



# **Toolkit N°1**

**Online platforms and webinars: innovative training for digital business skills and green transition**



# Social innovations for fair green and digital transition, a project from the Transform Together Fund

## PROBLEM

It is observed that key target groups of social economy are left behind green and digital transition in Europe. It is particularly true for the most vulnerable: microentrepreneurs, low-income people, migrants, women. They lack knowledge and skills to introduce digital and/or green solutions which could expand their business and/or make them more resilient to climate change and environmental threats.

## SOLUTION

The Transform Together Fund project has addressed these issues by supporting social finance actors in designing, testing and implementing solutions, that can help the target groups to bridge the gap. In this toolkit we are presenting ten forward-thinking organizations (Adie — France, Confeserfidi — Italy, Coopfin — Italy, FAER — Romania, FDPA — Poland, Microlab — Italy, Filbo/OMRO — Romania, SIS Credit — Bulgaria, 3Bank — Serbia, Patria Credit — Romania), which have developed practical solutions to support micro-entrepreneurs and farmers — especially those from vulnerable groups — in strengthening their green and digital capabilities.

[Transform Together Fund project](#) co-funded by the European Union, was carried out by Microfinance Centre (MFC) and Cerise+SPTF from August 2023 to July 2025. [Nine organizations](#) have received grants of up to €50,000 to test pilot initiatives in diverse local contexts, and additionally Patria Credit shared with the project their inspiring story of building partnerships and innovative initiatives.

In addition to funding, MFC and Cerise+SPTF have provided opportunities for grantees to participate in trainings and peer exchange with on-site meetings in Paris, Warsaw and Brussels, monthly peer-learnings, quarterly coaching sessions and regular support.

## Importance of building digital business skills for vulnerable groups

Entrepreneurs are navigating the digital transformation with a mix of successes and challenges. However, progress remains slow, particularly for micro-entrepreneurs, farmers and women.

### Limiting factors

**Lack of digital skills:** Micro-entrepreneurs often lack the time, money, or human resources to invest in digital tools or training, have lower access to IT support or digital consultants. Their digital skills are often self-taught and focused on immediate business needs. They have concerns about data security.

**Lack of awareness:** Due to a significant knowledge gap regarding the benefits of digitalization, lack of awareness or understanding, many micro-entrepreneurs are not planning investments in digital solutions.

**Gender gap:** Women in particular face notable digital skill gaps. Female micro-entrepreneurs often exhibit lower levels of digital literacy compared to their male counterparts, which can impede their ability to compete effectively in a digital economy.

### Consequences

**Reduced competitiveness:** These obstacles and deficiencies likely contribute to reduced competitiveness, with limited ability to adapt to the increasingly digital marketplace, limited online presence and operations, reduced access to information (market price, market solutions) and networks of core actors (supermarkets, vendors, consultants).

**Limited access to financing:** Many financial institutions now require a certain level of digital capability from businesses seeking loans or grants. Moreover, in some countries, potential access to subsidies can be linked to the capacity to create accounts or link to online platforms.

### Value of digitalization

Digital transformation presents a unique opportunity to enhance efficiency, improve access to global markets, and foster innovation.

**Digital skills are essential for business success:** Acquiring digital skills enables micro-entrepreneurs to enhance their ability to start and grow businesses and provide them competitive advances to better navigate the digital landscape: digital marketing, use of e-commerce platforms, effective engagement with customers through social media, data analytics, etc.

*The COVID-19 pandemic highlighted the importance of digital capabilities. Micro-entrepreneurs with better digital skills were more resilient during the crisis, as they could pivot to online sales and maintain operations when physical storefronts were closed. Developing these skills prepares entrepreneurs for future economic shocks and enhances their ability to build liquidity buffers.*

**Digital proficiency is increasingly tied to access to funding and resources:** Micro-entrepreneurs with enhanced digital skills can better leverage available financial resources and navigate complex funding and regulatory frameworks.

**Improving digital skills helps bridge the gender gap:** Enabling women entrepreneurs to access online markets and digital tools help them make informed decisions about adopting new technologies, foster greater participation in the economy, and promote gender equality in business leadership. Additionally, training programs can instill confidence and improve feelings of self-esteem in entrepreneurial roles.

## Importance of building green skills

Micro-entrepreneurs face many challenges for the sustainability of their projects, and green transition is generally not in their scope of work. However, integrating the challenges of climate change and environmental threats become a must, to face actual risks, support end-customers, and align with new regulatory frameworks.

### Limiting factors

**Doubts on cost efficiency:** Micro-entrepreneurs are concerned about how ecological changes might affect their income: rising production costs (e.g., more expensive bio-sourced material), or reducing yields (e.g., poor harvest not supported by chemicals), constraints led by legislation and climate-related restrictions (e.g., limits on combustion-engine vehicles, limits in use of pesticides), shifts in consumer behavior (e.g., rejection of toxic or environmentally harmful products, preference for organic and sustainable alternatives).

**Lack of awareness:** While micro-entrepreneurs may be aware of ecological issues, it is not necessarily their main priority and they don't see their potential role in supporting green transition.

**Lack of information:** The green transition requires a solid knowledge on the issues and range of solutions to tackle the risks. Most micro-entrepreneurs are unaware of the path they could take and the value it can bring to their businesses.

### Consequences

**Reduced engagement:** Most micro-entrepreneurs among the target group are reluctant to engage in green transition and do not envision alternative solutions for their businesses.

**Limited alignment with green frameworks:** Micro-entrepreneurs may take the risk of misalignment with regulatory requirements (ESG regulations) or limited responsible practices expected from potential funders or technical partners.

### Value of green transition

**Co-benefits:** Cost reduction is crucial for clients considering a green transition. This is the first element that will convince them to engage. Micro-entrepreneurs will benefit from better resource management (water, paper, chemicals, etc.), reduction of energy consumption (improved isolation, electrical devices, bikes against cars, etc.), more sustainable products (solid solar panels, efficient post-sales support to repair, recycling, etc.).

**Responsibility and engagement for long term sustainability:** Engaging on the green transition can also be valued through communication with partners or clients on their commitment to responsible practices and green transition for better future.

**Toolkit N°1 focuses on innovative training for digital business skills and green transition.**

**Toolkit N°2 focuses on reaching out to farmers and rural population for digital and green transition.**

# || Toolkit N°1 - Online platforms and webinars: innovative training for digital business skills and green transition

This toolkit focuses on how blended training and digital self-service platforms are transforming the way microfinance clients can develop green and digital skills. It describes 5 tools or approaches implemented by Conferserfidi (Italy), Microlab (Italy), CoopFin (Italy), Adie (France) and Filbo (Romania).

