

SME Preparedness in the EU

Summary of Survey Responses and Recommendations



Introduction

In recent years, we have witnessed crises that have severely disrupted businesses, including small and medium-sized enterprises (SMEs). The COVID-19 pandemic, geopolitical instability such as Russia's war of aggression, and the increasing frequency of extreme weather events have all posed significant challenges. This raises a critical question: Are SMEs sufficiently prepared to navigate such disruptions?

In 2024, the former Finnish president Sauli Niinistö presented the report "*Safer Together - Strengthening Europe's Civilian and Military Preparedness and Readiness*", to lay the ground for the EU on preparedness.

Using the Niinistö report as a starting point, the **SME-Envoys of Sweden and Finland** decided to focus on small and medium sized enterprises and what measures are in place or being planned throughout the EU to prepare SMEs for pandemics, extreme weather, cyber- and hybrid threats, violent threats and other disruptions.

The Network of SME Envoys is an expert group coordinated by the European Commission. Its members are high-level civil servants from all EU Member States. In addition, European-level business organizations participate in the network as observers.

Member States representatives and business organizations within the network answered the questions that are the basis of this report. We had answers from **20 Member States** – Austria, Belgium, Bulgaria, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Luxembourg, the Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain and Sweden.

In addition, **14 business organizations** answered the questionnaire.

The questions posed to the different groups were similar, though not entirely identical. While we have merged the conclusions and recommendations, the results from Member States and business organizations are presented separately.

A full set of responses is included in the annex to the report. These contain numerous links and additional insights that readers may find useful. However, including all this content in the main report would have made it less readable. This report is the result of collaborative work within the Network of SME Envoys. It does not reflect the official views of the European Commission.

Summary

Our survey shows that 80% of respondents view crisis preparedness for small and medium-sized enterprises (SMEs) as either “very urgent” or “urgent.” While perceptions of the types of crises differ across EU Member States, one unifying experience stands out: the **Covid-19 pandemic**.

Many respondents point to the pandemic as a defining event that has shaped their views on the need for resilience. **Cyber security** is also widely mentioned as a reality that needs to be better addressed.

Member States also highlight that, while the need for SME preparedness is broadly recognized, it is important to tailor strategies to risk levels, sectoral realities, and national contexts. At the same time many respondents, both Member States’ representatives and business organizations, advocate for a broad, integrated approach to preparedness. This includes not only being ready for crisis but also the need to address challenges to **mitigate future crises**.

Green and digital transitions are mentioned as important. In some countries, defence considerations also are strongly relevant for shaping preparedness strategies. Governments, chambers of commerce, and specialized organizations across Europe offer a variety of support services to SMEs. These range from **emergency preparedness and risk management to cybersecurity training and climate adaptation resources**.

Crisis alert is shared through multiple channels—including emergency SMS alerts, government websites, media briefings, targeted emails, and social media—to ensure it reaches businesses in a timely manner.

Training programs and simulation exercises are available in some countries, helping SMEs build skills in **business continuity planning**, cybersecurity, and overall crisis response. **Financial support** is available in some cases, with loan funds, tax incentives, educational resources, and subsidies for digitalization and crisis training. Still, many business organizations report that a lack of funding and human resources continues to hinder progress in SME preparedness.

Business organizations report an **increasing interest** among their member SMEs regarding crisis preparedness. Across the board, business organizations report a mixed picture: while some member SMEs are well-prepared and supported, others are just beginning to grasp the importance of stepping up their resilience efforts. Business organizations advocate for **more and better support** from government agencies as there is a lack of resources especially for the smallest companies to plan crises mitigation.

Several networks and policy initiatives aim to support SMEs in crisis scenarios, covering the whole process, from environmental risks to economic security and targeted response strategies. National and regional business organizations often host training events and preparedness programs tailored to local needs. Governments and business groups regularly publish sector-specific reports and SME statistics to assess vulnerabilities and economic health.

