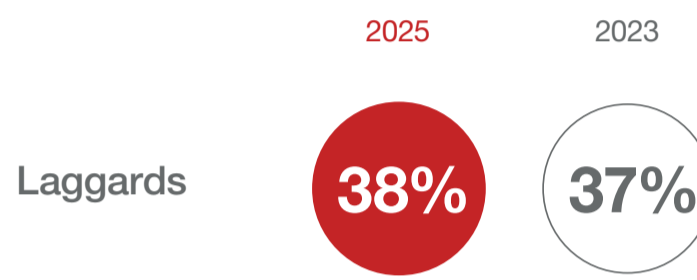
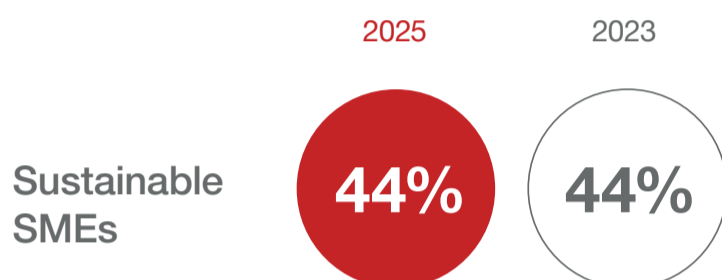


SUSTAINABILITY IN MOTION: ARE EUROPEAN SMEs ACCELERATING OR SLOWING DOWN?

% of SMEs surveyed (Austria, Croatia, Czech Republic, France, Germany, Hungary, Italy, Portugal, Slovenia, Spain)

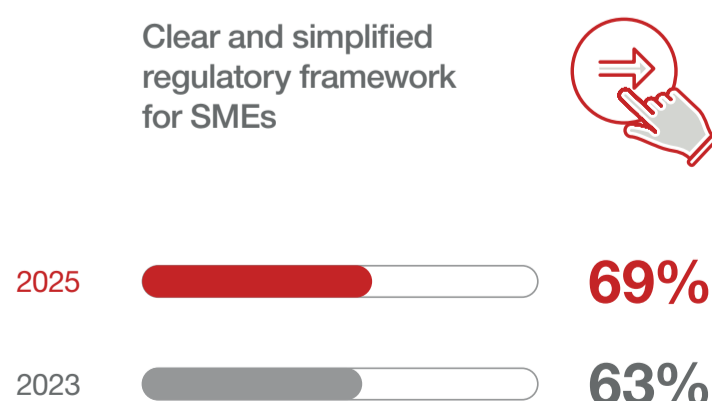
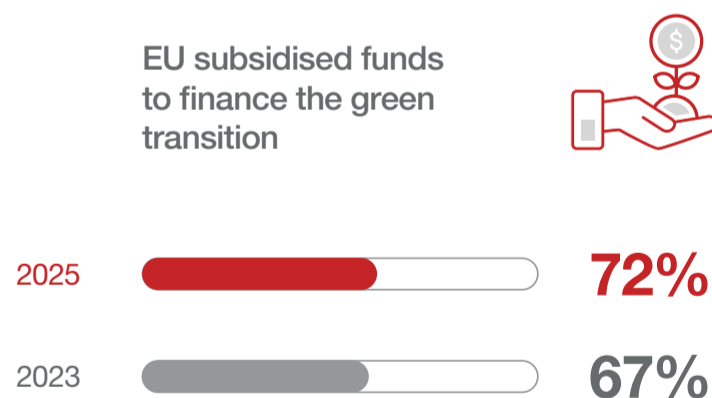
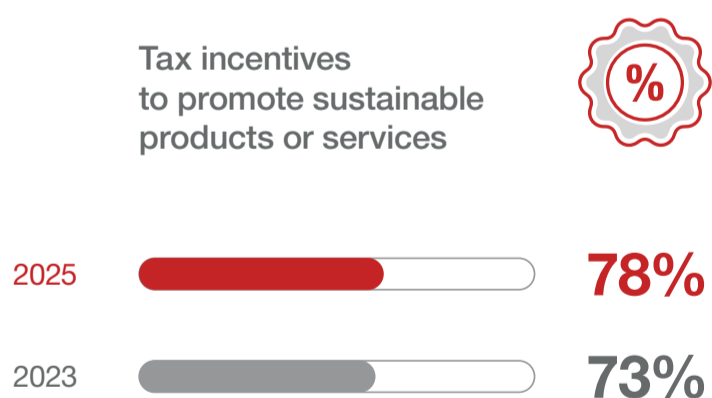
The share of SMEs leading on ESG remains unchanged, with both “Heroes” and “Soon-to-be” adopters holding firm and demonstrating resilience within a complex international context. However, a slight rise in “Laggards” - those showing no interest in ESG - signals the need for targeted institutional support to close the gap.