## 1. Blended training to support green and digital skills step by step

1.1 Green Business Training. Support for a sustainable economy – Confeserfidi (Italy).

1.2 EmpowerHer. Digital tools for business sustainability – MicroLab (Italy).

1.3 Digital Skills for Success. Training women's cooperatives in Sardinia – Coopfin (Italy).

## 2. Guiding microentrepreneurs to choose green solutions for their businesses with online platforms

2.1 Inclusive Green Transition. Empowering France's Entrepreneurs – Adie (France).

2.2 HerminaChatbot. A digital co-pilot for greener business – Filbo (Romania).

Project  
Lessons Learnt

# Toolkit N°1



**1. Blended training to support green and digital skills step by step**

2. Guiding microentrepreneurs to choose green solutions for their businesses with online platforms

CONFESERFIDI, ITALY



# Green Business Training

## Support for a sustainable economy

### 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.

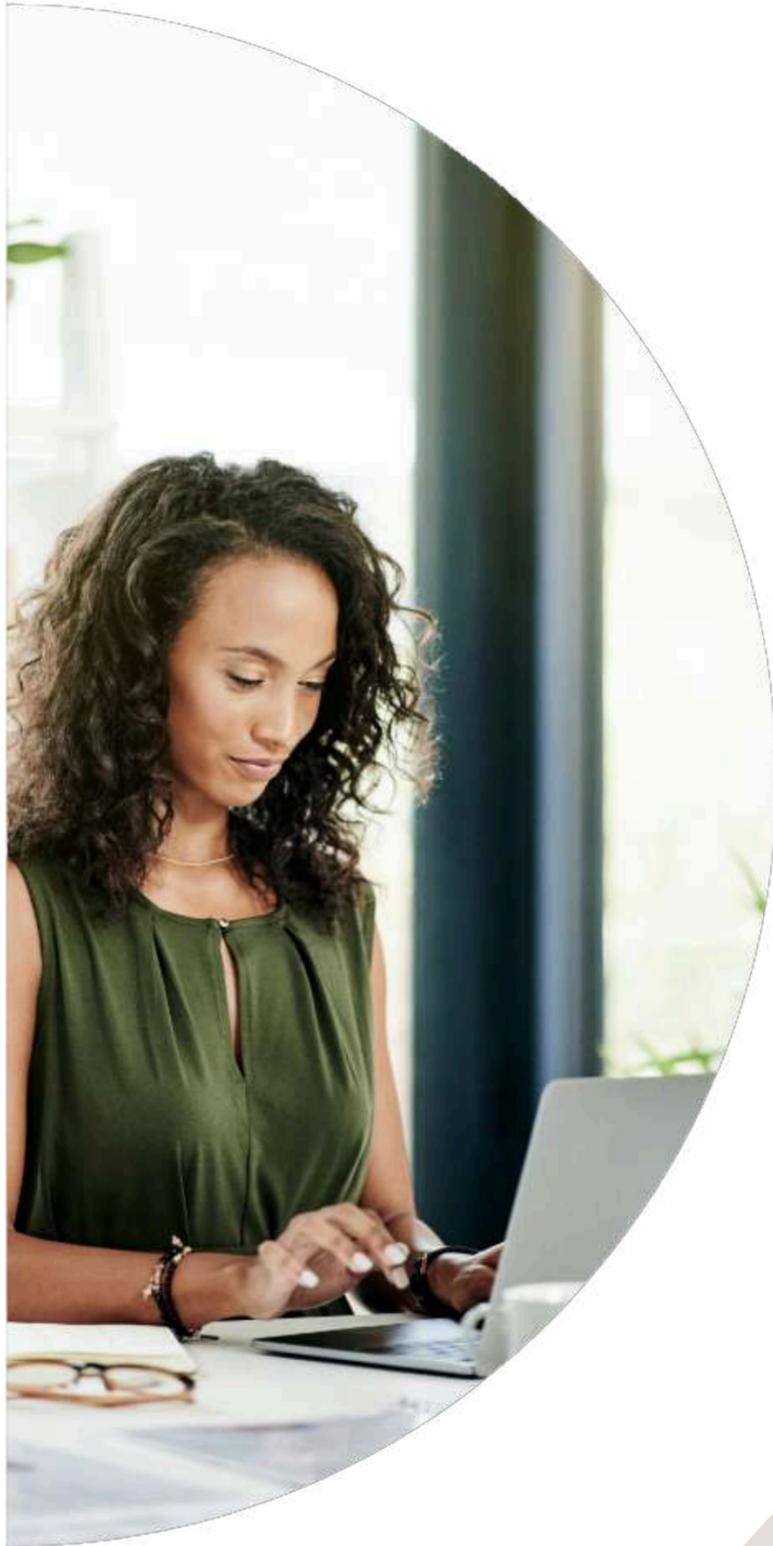
To apply, beneficiaries were asked to complete an online form in which they provided data on their business size, annual turnover, sustainability interest and digital readiness. To ensure the broadest possible reach, Confeserfidi partnered with universities, local NGOs, community leaders, migrant associations 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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## Il Progetto Green Shift



**GreenShift - Confeserfidi - Servizi Finanziari alle imprese**

TRANSFORM TOGETHER FUND Green and digital transition fund for social finance actors and...

Confeserfidi /

<https://www.confeserfidi.it/greenshift/>

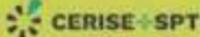
## Case Study Webpage

CONFESERFIDI, ITALY



### Green Business Training

Support for a sustainable economy

PROBLEM	SOLUTION
 <p>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.</p>	<p>A wrap-around support program combining ESG awareness-raising, auditing, training, mentoring and peer learning networks.</p>

### Read the latest case study and learn how Confeserfidi empower green entrepreneurs in Sicily

In Sicily, where microentrepreneurs often struggle with financial, social, and digital barriers—especially women, migrants, and youth—Confeserfidi is paving the way toward a greener, more inclusive econo...

The Microfinance Centre /

# Solution

ASSOCIAZIONE MICROLAB, ITALY



# EmpowerHer

## DIGITAL TOOLS FOR BUSINESS SUSTAINABILITY

### PROBLEM

The rapidly changing digital landscape presents a significant challenge for women entrepreneurs, who often face gaps in critical skills needed to boost their businesses and remain competitive.

### SOLUTION

A comprehensive online training and mentoring programme to power women-owned businesses with digital tools.



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## Levelling up women's digital business skills

EmpowerHer supports women entrepreneurs to navigate the realms of digital innovation and green business practices. By championing e-commerce adoption and encouraging the seamless integration of cutting-edge digital tools, this initiative empowers women-led businesses to grow sustainably and efficiently in a fast-evolving marketplace.

The EmpowerHer project, part of the Transform Together Fund, offers a blend of training and mentoring designed to uplift women entrepreneurs. By combining structured learning modules with one-on-one guidance, the

programme offers the women a unique opportunity to gain critical knowledge while receiving personalised real-time support to apply what they learned to their companies.

The training programme seamlessly integrates digital skills into every aspect of entrepreneurship, emphasising the importance of strategy and adaptability over specific tools. Participants learned to view digital tools as enablers—accessible and practical solutions whose true value is unlocked when used to design, analyse and continuously improve operational strategy.

# Overview



## ASSOCIAZIONE MICROLAB, ITALY

Each module is designed to be both interactive and insightful, comprising 14 engaging lessons spanning 18 hours in total. Live trainings are conducted via Zoom, ensuring accessibility and real-time collaboration between participants. Participants also gain access to The Academy (MicroLab's e-learning hub), which hosts videos, lesson materials and additional reading materials. To keep the learning dynamic, end-of-module assessments are required to unlock subsequent modules, allowing MicroLab to accurately track participants' progress.

Over the course of eight months, participants receive tailored guidance, focusing on pivotal aspects such as crafting solid business plans, setting achievable goals, refining marketing strategies, innovating product development, mastering financial planning, and building sustainable growth models. Mentoring sessions (one hour twice monthly) offer a choice of virtual or in-person meetings, ensuring flexibility and convenience for busy women business owners.

To foster collaboration and spark meaningful conversations, participants attend networking events held every three months. These gatherings are designed to ignite inspiration, cultivate partnerships, and open doors to new opportunities for their businesses.