Table of Contents

Introduction	2
Summary	2
1 Background	4
2 Recommendations	6
3 A Question of Urgency.....	8
4 Best Practices	9
5 Answers from representatives from member states	11
1. Information and guidance available to SMEs and who provides these services (state, municipalities, organizations, etc.).....	11
2. How information is provided to SMEs in crisis situations.....	12
3. Training and emergency exercises available for SMEs to prepare for crisis situations	14
4. Funding or other support available to SMEs to prepare for crises	16
5. Networks (domestic or international) for SMEs that can help them prepare for crises.....	19
6. Research, monitoring and evaluation	20
7. Studies and reports on companies' crisis management capabilities	22
6 Answers from business organizations	25
1 Support services (e.g., guidance, funding access, digital tools).....	26
2. How to gather and share best practices in crisis preparedness..	27
3. Challenges for SMEs	28
4. Collaboration with public authorities to ensure that needs of SMEs are reflected in national crisis preparedness plans	29

1 Background

Preparedness has been identified as a key priority in multiple European strategic documents, emphasizing the need for robust crisis management frameworks.

Insights from the Niinistö Report: "Safer Together"

Former Finnish President Sauli Niinistö's report, "*Safer Together – Strengthening Europe's Civilian and Military Preparedness and Readiness*", underscores that crisis preparedness is a fundamental prerequisite for economic stability and competitiveness.

Key takeaways from the report include:

- Reducing vulnerabilities in supply chains and securing access to raw materials.
- Building strategic stockpiles to ensure continuity during crises.
- Recognizing that security threats manifest differently across Europe. While Russian aggression is the primary concern for border nations, climate-related crises like droughts and flooding are the most pressing threats in other regions.
- Strengthening Europe's physical and digital networks to safeguard the Single Market and ensure efficient crisis response across borders.

SMEs and Open Strategic Autonomy (OSA)

The European Commission's 2024 SME Performance Review included a special study on SMEs and Open Strategic Autonomy (OSA), highlighting the important role SMEs play in strategic industries. Key findings indicate:

- SMEs are embedded in all critical supply chains, as direct contributors or more often as vital component suppliers.
- They drive research, development, and innovation, playing a crucial role in new markets like critical raw material recovery, carbon capture, and cybersecurity.
- A lack of data on SME contributions hinders effective policymaking and action. This was starkly illustrated during the COVID-19 pandemic when governments lacked information on firms capable of pivoting to personal protective equipment (PPE) production. In Sweden, we observed instances where government ministers personally reached out to companies, making phone calls to inquire about the availability of missing products.

To maximize the benefits of SME participation in strategic industries while mitigating risks, the study recommends:

- Monitoring emerging technology and market needs to help SMEs position themselves effectively.
- Enhancing data collection on EU production capacities and market structures.

- Promoting best practices and knowledge-sharing to highlight opportunities for SMEs.

A Whole-Society Approach to Economic Resilience

The **European Commission’s Competitiveness Compass** reinforces the need for a whole-of-government and whole-of-society approach to economic security.

As Europe faces an increasingly complex risk landscape, enhancing SME preparedness is essential. Policymakers, business organizations, and SMEs must work together to create robust crisis management frameworks, ensuring that businesses not only survive from disruptions but also contribute effectively to crisis response efforts.

The path forward involves:

- Establishing clear communication channels between businesses and public authorities.
- Mapping out and strengthening critical SME contributions to supply chains.
- Investing in data collection and research to enable proactive policymaking.
- Fostering a culture of preparedness and resilience at all levels - local, national, and EU-wide.

EU Preparedness Union Strategy (2025)

Launched in March 2025, the EU Preparedness strategy aims to strengthen Europe's ability to prevent and respond to emerging threats and crises. It emphasizes a whole-of-society approach to crisis preparedness, which explicitly includes **businesses and SMEs as key actors**. While SMEs are not the central focus, they are recognized as essential contributors to resilience and crisis response across several areas.

