foster opportunities for companies to meet and learn from other companies in their fields who are already advanced in the energy transition;
- Organise awards/contests where best performing companies can highlight their progress and can be rewarded for their efforts;
- For online platforms: Make sure the data is complete and all relevant information can be accessed at one place. Ensure the website is easy to navigate, filter and to crosslink with other websites that are often visited by SMEs.

6.2 To develop successful support schemes and initiatives:

- Develop support schemes specifically for SMEs;
- Have a wide threshold for eligibility eg. no minimum threshold on revenue, number of employees;
- Ensure information is easy to find and search;
- Ensure information is accessible on different devices;
- Ensure the application form is proportionate in length and complexity to the target group of the project;
- Ensure the application form only requires information that is absolutely necessary for evaluation;
- Ensure it is possible to apply both digitally and on paper;
- Provide help with the application procedure;
- Communicate clearly the objectives, methods of implementation and the timeframes in which everything will take place;
- Be clear about any hidden fees, taxes;
- Provide flexibility on the terms eg. in case of changing circumstances;
- Provide assistance throughout the implementation phase as well;
- Be clear about where and how the assistance can be accessed.

7. Conclusions

Thanks to the European Green Deal and as a result of the ongoing energy crisis, the energy transition is gathering pace around Europe. Although the progress may vary across different regions, most SMEs are aware of the need to transition to clean energy and many of them are actively looking for ways to become more energy efficient.

Access to information and funding seem to constitute the biggest obstacles to SME progress. Facilitating easy access to information is crucial to streamline this process, which can be done by developing a central information platform that compiles all information relevant to the energy transition. Equally important is assistance which is readily available to explain concepts and help navigate the vast amount of data on the topic. When it comes to financial support schemes, there should be more initiatives specifically targeting SMEs. Application procedures should be fast, simple and only require the information that is absolutely necessary to assess an application. Assistance in the application procedures is another necessity.

To improve awareness among SMEs of the energy transition and to facilitate action from their side, showcasing best practices from other companies can be highly effective, as well as providing thorough explanations on the financial benefits of investing in renewable energy technologies. Most SMEs find the concept of energy transformation very complex to navigate alone and need guidance throughout the process. Step-by-step sector specific guidance and individual technical assistance will be pivotal in facilitating SMEs active engagement in the energy transition.