MODULE	TOPICS	TOOLS
Entrepreneurship and digital	Project management, Business Model Canvas to plan and structure business ideas	Trello, Asana, Miro
Online marketing and selling	Software for target analysis and CRM for managing the digital sales funnel	Google Analytics, Meta Insights, Salesforce, Zoho
Improving communication	Email marketing, online advertising tools for communication campaigns	Mailchimp, Google Ads, Meta Ads, Instagram, LinkedIn, TikTok, ChatGPT, Canva
Business management and cash flow	CRM for managing customer relations, accounting software to monitor cash flow	Salesforce, Zoho, Cash Flow
Access to credit	Crowdfunding platforms, funding management, CRM for strategic business relationship management	HubSpot, Zoho, Bigin, Brevo, Agile CRM, Bitrix24
Sustainable growth	Measuring sustainable impact to assess corporate sustainability	Digital checklist for assessing environmental and social sustainability

### Building the modules

The EmpowerHER training curriculum was carefully built over three months. Local mentors and training experts volunteered their time to co-create the curriculum alongside MicroLab's team of mentors. Key design decisions were:

- Conducting a needs assessment among 70 women, with 43 responses affirming high demand for digital and sustainability skills and shaping the focus of content
- Restructuring the original 7 modules into 6 to embed digital tools and concepts throughout the entire programme rather than presenting them in all in one module
- Engaging MicroLab mentors early on to brainstorm content and establish a tool for skill self-assessment.

### Recruiting participants

To galvanize interest, MicroLab launched an open call for women entrepreneurs to showcase their innovative business ideas. The initiative was prominently featured on the MicroLab website and amplified across Meta, Instagram, LinkedIn, and TikTok using engaging posts and a promotional video.

MicroLab also hosted an Instagram Live session, where the program's details were unveiled in an interactive format. Targeted advertising campaigns on Meta and Instagram ensured the call to action reached a wide audience.

### Shortlisting applications

The selection process was designed to be thorough, ensuring that participants would fully commit to the programme and maximise the benefits of this interactive process. This multi-stage approach included:

- **Letter of introduction:** Applicants were invited to craft a guided letter detailing their motivation, describing their work/life balance and training needs, as well as outlining their business aspirations. This offered a chance to showcase their enthusiasm and alignment with the project's goals and demonstrate that they had the flexibility needed to fully participate in project activities.
- **Interactive webinar:** Those whose letters demonstrated eligibility were given the opportunity to shine in an online meeting. This engaging session allowed them to present their ideas, connect with organisers, and demonstrate their readiness for the next stage of the journey.

# Development

## Training

Fortnightly trainings were conducted via Zoom (with a break in August) at 6:00 pm for up to 1.5 hours. These trainings were delivered by six mentors, with 30–35 participants joining each session, and recordings available on the Academy platform for those who could not attend live.

## Mentoring

From the outset, participants were paired with one of a team of 32 mentors who offered tailored guidance and advice to help sharpen the women's entrepreneurial skills, tackle obstacles, and lay the groundwork for long-term business success. Following each training module, participants benefited from 1–2 hours of focused mentoring within a fortnight, ensuring they could seamlessly apply the lessons learned to their respective businesses.

## Networking

MicroLab organised two in-person networking sessions to reinforce meaningful connections among participants. One mentor was also tasked with fostering a sense of community amongst participants. They created a dedicated WhatsApp group to share links, ideas and useful resources. By the end of the programme, participants asked to keep the group active to continue supporting each other, exchanging information, advice and opportunities—and even start new collaborative ventures.

# Implementation



## What happened?

The project was initially designed for 40 participants (including 20 aspiring entrepreneurs). Out of 98 initial applications, 47 were ultimately invited to participate in the project: 38 Italians, 2 EU citizens and 7 non-EU nationalities, with ages ranging from 21 to 65. The increase in the number of participants was to prevent potential dropouts from jeopardising implementation (and indeed, 5 participants withdrew during the process).

Rejected applicants were referred to alternative business development paths within MicroLab (e.g. funding for vocational training for foreign nationals) or elsewhere (e.g. start-up funding via ImpactHub, internships for women with no experience in their chosen field, or informational events and webinars to help women better define their direction and goals).

Following each module, participants were tested on their mastery of the material. These results were compared against an initial self-assessment questionnaire (which acted as a baseline). Impressively, the participants showcased an average skill boost of 2.03 on a scale of 1 to 5, with those possessing higher education levels demonstrating even stronger gains. Among the group of aspiring entrepreneurs, the transformation was particularly striking, as they achieved an average improvement of 2.13 points across all 6 modules.

Among the 24 aspiring female entrepreneurs who completed the project, 2 launched a new business by the end of the project. The others made significant progress in defining their business model, assessing economic sustainability and planning their activities, and anticipate formally launching their businesses in short order.

# Successes



## What did clients think?

Participants enjoyed how the programme's WhatsApp group emerged as a lively hub of interaction and camaraderie, with members eagerly sharing opportunities, exchanging ideas, and supporting one another throughout the program. Participants found it so useful they asked to continue the group even after the project came to an end.

For participants from migrant backgrounds, the opportunity to meet with local entrepreneurs of all kinds, not just migrants, was appreciated — underscoring the importance of a focus on migrant integration in all projects, no matter the topic.

The mentoring initiative proved to be a cornerstone of the project's success, due in part to the mentors dedicating time to regular team sessions to discuss strategy and challenges. The mentors plan to replicate the approach in future, demonstrating the value of combining digital training and personalised mentoring. The work done on evaluation and qualitative analysis (journals, tests, etc.) will also serve as a methodological foundation for future projects.

## What worked?

**Setting the bar at the right level:** The programme identified promising candidates using two main criteria: commitment coupled with the viability of business idea. It did not, however, require participants to have an existing enterprise. In fact, it was an explicit goal of the project to test whether the EmpowerHer model was effective for both groups. The result was positive: post-training assessments reveals that both types of participants benefited from the programme compared to their baseline. While it's true that existing entrepreneurs generally started with slightly more advanced skills, but the most significant differences in pre- and post-training scores were linked to educational background, rather than entrepreneurial status.

**Tapping into expertise:** A collaborative effort to shape the training curriculum between mentors and beneficiaries from other MicroLab initiatives ensured the program resonated with the unique needs of its participants. This process involved two brainstorming sessions and a follow-up event where mentors shared firsthand experiences of supporting mentees.



## || ASSOCIAZIONE MICROLAB, ITALY

Additionally, over 70 women entrepreneurs and aspiring entrepreneurs from Microlab's network provided feedback that not only enriched the curriculum but helped refine the schedule and organisation of the sessions.

**Last-minute fine-tuning:** To ensure the curriculum effectively addressed participants' knowledge and skills gaps (and to provide an evaluation baseline), a pre-training questionnaire was distributed to all participants. This survey revealed a strong proficiency in areas such as content creation, enterprise fundamentals, advertising campaigns, sales funnel strategies, customer journeys, e-commerce and the Business Model Canvas. However, it highlighted a lack of confidence in business strategies—an area that received the lowest scores.

Armed with these insights, Microlab made significant adjustments to the draft curriculum to better serve the participants' needs. The content of the seventh module, on digital tools, was integrated across each of the first six modules on business management, sales, communication, finance so that participants were learning concepts and the tools to implement those concepts side by side.

**Adapting in real-time:** Microlab's ability to pivot and tailor the training curriculum during the sessions was driven by participant feedback, ensuring the content stayed fresh and directly aligned with their evolving needs. This approach turned each session into an interactive experience, where personalised insights and practical applications empowered participants and kept their enthusiasm high.

**Smart mentor–mentee matching:** The application process provided useful insights into each participants' personality and business profile which were used to pair mentees with the right mentor. However, this approach proved too labour-intensive to replicate in Microlab's routine operations due to the lack of advanced tools to swiftly process the vast data generated by the application.