One of the strategy’s pillars is to strengthen collaboration between public authorities and private sector actors, including SMEs. Key actions include:

- Establishing a Public-Private Preparedness Task Force.
- Developing public-private emergency protocols.
- Revising the public procurement framework to better support crisis readiness. It is worth ensuring that reducing administrative and regulatory burdens to make procedures faster and simpler – crucial in the case of urgent orders or crisis-induced production, e.g., defence supply chains, component production, technology and support services.
- Creating a European Centre of Expertise on Research Security, which may involve SME participation in innovation and security-related projects.

The strategy also promotes a “preparedness by design” culture across all EU policies, encouraging businesses to:

- Integrate risk management and resilience planning into their operations.
- Participate in training and simulation exercises.

- Contribute to supply chain resilience, especially in critical sectors like health, energy and food.

SMEs that operate in or support critical infrastructure sectors (e.g., transport, telecommunications, health) are indirectly targeted through stockpiling strategies for essential goods and materials and climate adaptation plans.

2 Recommendations

The recommendations are drawn from the answers from both Member States' representatives and business organizations.

1. Build Trust for Effective Crisis Collaboration

Trust is the foundation of successful collaboration during crises. Public authorities can foster this trust with SMEs by taking proactive, inclusive steps:

- Involve SMEs in scenario-based crisis exercises to build familiarity, readiness, and mutual understanding.
- Provide clear, actionable guidance tailored to different types of crises, helping businesses to know exactly how to respond.
- Establish pre-arranged contracts that guarantee fair compensation for services rendered during emergencies. These may include payment for participation in preparedness exercises or compensation for maintaining backup production capacity.
- Establish a trusted SME Registry to pre-qualify suppliers, reducing time-to-contract in crises.
- These measures not only build confidence and trust but also ensure SMEs are prepared, motivated, and equipped to contribute when it matters most.

2. Ensure Digital Resilience for Business Services during Crises

In times of crisis - such as war, natural disasters, or cyberattacks - digital services must remain reliable to support business continuity. Governments, service providers, and enterprises should invest in secure, adaptable infrastructure that can withstand disruption.

Key systems—like payments, supply chains, communications, and e-services must be built with back-up capacity, tested regularly, and accessible via cloud-based and mobile platforms. Businesses also need training, clear communication, and responsive support to use these tools effectively under pressure.

3. Create Unified Digital Access Points

While guidance is often available online, it's often scattered across multiple platforms.

Streamline access by:

- Developing centralized digital hubs tailored to SMEs.
- Ensuring these platforms are intuitive, multilingual, and regularly updated.

A single, trusted source of truth can dramatically improve crisis readiness.

4. Diversify Communication Channels

Digital tools are essential—but not infallible. In a crisis, power outages or cyber disruptions can render digital communication useless. That’s why it’s vital to:

- Supplement digital messaging with printed materials.
- Distribute brochures containing critical information, such as emergency radio frequencies and local response protocols.
- Take inspiration from countries, such as Finland and Sweden, which have proactively mailed crisis preparedness guides to all households.

5. Invest in Training and Advisory Services

Resilience starts with knowledge. Expand access to:

- Crisis management training.
- Digital transformation workshops, including cybersecurity.
- Risk assessment and continuity planning.

Empowering SMEs with the right skills today build a more adaptable economy tomorrow.

6. Use recent crises as learning opportunities

While it’s important to recognize that the next crisis may not mirror the last one, real-world examples— - such as the COVID-19 pandemic - —can offer valuable insights. Reflecting on past experiences helps us to ask the right questions:

What strategies proved effective?

Where did systems and responses fall short?

What can we do differently to be better prepared next time?

Real-world examples make preparedness tangible and relatable. Inclusive planning strengthens the entire economic ecosystem and ensuring that no business is left behind.

7. Strengthen Local Networks and Shared Infrastructure

Support SME networks for knowledge sharing and joint crisis simulations.

Invest in shared resilience infrastructure, such as community battery storage and data backup hubs.

8. Track and Improve Preparedness

What gets measured gets managed. Launch regular assessments - like Finland's "*Resilience of Companies*" study—to:

- Assess SME's readiness.
- Identify gaps.
- Inform evidence-based policy adjustments.

Continuous feedback loops lead to smarter, more effective support.

