

Inclusive Green Transition

EMPOWERING FRANCE'S ENTREPRENEURS







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PROBLEM

For vulnerable clients, navigating the sweeping changes currently underway in Europe's green transition can be difficult, leaving them uncertain about how to adapt effectively.

SOLUTION

A wrap-around training and support platform that equips entrepreneurs with the information required to successfully implement green innovations.

A rising tide for the green economy

Across Europe, the momentum for green transition is accelerating, with regulations reshaping how communities approach sustainability. In France, cities are adopting stricter measures such as limiting circulation for high-polluting vehicles and enforcing new laws on recycling and food waste management. Adie believes the green transition is everyone's business, and that fairness should underpin how we build a new social model around how to we produce, work and consume.

A recent study by Adie revealed that six in ten of its clients are eager to contribute to the green transition. However, almost half struggle to access the information required to implement new green practices successfully.

While Adie continually evolves its training tools to better address the challenges faced by clients in a changing green transition landscape, it recognises that these services aren't universally available, largely due to a lack of trainers limiting local implementation, especially in rural areas, where travel can be costly and impractical for clients.

Adie aims to empower all entrepreneurs – whether they are Adie clients or not – to integrate sustainable alternatives into their businesses. This initiative aligns with Adie's strategic vision to put environmental responsibility at the heart of its work to break down



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barriers to entrepreneurship and support businesses to thrive. Changes underway in regulations and consumer preferences create pressure for entrepreneurs to adapt in order to survive. Yet embracing ecological practices isn't just a necessity—it's an opportunity to reduce costs, innovate and access new markets. Adie's innovative wrap-around approach includes:

Online training course: Adie launched a recorded webinar that is brief, easy-to understand designed for impact—even for those with no prior exposure to environmental topics. The goal is to make the green transition feel not only possible, but beneficial. The webinar aims not only to raise awareness, but offer a practical, solution-oriented tool with a strong promise: adopting an ecological approach can reduce costs, open up new markets, and strengthen brand awareness.

A dynamic and comprehensive resource centre: Adie's online resource centre equips staff with a rich up-to-date database of eco-conscious solutions they can use to guide clients and also allows to independently explore and adopt sustainable practices that can enhance their business resilience and growth.

Individual coaching sessions: These individual sessions draw on the experience an external specialist consultant in green transformation for small businesses. The coaching program not only supports Adie clients who needed personalised, tailored support navigating their green transition but also enable Adie volunteers and advisors to develop their skills by observing these coaching sessions.



Understanding entrepreneur's needs

To better understand client needs, Adie conducted with an in-depth listening exercise with both staff and clients from a range of professions—including shopkeepers, craftspeople, restauranteurs and service sector workers. Adie also observed coaching sessions and branch staff in action. In doing so, the team found that clients fell into three different groups:

- **Pioneers:** Entrepreneurs who are already committed and implementing green practices
- **Aspirers:** Value environmental sustainability but have yet to implement changes in their business operations
- **Sceptics:** Resist the idea of the green transition or feel their business models are incompatible with it.

The listening exercise helped Adie to decide it would develop its training and support package with aspirers in mind. And while the majority of its clients fall into this category, it's also true that often other demands take priority over green initiatives:

- Financial: Struggling to stay afloat in the face of the rising tide of fixed costs such as energy, raw materials and rent
- Commercial: The unending pursuit of growing their customer base and strengthening their market position
- Administrative: Managing daily operations as "solopreneurs" who are under pressure to excel across every aspect of their business.



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Adie also discovered that there some clients who unknowingly maintain sustainable practices due to the realities of financial position or education level—or because they've been forced to comply with a new legal requirement. Other are reticent to emphasise the green aspects of their business, fearing it may seem irrelevant or illegitimate to their customers.