Although the project didn't experience any major failures per se, a few challenges emerged that added complexity to its implementation:

### DATA OVERLOAD

While detailed insights from participants were invaluable for tailoring the curriculum, manually processing such extensive data proved cumbersome and stretched staff resources to their limits. Without advanced IT tools, this task became far more laborious than anticipated.

### MONITORING

The learning platform did not allow to effectively track learners' progress with customised reports. As a result, Microlab staff members had to invest a significant amount of time to collect the necessary information.

### MANAGING TRADE-OFFS

While the educational content was finely tailored to meet the needs of project participants, this level of specificity inadvertently reduced its broader applicability. For the platform to serve future groups of entrepreneurs effectively, additional content will need to be developed to ensure its relevance to a wider audience and maintain its long-term utility.

# Challenges



## Insights for tomorrow, and beyond

The core lesson emerging is that the transformative power of capacity-building programs such as these is amplified by pairing it with access to financial services, either in the form of loans or grants.

For other organisations aspiring to provide integrated training and mentoring programmes, MicroLab has the following recommendations:

- **Blend digital with human interaction:** Online tools works best when paired with personal connections that provide tailored feedback and active listening by experts
- **Prioritise understanding and clarity:** Listening to needs and clearly explaining the programme boosted participants' motivation and engagement

- **Provide consistent support:** Visible guidance from staff and mentors reduced dropouts and built trust
- **Structure fosters confidence:** A clear schedule and organised materials added reliability to the learning journey
- **Balance quality with flexibility:** Professional standards combined with adaptability ensured relevance and responsiveness
- **Boost self-awareness:** Pre-training self-assessments helped participants recognise their potential.
- **Encourage holistic growth:** Beyond skills, the programme nurtured confidence and independence.
- **Plan for data needs:** Effective monitoring and evaluation require dedicated tools and resources from the start.

SINCE 2003, MicroLab Association has promoted social inclusion by supporting self-entrepreneurship, career guidance and financial education through mentoring and training.

MicroLab is a volunteer-based association of 55 volunteers and 5 staff throughout Italy. MicroLab has trained over 8,000 people and provided career guidance to over 1,000 students. It has been trained on ecological transition, digitalisation, and support for MSME digitalisation.

MicroLab supports unserved people who want to find economic independence by launching a business or finding a decent job. MicroLab supports the financial and employment inclusion of migrants and refugees, and entrepreneurship initiatives for women survivors of domestic violence. Additionally, it supports financial education within schools.

# Recommendations



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## EmpowerHER – Training



The screenshot shows the top section of the EmpowerHER training webpage. It features a logo with two stylized human figures in orange and red. The text reads "EmpowerHER - Training" followed by technical details: "[vc\_row type='in\_container' full\_screen\_row\_position='middle' column\_margin='default'...]". Below this, it says "Associazione Microlab Odv". The main banner area includes logos for Microlab, CERISE-SPTF, and the European Union, with the text "Co-funded by the European Union". An illustration depicts a woman looking at a pie chart on a screen. At the bottom of the banner, it says "EmpowerHER" with a red arrow and "TRASFORM TOGETHER FUND".

<https://associazionemicrolab.it/courses/empowerher-training/>

# Solution

## Case Study Webpage & Video



The screenshot shows a webpage for "EmpowerHer" under the heading "DIGITAL TOOLS FOR BUSINESS SUSTAINABILITY". It features a background image of hands pointing at a laptop screen. The text includes: "ASSOCIAZIONE MICROLAB, ITALY", "EmpowerHer", "DIGITAL TOOLS FOR BUSINESS SUSTAINABILITY", and "The rapidly changing digital landscape presents a significant challenge for women entrepreneurs, who often face gaps in critical skills needed to boost their businesses and remain competitive." It also mentions "A comprehensive online training and mentoring programme to power women-owned businesses with digital tools." Below this, a sub-heading reads "EmpowerHer: check how to strengthen the women entrepreneurs digitally" and a paragraph states: "Meet Microlab and their project developed under the Transform Together Fund! Over the past 15 months, Microlab has been working hands-on to design, test and implement a solution aimed at strengthening the digita...". Logos for CERISE-SPTF and The Microfinance Centre are visible at the bottom.



The screenshot shows a video player interface. The video content features a woman, Francesca Catalano, sitting in a chair and talking. The video title is "Microlab about the project". There is a "Copy link" button in the top right corner. A red play button is overlaid on the video. At the bottom, it says "Francesca Catalano is a designer and mother." and "Watch on YouTube". The Microlab logo is in the top right corner of the video frame.

COOPFIN, ITALY



# Digital Skills for Success

## Training women's cooperatives in Sardinia

### PROBLEM

Limited formal employment opportunities in rural areas force women into precarious self-employment.

### SOLUTION

A wrap-around training programme on digital business skills and cooperative management to help women start or strengthen cooperatives as a path to secure employment.



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## A new support package

COOPFIN empowers women in rural Sardinia by equipping them with the essential digital business skills required to grow their young cooperative or start a new one. The program offers a dynamic blend of training and mentoring on both digital and cooperative management skills. The initiative aims to catalyse women's participation in the workforce, driving the formation of new cooperatives that harness digital tools to succeed in today's marketplace.

The support package blends interactive online and in-person training with individual mentoring and access to financial services.

## Online training

The training content is organised across two courses, each with 8 modules.

### Digital Skills

1. Leveraging digitalisation for your business
2. Introduction to social networks
3. Effective Meta page creation and statistics management
4. Social media content creation, finding your brand voice and web writing
5. Campaign creation and metrics monitoring on Meta
6. Using Instagram for personal and business profiles, document sharing, geotagging, hashtags and marketing
7. Using LinkedIn, creating personal profiles, search engines, blogging and business page creation
8. Designing a communications plan and managing social networks

### Co-op Management Skills

1. History, concept and principles of cooperatives
2. Cooperative values, rights, responsibilities of a cooperative member
3. Preparing a cooperative business plan (Part 1)
4. Preparing a cooperative business plan (Part 2)
5. Management of cooperative projects
6. Financial management in cooperatives
7. Cooperative marketing
8. Cooperatives decision making and managing property of cooperative

# Overview

## || COOPFIN, ITALY

These 16 modules are delivered as pre-recorded videos training lasting from 30 to 60 minutes. The sessions combine narrated presentations filled with essential theory, along with case studies that present how the theory can be put into practice. Participants use the DIGISCOOP platform to work through the modules step by step, advancing to the next module only after completing a brief five-question knowledge test and providing feedback on the module.

### In-person training

Only once participants complete the knowledge test on the final online training module can they receive in-person small-group training held at the cooperative association. This in-person training is designed to tackle any doubts participants might have about the online content. Each participant attended two different modules for each of the two courses; each module lasted for four hours and was tailored to address the needs and preferences of the group.

### Hands-on mentoring

The third phase of the project invites participants to take the next step: planning and launching their cooperative ventures, with expert guidance and tailored input from one of four dedicated mentors. Each tutor supported 7 or 8 project participants, involving 3-5 in-person meetings as well as emails, phone calls and text messages. As with all COOPFIN's volunteer mentors, these tutors were qualified experts belonging to cooperative associations located across Sardinia.



## Designing the training course

COOPFIN brought in a group of eight external experts to work alongside two staff members to design a smart, tailored online curriculum that participants could use to self-guide through the course content. This work took place from February to July 2024. The digital skills topics were chosen by the external digital skills experts based in their experience with new entrepreneurs within vocational training courses. The cooperative management skills topics were jointly chosen by COOPFIN and the external experts from cooperative associations. For COOPFIN, this project represented an opportunity to fund the development of a suite of training materials that would be useful beyond the close of the project.