9. Promote Cross-Border Learning

Crises don't respect borders—neither should solutions. Encourage international collaboration by:

- Sharing best practices across the EU and beyond.
- Learning from real experiences, like those in Ukraine.
- Developing shared standards for cyber resilience, climate adaptation, and pandemic response.

3 A Question of Urgency

This is a question for both Member States representatives and business organizations:

How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organization/target group?

SUMMARY

The respondents were asked if they perceive the current crisis to be very urgent, urgent or not very urgent. 80% of respondents from Member States representatives stated that preparedness for SMEs is very urgent or urgent. The question was also noted to depend on the type and content of the crisis, requiring a more precise definition of which business operations and/or public actors/measures are in question, as well as the level at which potential risks are assessed.

Regarding business organizations, the answers were similar to those from Member State representatives, with the majority describing it as urgent or very urgent. Three out of 14 organizations answer it as “not very urgent”, explaining that many of their member SMEs are not sufficiently aware of any urgency/ emergency/ crisis.

"Not all crises are equally urgent"

Some Member States emphasized that crisis urgency cannot be reduced to a single metric. **France**, for example, argues that labelling all crises as “very urgent” risks overwhelming SME managers, who must prioritize limited time and resources. The urgency of preparedness depends on the specific risks involved, the sectors affected, and the presence (or absence) of public support systems. A one-size-fits-all approach is neither practical nor effective. A nuanced, risk-based approach is essential. SMEs should be encouraged to develop a prioritized risk map tailored to their activities and exposure. This includes geopolitical, climatic, technological (e.g. AI, cybersecurity), financial, societal, and health-related risks. Preparedness should be both systemic and context specific.

Portugal echoes the urgency of being prepared for crisis, pointing out recent shocks like COVID-19, cybersecurity threats, wildfires, and geopolitical tensions, as clear reminders of SMEs’ vulnerability. In addition, the twin green and digital transitions require significant adaptation, especially around compliance, traceability, and circularity. While reforms like the Recovery and Resilience Plan (RRP) and REPowerEU have helped closing some gaps, more is needed—especially real-time monitoring, easier access to support, and targeted measures for at-risk sectors.

Germany takes a general risk-prevention approach, stressing proportionality: preparedness measures must match the level of risk without imposing excessive costs or bureaucracy on SMEs. The government ensures access to crisis support and focuses on securing critical infrastructure.

4 Best Practices

Country	Best Practice
Poland	Biznes.gov.pl platform offers centralized crisis guidance, legal instructions, and access to government support.
France	Climate adaptation tools, cybersecurity alert systems, and business continuity planning guides provided by ministries.
Finland	National preparedness guide distributed to all households and businesses; strategic company networks activated during crises.
Sweden	MSB and FOI provide scenario planning, training, and sector-specific preparedness guides.

Croatia	HAMAG-BICRO and CES offer funding, retraining, and mentoring; local agencies provide EU funding guidance.
Belgium	Subsidies for digitization and cybersecurity; disaster simulation exercises in sensitive sectors.
Portugal	IAPMEI: SME Academy offers free resilience workshops; Free ESG dashboards to help SMEs self-assess preparedness.
Germany	UP KRITIS public-private partnership protects critical infrastructure; KRITIS Umbrella Act supports resilience.
Spain	Recovery Plan funds digital transformation and cybersecurity; regional agencies offer crisis workshops.
Ireland	National Emergency Coordination Group uses multi-channel crisis communication; ad hoc emergency funding schemes.
Luxembourg	Chambers of Commerce and Crafts provide crisis management info and training.
Denmark	Business Forum for Resilience and Preparedness fosters public-private cooperation; advisory support grants available.
Austria	Federal Economic Chamber provides blackout checklists and collaborates with civil defence for SME guidance.
Estonia	Grants for supply security and cybersecurity; national study on crisis scenarios completed.
Hungary	Entrepreneurial associations facilitate communication and joint crisis responses.
Slovenia	Local development agencies and chambers offer training and support tailored to SME needs.
EU-wide	Enterprise Europe Network supports cross-border crisis preparedness and knowledge sharing among SMEs.

