



# Green Business Training

Support for a sustainable tomorrow

## PROBLEM

Microentrepreneurs in Sicily face hurdles embracing green initiatives due to financial, social and knowledge barriers, vulnerable groups such as women, migrants and young people being the most affected.

## SOLUTION

A wrap-around support program combining ESG awareness-raising, auditing, training, mentoring and peer learning networks.



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# Going green to unlock sustainability

Sicily's microenterprise sector (representing 80% of Confeserfidi's client base) is concentrated in commerce, services and agriculture—and faces significant challenges. The region struggles with a lower GDP per capita compared to the national average and high youth unemployment with limited access to finance. Microenterprises in Sicily also lag behind those in Northern Italy in terms of digital adoption rates. Compounding these economic challenges is the size of the informal economy, which operates outside of regulatory and financial systems.

Embracing ESG criteria is not simply a regulatory imperative, it's a lifeline to mitigate economic vulnerabilities and unlock sustainable growth. Confeserfidi promotes a model in which sustainability is accessible even to the smallest businesses.

Confeserfidi's approach enables vulnerable entrepreneurs to adopt green technologies and sustainable business models. For example, by integrating methods to enhance competitiveness, these businesses can achieve higher scores in public tenders, gain better access to subsidised financing through green credit initiatives, and build stronger reputations across their networks, including customers, banks, and suppliers. For instance, an agricultural business leveraging an ESG rating successfully unlocked green credit and joined a sustainable supply chain.

In addition to these tangible economic benefits, the program creates social change by championing female entrepreneurs, reaching out to migrants, young people and other marginalised groups, helping clients create social purpose organisations and ensuring that rural communities thrive.

# Overview





## Reaching the target group

Confeserfidi began by defining the target group for this initiative:

- Vulnerable microentrepreneurs with limited ESG awareness
- Women facing systemic barriers to entrepreneurship
- Migrants with language and integration challenges
- Young people seeking sustainable opportunities
- Low-income entrepreneurs with limited digital skills.

To apply, beneficiaries were asked to complete an online form in which they provided data on their business size, annual turnover, sustainability interest and digital readiness. To ensure the broadest possible reach, Confeserfidi partnered with universities, local NGOs, community leaders, migrant associations and women's organisations. Shortlisted applicants were invited to interview for a panel that would evaluate their commitment to green transition. Among these, priority was given to environmentally sensitive sectors (agriculture, food, textiles) and businesses with high potential for social/environmental impact.

## Green awareness training

The project ran awareness-raising workshops to empower microentrepreneurs with the facts about climate change, sustainability, and the real-world impacts on their businesses. These interactive events were held in partnership with local universities and green experts, reaching a diverse audience including architects, teachers, engineers and microenterprise owners.



# Implementation



Between March and December 2025, sixteen workshops and webinars brought over 400 participants together to explore ESG principles, climate change impacts and opportunities in sustainable finance. Featuring interactive formats like case studies, testimonials and Q&A sessions, the events were well-received, with 92% of attendees rating them as useful or very useful. Women made up 60% of participants, while 30% were under the age of 35. Many attendees expressed interest in learning about green funding opportunities.

## Sustainability audits

To put beneficiaries' newfound environmental impact awareness into context, the project offered tailored consultancy services to evaluate and improve green performance using a questionnaire to pinpoint knowledge gaps and strengths across ESG dimensions. To ensure inclusivity, the tool is accessible both online and in person. A specialist team of ESG advisors and financial consultants conducted in-depth audits which culminate in actionable, personalised recommendations.

Over the course of the project, the team conducted 50 audits of microenterprises in sectors as diverse as commerce, agriculture, crafts and services. The recommendations emerging from these pinpointed practical improvements such as switching to low-energy lighting, installing solar panels, optimising waste management policies and tracking energy consumption more effectively.



## Green solutions training

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## Sustainability forum

A Telegram-based “GreenShift” community forum, moderated by a project lead, has become a dynamic hub for 46 participating microentrepreneurs: offering them a space to exchange resources, share green funding opportunities, post event updates and share practical advice on eco-friendly practices such as waste management and sustainable materials. To nurture this into a thriving and self-sustaining community, project leads issued direct invitations to each workshop attendee and use novel gamification strategies such as digital badges to reward resource sharing. Members of GreenShift also have exclusive access to weekly content published by the facilitators.



## Audits

Based on the team's experience over the course of the project, the questionnaires used in the audits should be simplified to better accommodate users with limited digital literacy. Additionally, conducting in-person audits that actively involve the business owner proves to be more effective and insightful, offering a deeper understanding of current practices and areas for improvement.

## A two-track approach

A virtual community can be created, but in order to thrive it must be integrated with real-world, on-the-ground experiences among people and communities. In other words, an organisation supporting clients must not see digital and physical as alternative paths, but two parallel tracks that must move forward together to generate real, lasting, and inclusive impact.

# Lessons





## Expanded green support

To keep the momentum going, Confeserfidi is exploring the creation of a Green Tech incubator in partnership with universities and dedicated volunteers. This initiative would aim to foster the creation, growth and consolidations of innovative enterprises focused on delivering a positive environmental impact. By providing a dynamic ecosystem for nurturing green solutions, the incubator would not only transform groundbreaking ideas into viable businesses but also champion the generation of environmental, economic, and social value.

Additionally, by strengthening its collaboration with financial partners (such as the EIB), Confeserfidi could provide expanded support to its beneficiaries including financial support, monitoring and coaching.



Confeserfidi is a financial intermediary supervised by the Bank of Italy, founded in 1998. Headquartered in Sicily, Confeserfidi is a cooperative financial institution whose mission is to offer cutting-edge financial solutions and high-level consulting to SMEs and professionals, with an emphasis on innovation and accessibility.

Its network includes over 14,013 members (as of 2024, primarily micro and small businesses, particularly from the commerce (40%), services (14%), and agriculture (13%) sectors. While its core base is in Sicily (80% of members), it has a nationwide presence. Key activities and services include:

- Loan guarantees (mutual and direct, B2B) to improve access to finance.
- Microfinance services compliant with the EU Good Conduct Code.
- Business Development Services for entrepreneurship support.
- Training and consulting in ESG evaluation and adoption.
- Digital capacity building, with most services offered online.

# Next steps



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