Once launched, COOPFIN used participant feedback to fine-tune the training videos. In the first instance, this involved tailoring the content based on participants' needs assessment forms. Once participants had completed the initial five modules, COOPFIN gathered direct feedback from the learners, using their input to refine and adapt the remaining modules. This iterative approach ensured that the training evolved to meet the needs of its audience.

This new e-learning platform, DIGISCOOP, has a new dedicated project website ([www.digiscoop.it](http://www.digiscoop.it)), which provides information about the project and a registration form. The website was developed on a WordPress foundation using plug-ins to fine-tune the site to the needs of the programme.



# Development

## Promoting the support service

A promotional campaign tapped into different channels to ensure a diverse and broad reach. In the lead-up to the online course launch, COOPFIN also hosted a live event on Meta to draw attention to the course with interactive discussions and real-time responses. Over the course of this 25-minute event, potential participants had the opportunity to interact directly with a panel of three COOPFIN staff members with any questions they might have about the course features and objectives. A total of 370 people tuned in to learn more about the programme.

These promotional efforts were amplified by COOPFIN's stakeholders (Legacoop Oristano, Confcooperative Nuoro, Confcooperative Cagliari, Legacoop Cagliari) who also shared the information on their web sites and media channels.

In a further boost to visibility, COOPFIN used face-to-face promotion at cooperative association offices, complemented with eye-catching fliers and posters to generate interest in the project.

Potential participants were encouraged to visit the project website and complete an expression of interest form—in which they could share their business ideas and provide personal information (including address, age, education and occupation).

## Selecting beneficiaries

The selection criteria prioritised women in rural areas who were unemployed or seeking new opportunities and who were specifically interested in cooperative entrepreneurship. The evaluation process also gave strong weight to younger participants, those with lower educational attainment, and those in local economy sectors (e.g. tourism, agri-food, arts and culture). The criteria for those progressing to the in-person training phase were: the readiness of the business concept, the conditions for developing a cooperative, and current membership of a cooperative in need of business plan development.



## What happened?

Altogether, COOPFIN received 134 expressions of interest. Of these, 101 women registered on the DIGISCOOP platform. A total of 75 completed the online training modules. A total of 32 participants completed the in-person training and 17 people received hands-on mentoring. By the end, 2 existing cooperatives were strengthened, and 3 new cooperatives were launched, including a hygiene product shop, family-run restaurant, a stylist and a social sector cooperative supporting families with autism.

From their inception, these new cooperatives have embraced social media platforms connect with a wide audience. Platforms such as Meta and Instagram have proven instrumental for driving engagement, including the stylist, who has amassed over 800 followers on Instagram.

## What did clients think?

Follow-up interviews with 17 participants from the five cooperatives completing the full DIGISCOOP pathway revealed a clear message: the programme significantly shaped their business ideas and boosted their confidence. Participants consistently reported that confidence-building was essential, especially for women—many expressed the need for reassurance and support throughout their entrepreneurial journey, a point echoed by COOPFIN.

After completing the online course, 28 participants offered feedback on areas needing more information. Only four commented directly on course quality:

- The lessons were clear and engaging, with an informal feel that was similar to in-person sessions
- Some test questions were repetitive
- Content was informative and well-structured, though at times repetitive
- Overall, the courses were satisfying, interesting, and covered innovative topics.



# Successes

## Success factors

The project's success in attracting participants stemmed from a dynamic social media recruitment campaign, especially on Meta and Instagram. While the team's efforts surpassed expectations and drove up registrations, the organisation reflects that social media referrals often generated comparatively “weak” interest; many submitted expressions of interest but did not proceed to enrol.

Ultimately, the experiment achieved its goal: testing a solution to improve participant skills. With 75 out of 80 targets reached, it proved effective, even if motivating women to start cooperatives remains a broader challenge beyond this project. That having been said, as a result of this project three new cooperatives were created and two existing ones strengthened, unlocking €170,000 in microcredit and directly supporting 17 jobs. And while the project's main aim was skills development, these new cooperatives were a welcome bonus.

In the view of the COOPFIN team, the success factors included:

- Free access to the DIGISCOOP platform with integrated modules and testing, significantly boosting knowledge and preparedness for cooperative formation.
- A blend of online and in-person training formats.
- Mid-project feedback that allowed timely adaptation of modules.
- Active tutor support, encouraging participation and resolving questions.
- Engagement of a broad stakeholder group—especially associations—to promote the project.



## What didn't work?

Despite robust social media outreach, attracting applicants proved more challenging than expected. Two campaigns reached over 63,000 people, targeting women in rural areas seeking jobs and interested in local industries. Still, only 134 expressions of interest and 75 course participants were recorded—short of COOPFIN goals of 200 and 80 goals.

The target group—rural women open to cooperative entrepreneurship—was difficult to engage through social media, where fleeting attention spans and complex messaging limited impact. Encouraging women to launch businesses is far more challenging than promoting consumer services such as hairstyling or online craft sales. The core lesson: digital marketing alone isn't enough for such niche recruitment.

Finally, it didn't follow (as expected) that once participants had completed their online training, in-person training and hands-on mentoring that they would be ready to create a cooperative. Most participants were uninterested in creating a cooperative, preferring instead to run their businesses as solo entrepreneurs or other legal forms.

# Challenges



## COOPFIN, ITALY

Setting up a cooperative requires a minimum of three people and a small capital of €25, compared to €10,000 for a limited liability company. This makes cooperatives accessible but also requires a collective effort and trust among members. It will take time for participants to identify and onboard their fellow cooperative members, and this time frame is outside of the scope of this project.

Some applicants were unable to start training right away—approximately 20 needed extra encouragement to register and begin. The social media campaign launched before the DIGISCOOP platform was ready; training finally started in June

after the platform's completion in late May—meaning that not every participant finished within the specified project period.

Many participants required reminders to resume their progress between modules, being delayed by busy home lives or other commitments. Personal contact, not simply digital nudges, proved vital to keep the group on track—especially as project deadlines approached and grant targets loomed.



COOPFIN assists the cooperatives located in Sardinia, Italy, through the provision of financing and consultancy services to support the entrepreneurial development of the cooperatives it finances.

Since 1998, COOPFIN has financed about 1,000 cooperatives with loans and equity. At the end of 2016, following the recent Italian bank system reform, COOPFIN was recognised by Bank of Italy as a Microfinance Institution.

Despite the crisis of the last decades, the dynamics of the cooperative sector in Sardinia remain positive and there is a trend towards the creation of new cooperative enterprises.



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# Digiscoop



## CORSO

Il percorso Digiscoop è totalmente gratuito per le partecipanti e si svolgerà in due parti e avrà aree tematiche diverse ma complementari.

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<https://digiscoop.it/il-corso/>

 ANTEPRIMA DEL CORSO	<b>La digitalizzazione e il social media marketing</b> Principiante 8 lezioni <b>Gratis</b>
 ANTEPRIMA DEL CORSO	<b>Le cooperative: come funzionano, la gestione finanziaria e il marketing cooperativo</b> Principiante 17 lezioni <b>Gratis</b>
 ANTEPRIMA DEL CORSO	<b>Corso DigisCoop Parte 2</b> Principiante 14 lezioni Solo per i membri
 ANTEPRIMA DEL CORSO	<b>Corso DigisCoop Parte 1</b> Principiante 19 lezioni Solo per i membri

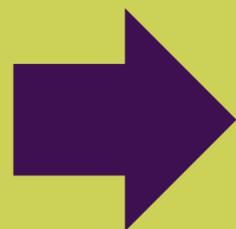
# Solution



# Toolkit N°1

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1. Blended training to support green and digital skills step by step



**2. Guiding microentrepreneurs to choose green solutions for their businesses with online platforms**

|| ADIE, FRANCE



# Inclusive Green Transition

## EMPOWERING FRANCE'S ENTREPRENEURS

### 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.



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## 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 barriers to entrepreneurship and support businesses to thrive.