5 Answers from representatives from Member States

Member States representatives from **20 Member States** answered the questionnaire. The Member States were Austria, Belgium, Bulgaria, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Luxembourg, the Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain and Sweden.

1. Information and guidance available to SMEs and who provides these services (state, municipalities, organizations, etc.)

SUMMARY

Various countries provide support and guidance to SMEs through government agencies, chambers of commerce, and specialized organizations. These resources include emergency preparedness, risk management, cybersecurity, climate change adaptation, and crisis response. Key sources of information include national crisis centres, ministries of economy, health, and ecological transition, as well as local municipalities and industry-specific agencies. Additionally, many countries offer educational resources, training, consulting services, and strategic guidance to help SMEs navigate challenges and enhance their resilience.

EXAMPLES

In Poland a key online platform for entrepreneurs is Biznes.gov.pl, operated by the Ministry of Economic Development and Technology serves as a central source of guidance for businesses, offering information on risk management, legal obligations, business continuity planning, and step-by-step instructions during crises, such as pandemics, energy shortages, or regulatory changes. The platform also allows business owners to submit applications, modify business activities, or access government support online. Information on threat preparedness is available as an information block on the website [Information | Biznes.gov.pl - Information and services website for entrepreneurs](#).

In France there are many different online platforms for different types of crises including **extreme weather, cyber threats** etc. The French Ministry of Ecological Transition and Territorial Cohesion offers tools and methods to help companies adapt to climate change. Another example of information is about terrorist attacks: Following the attacks of November 13th, 2015, the French Government launched an awareness campaign to better prepare and protect citizens in the face of the **terrorist threat**. The *“Reacting in the event of a terrorist attack”* poster gives practical instructions based on 4 key concepts: escape, hide, warn and resist.

In the spring of 2025, the government in **Finland** published a preparedness guide for all Finns, both households and businesses, titled: “**Preparing for incidents and crises**”. It contains information on the preparation for disruptions and crisis situations, instructions on how to prepare in advance, and how to act in different situations. The preparedness guide is available online (suomi.fi) in three languages: Finnish, Swedish, and English. In **Sweden** there is a similar guide targeting households.

In **Luxembourg**, the Ministry of Economy (Directorate of SMEs, Crafts and Business) together with the Chamber of Commerce (House of Entrepreneurship) and the Chamber of Crafts provide information to SMEs related to crisis preparedness and management.

In **Croatia**, crisis preparedness is supported by a network of state institutions, local bodies, and specialized organizations. The Ministry of Economy sets strategies and legal frameworks for resilience, green transition, and digitalization. The Croatian Agency for SMEs, Innovations and Investments, HAMAG-BICRO provides funding and, innovation support, and SME advisory services. The Croatian Employment Service (CES) offers retraining and wage subsidies to aid **post-crisis recovery**. Local development agencies deliver training, mentoring, and EU funding guidance, while municipal incubators and tech parks support business continuity and risk management. The Croatian Chamber of Economy (HGK) offers sector-specific tools and seminars, including a Cybersecurity Manual for SMEs. The Chamber of Trades and Crafts (HOK) **assists micro-entrepreneurs** with legal, financial, and operational crisis advice.

In **Belgium**, several organizations support SMEs by offering a wide range of information and advisory services. These include practical guides, expert advice on various SME-related topics, and a dedicated FAQ section focused on crisis management to help businesses navigate challenging situations.

In **Greece**, the creation of the Ministry of Climate Crisis and Civil Protection in September 2021 marks a significant step forward. This institutional innovation reflects the growing impact of climate change, as extreme weather events—often with severe consequences for people, society, the environment, and the economy—are becoming increasingly frequent.

In **Sweden** MSB, the Swedish Contingencies Agency is the national preparedness contact point for businesses, and as such offer guidance and advice. In addition, there are public authorities with sector specific responsibilities. The Swedish Defence Research Institute (FOI) has developed different scenarios with events that may occur that would affect businesses.