Overall, the listening exercise affirmed to Adie the need for tailored and actionable guidance around:

- Cost-effective alternatives to reduce expenses and facilitate the green transition
- **Detailed expert advice** on practical strategies instead of vague ideas
- **Support in crafting customer communications** that position their business as environmentally responsible.

At the same time, it led Adie to conclude that entrepreneurs will always be interested in developing their businesses and that any green initiatives must align with their commercial interests. Furthermore, given the lack of time and expertise on the part of both entrepreneurs and Adie staff means that any content must be easy to understand and offer "turnkey" solutions.

Finally, Adie completed an in-depth analysis of existing tools to understand their how they might be of use and found that no single tool ticked all the boxes it considered to be "essential" criteria. These requirements include being free of charge; tailored to microentrepreneurs; comprehensive and cohesive enough to allow for self-guided learning; focused on creating eco-economic benefits and based on the project life cycle.



Building out the resource centre

A team of five was tasked with co-creating the platform; their starting point was to define the core value promise: to enable entrepreneurs to develop their business and reduce their costs simply and effectively by implementing eco-friendly solutions. While the tool is available to the general public, Adie hopes in future to launch "clients-only" benefits, allowing them (for instance) to access special discounts with recommended suppliers.

To bring this vision to life, the project manager led several key initiatives, including holding a series of ideation workshops and mapping the platform's essential functionalities and crafting detailed screen designs.

With this framework in hand, Adie invited its technical service providers to build an initial version using Ksaar, a no-code platform. This choice created two key advantages: complete freedom to implement updates without depending on the IT department's schedule, and the ability to create multiple versions—one for the general public and one for Adie's clients with free services, exclusive deals and more.

To develop the content, Adie worked closely with its ecological transition expert as well as and trusted resources such as those from Ademe. Based on a quick online survey of entrepreneurs, the team they drew up a list of 25 sustainable actions in 5 different areas (suppliers/equipment and machinery/transport/energy/waste) that formed the core of the advice integrated into the tool.

After several rounds of testing — conducted with the support of Adie advisors and green experts — Adie refined the design and content of the tool based on feedback. Once finalised, the tool was approved by the communications team and published on Adie's website. The official launch included an internal rollout with all employees, and an external debut conference attended by more than 200 entrepreneurs.



Developing the green transition webinar

Adie's green transition webinar was designed with two clear goals: to help viewers understand that they have the power to make a difference, and that even small changes can create measurable benefits for the environment—as well as bring other benefits such as cost savings, improved profitability and a stronger brand reputation. The workshop has three parts:

Business operations: Offers a new perspective on the business life cycle, covering stages such as purchasing, production, distribution, communication and more. At each stage, participants learn about opportunities to create both ecological and financial benefits.

Case study: Takes a deep dive into one aspect of the business life cycle, namely equipment and machinery. This interactive section encourages participants to consider their own activities and reflect on what solutions (renting, repairing, buying reconditioned) might apply to their activities.

Next steps: Gives participants a glimpse at the range of support services offered by Adie (deals, special discounts with local suppliers) as well as external resources. The goal is to encourage participants to take the next step and put into practice what they learned during the workshop.

To make the webinar as accessible and engaging as possible, Adie opted for a 45-minute format that is short enough to fit into a busy entrepreneur's day but long enough to deliver compelling and actionable insights. The use of tools such as Mentimeter and Wooclap encourage participation during the webinar and maintain a high level of engagement.



What worked?

Targeting beneficiaries strategically: Adie feels it was a wise strategy to target its services at the green "aspirers" rather than the "pioneers" (who likely have the motivation and information needed to succeed) and the "sceptics" (who need convincing to engage with the topic). However, in future it seeks to develop targeted resources for a more sceptical audience: a tool with concrete actions that could be implemented in each of ten key sectors. In theory, giving sceptics a "quick win" that delivers demonstrable results (especially in terms of the bottom line) could potentially build motivation for continued implementation of eco-friendly practices.