# Overview



## || ADIE, FRANCE

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.



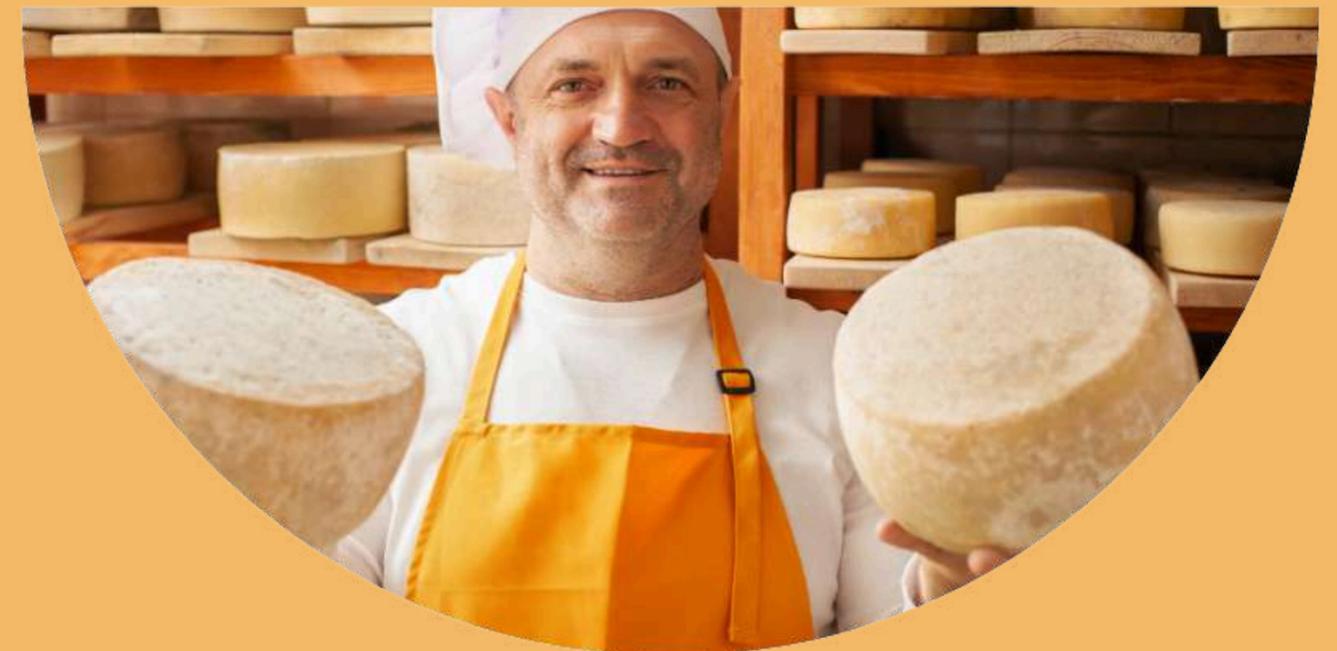
## Understanding entrepreneur's needs

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, restaurateurs 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.



# Development

## || ADIE, FRANCE

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

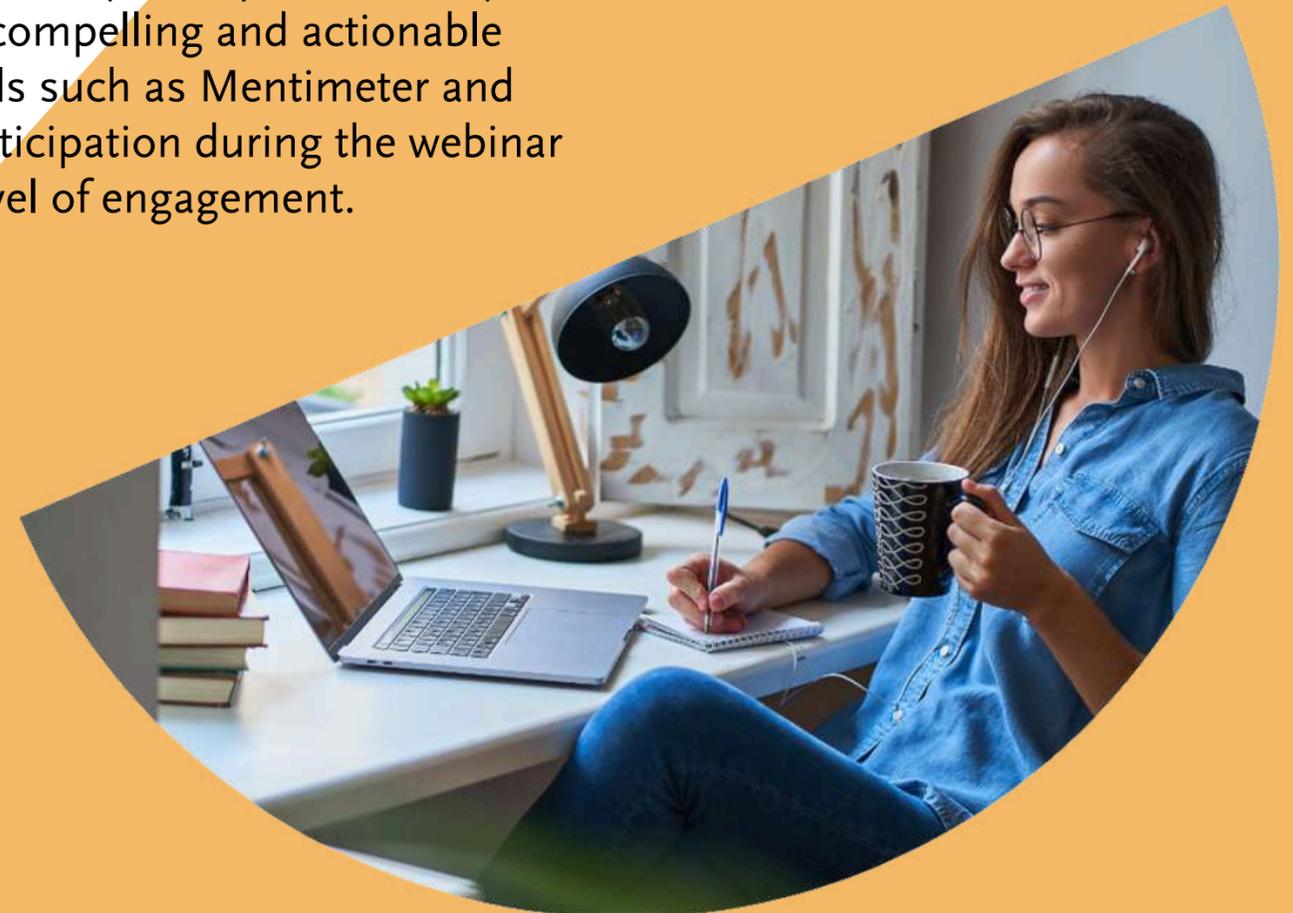
Adie's green transition webinar was designed with two clear goals: to help viewers understand that they have the power to make a difference, and that even small changes can create measurable benefits for the environment—as well as bring other benefits such as cost savings, improved profitability and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



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 is 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 eco-friendly actions that improve the financial bottom line.