In **Portugal**, IAPMEI - The Agency for Competitiveness and Innovation, promotes free resilience workshops and offers free ESG dashboards to help SMEs self-assess preparedness.

2. How information is provided to SMEs in crisis situations

SUMMARY

In most cases, crisis-related information provided to the public is also relevant for SMEs. This includes emergency SMS alerts, official government websites, media

briefings, press conferences, targeted email communications, and updates via social media platforms. Many countries operate centralized portals and registries that offer real-time data, financial assistance, and strategic guidance during crises.

In addition to public channels, industry associations, chambers of commerce, and specialized agencies play a crucial role in disseminating tailored information and providing support to SMEs. Tools such as early warning systems, cybersecurity alerts, and business continuity mechanisms are commonly used to ensure that SMEs receive timely and actionable information.

Regarding business registers, while they do exist in most countries, they are generally not used as communication channels during crises.

EXAMPLES

In **Poland**, SMEs are integrated into the national crisis management system, which serves all citizens and businesses. Key communication tools include:

- **Alert RCB, Government Center for Security:** A government-run SMS alert system that sends emergency messages to all mobile devices in affected areas, ensuring rapid dissemination of critical information.
- **Biznes.gov.pl:** A central platform managed by the Ministry of Economic Development and Technology, offering up-to-date guidance on legal procedures, crisis response, and access to government support, especially vital during events like the COVID-19 pandemic.
- **Ministry of Finance:** Shares crisis-related updates through official websites (e.g., podatki.gov.pl), media, and social channels.
- **Local authorities:** Operate early warning systems (sirens, SMS alerts, websites, newsletters) and may directly contact businesses in high-risk zones using local registers.
- **Business registers:** CEIDG (for sole proprietors) and KRS (for larger entities) enable targeted communication with specific business groups.

While there's no single SME-specific emergency platform, the integration of mass alerts, digital portals, and public registers forms a robust, multi-channel system for crisis communication.

In France in a crisis, depending on whether it affects, for example a particular SME, a value chain to which it belongs, a sector to which it belongs or a region in which it is based, the ways in which information is disseminated may differ. There are several different alert systems in place including a specific alert system for businesses in the event of a **major cyber incident**.

In **Finland** crisis communication for SMEs largely mirrors that of the public, relying on public media, such as TV and radio. However, the National Emergency Supply Agency (NESA) maintains a network of **strategically critical companies** — including SMEs — that are contacted directly during crises. Municipal and regional authorities also conduct regular preparedness exercises involving key local businesses.

In **Germany**, SMEs typically receive crisis-related information through the media and business associations. Official government communication channels are used only in exceptional cases.

Ireland coordinates public crisis communication through the National Emergency Coordination Group (NECG) and its Emergency Communications Subgroup, co-chaired by Government Information Services and the relevant lead department. A wide range of channels is used, including print and broadcast media, social media and government websites.

Spain provides crisis-related information and support to SMEs through multiple channels, including:

- Official government portals
- Sectoral associations
- Alert systems for extreme weather, cyberattacks, and public health
- Social media

However, the communication is not always centralized or fully proactive, which can lead to inconsistencies in outreach and support.

3. Training and emergency exercises available for SMEs to prepare for crisis situations

SUMMARY

Countries offer various training programs and emergency exercises to help SMEs prepare for crises. These include business continuity planning, cybersecurity training, risk management, digital transformation, and resilience workshops. Training is provided by government agencies, chambers of commerce, educational institutions, and specialized organizations. Some countries also conduct annual drills, simulations, and awareness campaigns to enhance preparedness. Additionally, EU-funded projects and partnerships with local authorities contribute to the development of crisis management skills for SMEs.

EXAMPLES

In **France** there are several different guides including on how to draw up a business continuity plan and several cyber security tools. Following on from the **National Resilience Strategy** (SNR), validated by the Prime Minister in April 2022, it is planned that by 2025 companies, particularly small and medium-sized ones, will be **made aware of the need to identify their critical processes** in order to draw up a business continuity and recovery plan (PCA) that can be deployed in the event of a major crisis (pandemic, natural disaster, public order disturbance etc).