Source: SDA Bocconi Sustainability Lab survey for SME EnterPRIZE - January-February 2025 Total N. 1,260; May 2023 Total N. 1,240

EUROPE'S SMEs: READY TO GO GREEN – IF BACKED TO SUCCEED

European SMEs are sending a clear message: they seek concrete measures and incentives to go all in on ESG. A comprehensive approach and policy push may be the solution to meet the rising demand across all measures.

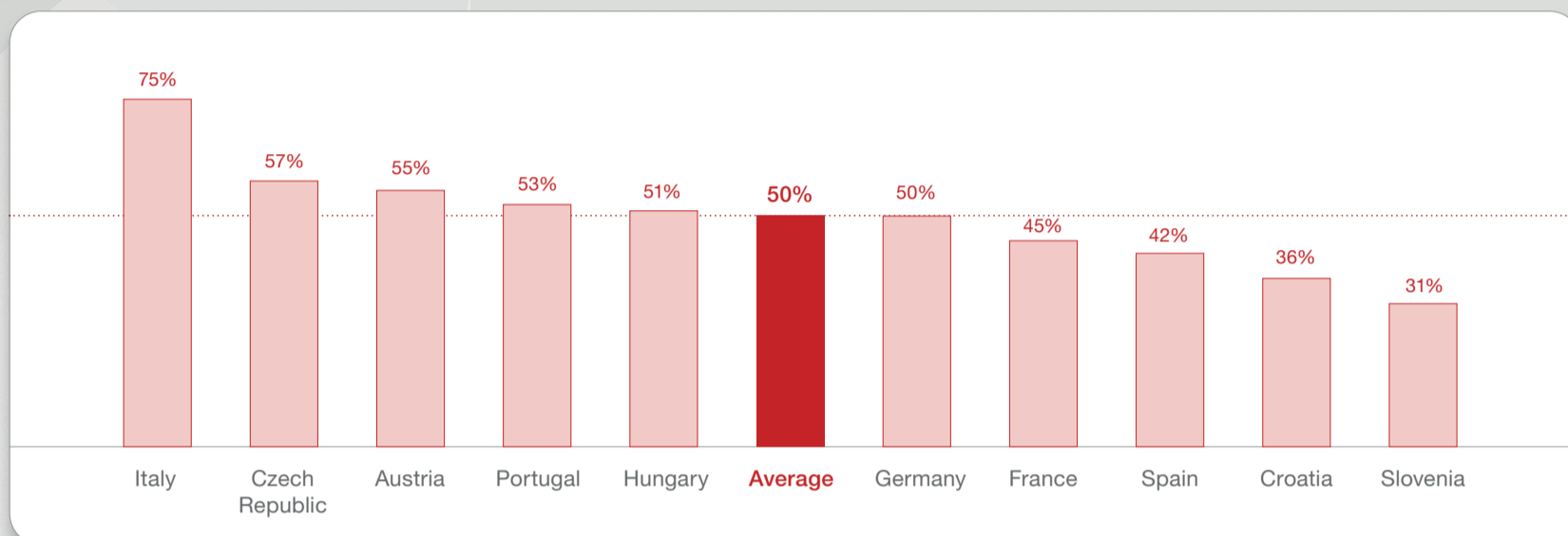


Source: SDA Bocconi Sustainability Lab survey for SME EnterPRIZE - January-February 2025 Total N. 1,260; May 2023 Total N. 1,240

SMEs AND CLIMATE RISK: TIME FOR A WAKE-UP CALL?

% of SMEs declaring being subject to climate change risk

Half of European SMEs on average are already aware of climate risks, but there's room to strengthen resilience across the region. A harmonised risk assessment approach on a Europe-wide scale could bridge the gap and drive a more comprehensive understanding of the potential impact of climate risks.



Source: SDA Bocconi Sustainability Lab survey for SME EnterPRIZE - January-February 2025 Total N. 1,260

HESITANT TO INNOVATE? THE ADOPTION OF CLIMATE RISK TRANSFER SOLUTIONS

% of SMEs declaring very + fairly significant

Despite rising climate threats, most SMEs continue to rely on conventional insurance policies, while innovative risk transfer mechanisms struggle to gain traction. We must ask ourselves, what's holding them back?

Insurance against damages from extreme climate events

31%

Business interruption insurance

16%

Public-private partnerships for climate risk management

7%

Risk transfer and sharing agreements with suppliers and customers

7%

Peer-to-peer risk transfer platforms

3%

Source: SDA Bocconi Sustainability Lab survey for SME EnterPRIZE - January-February 2025 Total N. 1,260

SUSTAINABILITY PAYS: ESG DELIVERS REAL BUSINESS BENEFITS

The business case for ESG remains strong. The data confirms the benefits are not just a driver of resilience but a competitive advantage to European SMEs.

Better environmental impact



2025



83%

2023



82%

Better credit conditions



2025



63%

2023



55%

Better insurance conditions



2025



61%

2023



51%

Competitive Advantage



2025



67%

2023



66%

Source: SDA Bocconi Sustainability Lab survey for SME EnterPRIZE - January-February 2025 Total N. 547; May 2023 Total N. 548