# Challenges

adie

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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## Mon entreprise durable

### Mon entreprise durable

5 min Gratuit

En 5 minutes, trouvez des conseils pratiques, sur-mesure et écologiques pour réduire vos factures et atteindre de nouveaux clients

Démarrer



[Démarrer](#)

## Case Study Video



# Solution

FILBO, ROMANIA



# Hermina Chatbot

## A DIGITAL CO-PILOT FOR GREENER BUSINESSES

### PROBLEM

Online information on green and sustainable business tactics is scattered, overly technical, difficult to understand—and rarely in your local language.

### SOLUTION

An AI chatbot that churns through massive amounts of websites and documents to instantly deliver relevant and straightforward information to users.



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## Levelling up entrepreneurs' green knowledge

Hermina is a Large Language Model (LLM) AI Chatbot on OMRO's financial services platform (Filbo) that teaches small entrepreneurs how green and sustainable investment can benefit their business. It boils down complex ideas, regulations and strategies into clear explanations, and interacts in a friendly, conversational way. Hermina also adapts as needed, for instance by switching to English or even telling a joke when users ask it to.

This cloud-based chatbot was built using the latest technologies: ChatGPT 4.0, Azure Bot Service, OpenAI and Azure Cloud—and trained on a vast amount of data, including sustainability articles from official websites, EU Taxonomy and ESG frameworks.

Users can get real-time answers to their questions about green and sustainable investment, find out about new technologies, and receive real-

time feedback on their business ideas. They also learn about the potential benefits (financial and otherwise) of the Filbo Green Loan. The Green Loan (up to €250K) is the cornerstone for Filbo's green portfolio; it finances energy efficiency, renewable energy and emission standards compliance (at a lower interest rate than Filbo's other products).

That said, Filbo is clear that while both Hermina and its Green Loan appear on the same webpage, it sees its chatbot as an educational tool and not merely a sales tool. For this reason, Hermina also signposts clients to trusted partners in the green sector to offer them the tools and support they need to align their projects with green goals while exploring Filbo's Green Loan options.

# Overview



## Researching and designing the chatbot

OMRO's own IT team had the technical expertise required to lead the development effort, which started with investing significant amounts of time in thoroughly testing and comparing available technologies, including Azure Bot Service, OpenAI, ChatFast and Azure Cloud). Once Hermina was built, the team tackled the challenge of how to effectively configure and manage the chatbot in a cloud environment.

On the content side, the team started by defining the library of information (from the public, private and third sectors) with which it would train Hermina. It also identified which green projects to promote and ensured Hermina could suggest different options for clients who don't have a specific project in mind.

OMRO surveyed clients and found they were interested in moving towards sustainability, but lacked the knowledge and guidance on how to do so. The team gathered feedback from sales officers to understand their needs and perspectives.

The team reached the Minimum Viable Product (MVP) stage within six months and followed this with model testing and fine-tuning via deep collaboration with sales officers, clients, green experts and local green service providers.

## Exploring green partnerships

Early on, the development team wanted to understand whether Hermina's utility could be extended if it provided examples and advice about green projects beyond those that Filbo itself could support through its Green Loan project. For instance, Filbo can't help clients recycle old phones, but for clients looking for project ideas, Hermina can talk about the importance of a circular economy and signpost users to [Flip, a Romanian company](#) that repairs and resells used and broken phones Hermina also provides clients with information about FAER, OMRO's partner from Transylvania. Potentially, this signposting will demonstrate to clients that Filbo's dedication to green initiatives extends beyond selling its green loan product.

# Development



## Launching the Green Loan

Filbo created a dedicated page on its website for the Green Loan and Hermina chatbot. The page lists the loan features, explains who's eligible and how to apply, offers a handy loan calculator and links to the loan application. The Hermina chatbot is ready to answer any questions clients have about the green projects Filbo supports through financing, or about green topics more broadly.

## Garnering public interest

Filbo designed three new advertising campaigns to promote Hermina and generate leads for the Green Loan. Given the relatively low interest in sustainability topics across Romania, Filbo's marketing team opted for an innovative and experimental approach. Capturing attention on a subject that many have yet to actively engage with presented challenges, but the team viewed this as an opportunity to learn and adapt—testing fresh formats and creative messaging styles to determine what resonates with the target audience.

**Hermina de la Filbo**

Solar panels are a great way to reduce carbon footprint and save on energy. They can be installed in two main types: photovoltaic panels and thermal panels. Do you have a specific project in mind? 🌱

Great choice! Installing solar panels can significantly reduce your energy consumption and carbon footprint. Here are the steps:

1. Choose a suitable location with maximum sun exposure.
2. Install the mounting system.
3. Attach the panels.
4. Connect the inverter to convert the energy.
5. Connect to the grid.

Would you like more details on the installation process or financing options?

### Financing environmental projects with Filbo Green

You can take out a loan of up to **RON 6,000,000** and benefit from a **preferential interest rate lower** than our standard loans for any environmental project you want to implement.

Don't have a project in mind? No worries! Hermina can recommend one for you!

[Apply now](#)

## What happened?

Between August 2024 and May 2025, Hermina engaged in 312 conversations. Interestingly, more than half of these conversations involved clients without a specific project in mind. Among those who did, the most popular topics were solar panel installation, electric cars and eco-friendly agriculture solutions such as irrigation systems and sustainable farming inputs.

When a client expresses interest in applying for a Green Loan, Hermina streamlines the process by offering a simple form to capture their details, which are promptly handed over to a sales officer. This seamless lead generation approach proved fruitful, resulting in the approval of six Green Loans for hybrid cars and advanced irrigation systems.

## What did clients think?

Filbo collected client feedback through a survey, which revealed that while clients were interested in moving towards sustainability, they lacked the knowledge and guidance on how to do so. This highlighted a significant opportunity for providing educational resources and support.

# Successes





## What worked?

One standout strategy involved the creation of short-form advertising content, specifically reels under one minute, in line with current trends. Featuring a real person speaking directly on camera added a personal touch, promoting relatability and trust that effectively engaged viewers. The reel was designed to address four key questions:

- What defines a sustainable company?
- Why is it challenging for Romanian entrepreneurs to adopt sustainable practices?
- Who is Hermina, and what role does it play in sustainability?
- How can one finance their green ideas?

By structuring the content around these pivotal questions, the messaging remained concise, engaging, and informative. This approach encouraged curiosity while addressing local needs, presenting sustainability in a relatable and accessible manner. To ensure greater reach, the reel was shared across Facebook, Instagram and LinkedIn (leveraging platforms where audiences are most active and receptive), and targeted people aged between 25 and 65 interested in small businesses, start-ups, financial services, business, entrepreneurship and business administration.

The reel proved to be the star of the campaign—garnering 33,456 impressions, 18,376 unique users and 1,175 link clicks where users could start chatting with Hermina for themselves.

### Hermina's outreach

Filbo initially anticipated for hundreds of monthly interactions and multiple loans per month, yet these expectations proved overly ambitious (34 conversations and 0.66 loans per month over the first 9 months). Despite extensive promotion, engagement fell short of projections. The topic of sustainability, still in its infancy in Romania, might be the primary hurdle. That said, external factors such as the ongoing invasion of Ukraine, the cancellation of presidential elections and the rise of extremist politics disrupted the economy, inflating prices and sidelining green transition for many small businesses.