In **Poland** training on cyber security, risk management and business continuity is offered by the national agency PARP. Similar support is on offer in **Croatia** where also the Civil Protection Directorate organizes **annual drills and simulations** and while not SME-specific, these often involve sectors like tourism, logistics, and energy, where SMEs are key actors, thus indirectly supporting their preparedness. Moreover the "RCB Security Academy" offers a series of 12 guides prepared by the Government Security Center in cooperation with Polish Radio. Each guide addresses a different threat.

In **Belgium** there is training in risk and crisis management including exercises based on disaster simulations. Certain federations and **sensitive sectors** such as the food sector organize **preparedness tests**.

In **Portugal**, SMEs wishing to improve their preparedness for crisis situations can access several training programs and resources focused on crisis management and emergency response. These initiatives aim to equip business leaders, employees and organizations with the necessary skills to effectively manage and mitigate crises. Examples include **Resilience and business continuity workshops** through **IAPMEI's SME Academy** and sectorial associations, which provide free training and awareness-raising activities tailored to SMEs, such as **Risk management and business continuity, Digital transition and cybersecurity, Innovation and sustainability**.

They also develop partnerships with academic institutions like Nova School of Business and Economics (SBE), offering specialized training programs. such as “Crisis response Strategies”. In cooperation with CNCS (National Cybersecurity Center), they also developed cybersecurity simulations and awareness campaigns.

In **Sweden** the Swedish Contingency Agency, MSB provides training and exercises for organizations, public authorities and individuals at both a national and an international level. The objective is to ensure that societal actors possess an excellent capacity to prepare for and handle an emergency as well as manage and mitigate its consequences. Moreover, the National Agency for **Public Procurement** provides information and support both to public authorities and to businesses on how to make sure that contracts consider possible crisis and/or emergency situations. For instance, it advises businesses and public buyers to consider different levels of crises and/or introduce a special crises clause in the contract, to allow for the contract to work in various situations that may occur.

In **Finland**, all companies, regardless of size, are required to prepare an **occupational safety and health** (OSH) action program. This requirement is based on the Occupational Safety and Health Act. The content, form, and scope of the safety plan are determined by the company's line of business, size, production and service methods, and specific OSH needs¹.

Components of a Safety Plan:

A comprehensive OSH action program typically includes:

Hazard Identification and Risk Assessment: Identifying potential hazards and assessing the risks associated with them.

Safety and Health Objectives: Setting goals for improving safety and health at the workplace.

Responsibilities and Obligations: Defining the responsibilities of employers, employees, and safety representatives.

¹ [Occupational safety and health action programme](#)

Safety Procedures and Protocols: Establishing procedures for safe work practices and emergency situations.

Training and Communication: Providing training for employees on safety practices and ensuring effective communication of safety information.

Monitoring and Review: Regularly monitoring safety practices and reviewing the effectiveness of the safety plan.

These elements ensure that the workplace remains safe and healthy for all employees, contributing to overall productivity and well-being². Municipalities and regional authorities maintain crisis preparedness and regularly conduct so-called preparedness exercises, which also involve local, strategically important companies.

In **Germany** the Federal Government follows a holistic approach regarding preparedness of its **critical infrastructure** and enterprises in general. Thus, there are no specific training or emergency exercises specifically targeted to SMEs on federal level. On state level, there are also emergency response or crisis prevention exercises where SMEs can take part in. Municipal Utility companies are also conducting regular exercises which in general are open to SMEs if applicable.

In **Spain**, there are training exercises and emergency resources available for SMEs, although they are not standardized or mandatory, and often depend on the sector or the autonomous community. For example, virtual drills and practical training for SMEs (phishing and ransomware simulations, continuity plans for incidents, tools to create internal response protocols). Some Autonomous Communities offer workshops and guides for SMEs on how to act in response to heatwaves, extreme rainfall, fire evacuations, or power or water outages. Chambers of Commerce and business organizations provide practical workshops on crisis communication protocols or drills.

