

# Innovative Financing Instruments for Eco-Innovation in SME

13 November 2014 - Berlin, Germany

## Innovative Financing Instruments for Eco-Innovation and Resource Efficiency

In practice, small and medium-sized enterprises (SME) typically have problems in financing necessary investments in eco-innovations to exploit their potential of increasing resource efficiency. Against the background of declining public budgets and rising capital requirements e.g. in the course of the Basel III regulations, the conference will explicitly shed light on innovative financing instruments. Public, private and scientific experts in the field of eco-innovation and resource efficiency promotion in SMEs are invited to benefit from and to contribute to the event.

## Venue

Ludwig Erhard Haus, Fasanenstr. 85, 10623 Berlin (where the Stock Exchange and the Berlin Chamber of Commerce are located).

The conference will take place immediately after the European Resource Forum (10-11 November 2014) and the German Resource Forum (12 November 2014).

The Ludwig Erhard Haus is next to the venue of the Resource Forum.

## Social Programme

A resource efficiency tour around the Ludwig Erhard Haus and the opportunity to network with colleagues from other Central European countries. A mingle area will be available with posters and information about PRESOURCE and enterprises as well as drinks and snacks.

- 08:30 - 09:00 Registration and Coffee**
- 09:00 - 09:15 Introductory Notes**  
*Birgit Schwenk - Head of Division WA III 4 - BMUB*
- 09:15 - 09:30 Innovative Financing Instruments for Eco-Innovation in SME**  
*Prof. Dr. rer. pol. Thorsten Posselt - Director - Fraunhofer MOEZ*
- 09:30 - 09:50 Equity Financing Instruments for Small and Medium-Sized Businesses**  
*Dr. Sonnfried Weber - Director - BayBG*
- 09:50 - 10:10 Leasing and Factoring in Germany and Central Europe**  
*David Schröder - Regional Sales Manager - International Business - Deutsche Leasing für Sparkassen und Mittelstand GmbH*
- 10:10 - 10:30 First Online Credit Marketplace for Medium-Sized Businesses in Germany**  
*Dr. Matthias Knecht - Managing Director - Zencap*
- 10:30 - 11:00 Coffee Break**
- 11:00 - 11:20 New Eco-Innovation Financing Mechanisms in Poland**  
*Dr. Ewa Kochanska - President - Research and Innovation Centre Pro-Akademia*
- 11:20 - 11:40 First Crowdfunding-Platform for Energy Efficiency Projects**  
*Patrick Mijns - Managing Director - Bettervest GmbH*
- 11:40 - 12:00 Crowdfunding of "Green" Projects in Austria**  
*Dr. Conny Weber - Project Leader - 1000x1000*
- 12:00 - 12:20 Crowdfunding for Small and Medium-Sized Businesses**  
*Dirk Littig - Managing Director - Bankless 24*
- 12:20 - 12:40 Outlook for SMEs - Relevance of Sustainability as Financing Indicators**  
*Gerrit Mumm - Managing Director ∞ pli-bonigo*
- 12:40 - 13:00 Conclusion and Discussion**
- 13:00 Lunch**
- 14:00 Optional Guided Tour at Ludwig Erhard Haus**  
Stock Exchange Berlin

**Moderator:** *Carsten Beyer - Managing Director - s.Pro*

For registration please visit  
[www.presource.eu](http://www.presource.eu)

**PRESOURCE**



PRESOURCE is implemented through the  
CENTRAL EUROPE Programme  
co-financed by the ERDF

# About PRESOURCE

## Policy background

The topic of resource efficiency (often quantified on a macroeconomic level as resource productivity) has become very relevant in politics and business. Evidence from past performance pointed to the need for EU response to go beyond existing policy action. Consequently the European Commission has put resource efficiency at the heart of its structural economic strategy.

Resource Efficiency is one of the 7 Flagship Initiatives of the Europe 2020 Strategy. It is complemented by an EU Roadmap to a Resource Efficient Europe, which provides the strategic framework for future action and calls for an integrated approach across many policy areas at European, transnational and national levels.

## Challenges and barriers

The EU12 countries (most Central European partner countries belong to the New Member States) have dramatically lower material productivity than the EU15 or the EU27 average (1057 USD/ton for EU12 compared to 2482 USD/ton for EU15 in 2009), as revealed recently by the European Environment Agency (<http://www.eea.europa.eu/publications/material-resources-and-waste-2014>). More alarming still, while material productivity in the EU15 increased constantly since 2000, productivity in the EU12 has remained static or even decreased.

This calls for immediate action in Central Europe. It will be crucial for enterprises in the region to increase their material efficiency and, in a wider sense, resource efficiency in order to maintain or increase their competitiveness.

Two major barriers for exploiting the potential for resource efficiency in products and production processes can be identified:

1. Enterprises, especially SMEs, are not aware of their resource utilization, real costs of non-product outputs and the related (cost) reduction potential, nor of the means to improve it.
2. SMEs have problems financing necessary investments in eco-innovations in order to exploit the potential for increased resource efficiency.

## What has PRESOURCE achieved?

1. Improved in-house capacity (managerial and technological): PRESOURCE has developed and piloted the EDIT Value tool, a needs-driven holistic tool that identifies the most effective opportunities for improving resource efficiency in SMEs across the whole management pyramid.
2. Improved knowledge and mechanisms for risk sharing and financing eco-innovations in SMEs: PRESOURCE has developed an Investment Analysis Tool and a Financial Guide for SMEs in order to demonstrate the economic benefits of eco-innovations and to pinpoint the best options for financing them.
3. Improved framework conditions: PRESOURCE has developed and established 'resourceefficiencyatlas.eu', a resource efficiency platform and one-stop shop for policy makers, intermediaries and SMEs in Central Europe.

# PRESOURCE

## Project duration

June 2012 – November 2014

## Partners

Germany:  
Federal Environment Agency



Federal Ministry for the  
Environment,  
Nature Conservation, Building  
and Nuclear Safety



Fraunhofer Center for Central  
and Eastern Europe



Czech Republic:  
ENVIROS Ltd.



Poland:  
Research and Innovation  
Center Pro-Akademia



Austria:  
STENUM Environmental  
Consultancy and Research  
Company Ltd.



Italy:  
ENEA -National Agency for  
New Technologies, Energy  
and Sustainable Economic  
Development



Hungary: Corvinus University  
of Budapest