Empowering staff through training: Providing staff with expert-led training not only enhances their skills but also equips them to take ownership of the work independently and confidently in the long-term.

Creating a culture of collaboration: Regular internal meetings allow staff directly involved in the project to share feedback, ensuring insights shape the direction of the initiative—making them active contributors, not just participants.

Smart partnerships with allies: Adie also feels it was beneficial to create partnerships with key green service providers to offer concrete solutions to customers and enable them to benefit from discounted rates or other tangible benefits from changing their practices and purchasing habits.

Successes



Resource centre feedback

There are encouraging signs that entrepreneurs who used the resource centre find it useful and relevant. More than three people use it every day, and 100+ people have expressed ab interest in at least one sustainable action to implement in their business. Users who have downloaded their "my sustainable business" action come back to it an average of 2.2 times—a strong sign that this resource is useful.

There seems to be equal amounts of interest shown in four of the five themes presently covered (waste, energy, equipment and suppliers), with the sole exception being the "transport" section.

Feedback from users so far points to a number of potential improvements, including having fewer and simpler questions, content tailored by type of business, an interactive map with local service providers, partners and more, as well as more practical tips and offers from Adie.

Green webinar feedback

Over the course of five sessions, 166 people registered and participated, and the fact that there was very few people dropping out before the sessions concluded reflects strong interest in the topic.

On a scale of 1 to 5, participants gave the session the following ratings:

- Overall satisfaction with the workshop: 4.47
- Facilitation: 4.6
- Relevance of the topic to needs: 3.7
- Willingness to learn more about the green transition: 4



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Qualitative feedback on the sessions included:

- Clear and dynamic facilitation
- Good balance between information and participation
- Appreciated short format
- Strong interest in tips and concrete examples

Suggestions included:

- "Very well explained, just need a little more time."
- "It would be good to separate the topics better."

Coaching feedback

The coaching programme supported 42 clients and trained nine volunteers. Feedback was generally positive, with clients rating the service 5.6 out of 6.

Along the way, the organisation pivoted in its strategy to ensure that the right people were accessing its coaching services. Initially, Adie went to its network (volunteers and advisors) to refer clients who might be interested in mentoring, but this did not bear fruit. However, a targeted mailing to a database of around 500 people who were funded in 2024 and who indicated that they were interested in sustainability.

Despite this, and as if often the case with services that are free-of-charge, Adie grappled with a large number of "no-shows": whereas 80 sessions were initially booked, this only led to 42 coaching sessions.

Those who were able to attend were highly engaged, with 100% of them wanting more coaching sessions in future, and 64% reporting that the session had sparked additional ideas for their green transition.



What didn't work?

Adie encountered a number of challenges, including:

- Using the "no code" platform led to producing a resource centre that wasn't user-friendly and whose aesthetics are below par compared to ADIE's main website.
- The team's initial aim was to develop 40–50 specific solutions, but ultimately decided to focus on 25 broader solutions that are more widely applicable and would inspire a range of types of entrepreneurs.
- Web users are put off by overly large blocks of text, so the team needed to boil down complex issues into a key statistic (for example: 42% of people living within a 1km of their business still go by car) paired with a short explanation and a link to further details.
- The term "ecological transition" is laden with emotional baggage: it either prompts a desire for action or a desire to retreat. To avoid this tripwire, Adie opted to frame its program as ecofriendly actions that improve the financial bottom line.



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Adie is an MFI that supporting vulnerable entrepreneurs in France. It also provides microcredit and social leasing to support social mobility. On the other hand, Adie has a strong commitment towards non-financial services and provides training to address the needs of its clients: administrative support, business development, digital marketing and entrepreneurial skills. Adie also provides individual support to its clients with coaching, administrative support and a hotline to answer client questions.

For the past 35 years, its network of specialists (currently 902 employees and 1176 volunteers) has been financing and supporting entrepreneurs, working for a more socially responsible economy in mainland France and its overseas territories.



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