Upon reflection, OMRO recognized the need for greater sustainability education in Romania. To address this, Hermina was designed to feature a comprehensive database of resources. Feedback revealed that cost-saving potential remains the key driver for small businesses considering green initiatives. In response, OMRO plans to integrate a footprint calculator into Hermina, offering clients precise insights into potential savings, thereby strengthening their incentive to adopt sustainable practices.



Filbo, a registered trademark of OMRO (a non-banking financial institution), offers a simple digital financing solution with the fastest approval time on the market and a mission to help small entrepreneurs and take their businesses to the #NextLevel.

OMRO's vision is to contribute to a society in which all people have the opportunity to build a fulfilling life with dignity and purpose. It aims to become the leading independent microfinance platform in Romania.

OMRO provides financial solutions that empower and sustain underserved and financially excluded people to transform their lives, their children's futures and their communities.

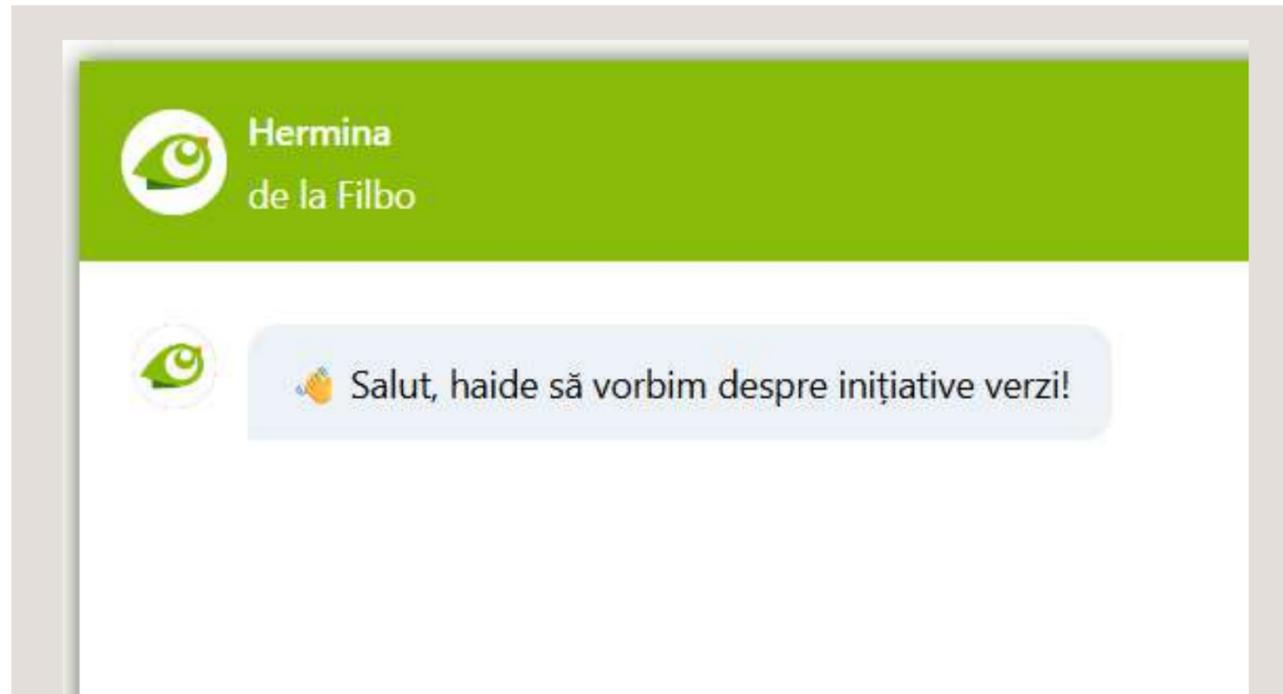
# Challenges



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## Hermina Chatbot

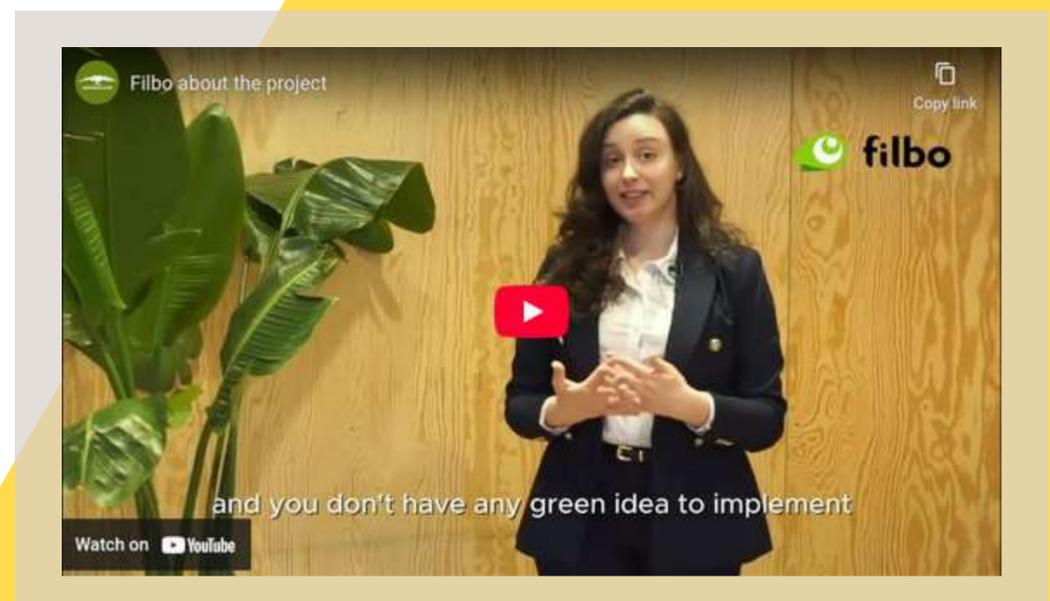


<https://filbo.ro/finantare-proiecte-meniu/>

*If you would like to talk to Hermina in English, please ask the chatbot to switch to English.*

# Solution

## Case Study Webpage & Video





# Lessons Learnt

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# What Worked

- Several partners developed **lasting solutions** like digital platforms, in-house training for staff, and embedded training for clients within operational processes (e.g., during loan disbursement).
- **Webinars** proved effective **for outreach**, but **face-to-face** interaction remained essential **for onboarding and sustained engagement**.
- Beneficiaries were more likely to adopt new skills or tools when they saw clear financial or operational **gains**, potentially shared with **concrete examples from peers**.

# What Was Difficult

- A 12-month project cycle was often **too short** to build solid buy-in for green or digital transition, or to fully develop and scale innovative solutions (e.g. chatbots or e-learning platforms).
- Many clients, especially women and rural entrepreneurs, **lacked digital confidence** and were **wary of online systems**, especially for financial tasks.
- Digital-only channels led to dropouts; **human contact** (through field visits or WhatsApp groups) was key to retention. 3Bank survey showed that 54% of farmers couldn't sign digital contracts without in-person help.
- **Limited experience** and **low awareness** of benefits or funding opportunities slowed adoption.

# What to Do Next

- **Raise awareness early** : Use trusted staff (e.g. loan officers), social media (e.g. FDPA Facebook page ), and real-life examples to educate and motivate.
- **Combine digital tools with human support:** on-site coaching, peer groups and mentoring build trust and confidence.
- **Segment audiences and tailor approaches:** Identify readiness levels and adapt accordingly.
- **Demonstrate impact:** use real-life examples and incentives to show value.
- **Monitor and adapt:** track engagement, gather feedback (OMRO released a guide as a reward for answering satisfaction surveys), and refine strategies continuously (MicroLab and Coopfin adjusted their curricula mid-project based on participant input).

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