4. Funding or other support available to SMEs to prepare for crises

SUMMARY

Financial support is sometimes available through loan funds, educational and practical tools, tax credits, and subsidies for digitization, cybersecurity, and crisis management training. Some countries provide co-financing for risk-reduction measures, business continuity planning tools, and consulting services. Additionally, EU funding programs support innovation, digital transition, climate action, and sustainability. Platforms and initiatives involving local business associations and public entities also play a significant role in supporting SMEs in crisis preparedness.

EXAMPLES

² [Occupational Safety and Health Administration - Tyosuojelu.fi](https://www.tyosuojelu.fi)

In **Poland** there are various support schemes available such as **the SME Liquidity Support Loan Fund** which provides loans for working capital purposes to support business retention and liquidity for companies; a Resc-EWE Program which is a set of educational and practical tools to help build companies' resilience to crises and an Anti-Crisis Shield: Tax credits, loan subsidies and other support instruments for companies in distress.

In **Croatia** SMEs can access funding and support for crisis preparedness. This includes **co-financing for risk-reduction measures**, business continuity planning tools, training and consulting services available through national programs, EU funds and national agencies.

In **Belgium** there are subsidies for digitization, cyber security and crisis management training. In Flanders there are measures to try to increase resilience by making companies more future proof by focusing among other things on digitalization but also on the greening and energy efficiency. To help companies become more sustainable and more energy efficient, there are several measures such as the “**ecology premium plus**”, the “**green investment subsidy**”, the “**strategic ecology support**”³, the “**greening scan**”. The **SME e-wallet** is a measure whereby entrepreneurs receive financial aid when purchasing services that improve the quality of their enterprise. These services contain training courses and advisory services. When applying for this measure, currently increased support is granted for **energy efficiency and cybersecurity**.

In **Estonia** there are grants for **supply security** and cybersecurity. The aim of the supply security measure is to support the transition from fossil fuels to renewable energy sources, thereby improving the supply security of businesses. Supported activities include transition to a renewable energy source, purchase of a storage device, electrification, connection to an efficient district heating network,

In **Finland**, a company can receive research and development funding to **develop its operations**. This can include measures that increase the company's innovativeness and/or diversify its production. According to research, these are factors that also improve the company's crisis resilience. However, there is no separate funding for statutory safety plans and the investments required to implement them.

The Federal Government of **Germany** adopted the “Research for civil security” framework program in 2024 which follows an all-hazards approach to increase the safety and resilience of the public through research and development. It incorporates the former “**SMEs innovate: Research for civil security**” program, which pursues six central objectives:

- Strengthening those involved in civil protection so that they can provide people with rapid and comprehensive support in the event of a crisis or disaster
- Ensuring hybrid threats are identified in good time, actors are supported in overcoming them and minimizing the impact of hybrid threats

³ More details on: <https://www.vlaio.be/en/subsidies>

- Optimizing the supply of basic goods to the population in the event of a crisis or disaster
- Supporting the sustainable strengthening of the population's own personal provision and resilience
- Ensuring that various phenomena linked to crime and radicalization are better recognized, understood and combatted
- Creating an innovation laboratory for security research.

Spain has several funding and support mechanisms to help SMEs face crises. Most of these resources come from the European Next Generation EU fund and are channelled through Spain's Recovery, Transformation, and Resilience Plan (RTRP). Regarding digitalization and cybersecurity, the RTRP includes funds for the digitalization of companies, especially SMEs. These are digital transformation programs, technology adoption, artificial intelligence, connectivity, and cybersecurity initiatives to protect SMEs from cyber threats.

Additionally, the Official Credit Institute (ICO) offers specific financing to **help Spanish SMEs prepare for and adapt to crises such as pandemics, extreme weather events, cyber threats**, and other crisis situations. These credit lines are also part of Spain's Recovery, Transformation, and Resilience Plan, funded by the European Next Generation funds.

In **Ireland** there are schemes focused on **response rather than preparation**. The Department of Social Protection operates the Humanitarian Assistance Scheme for those impacted by crisis to meet their immediate needs for costs not covered by insurance. Similarly, the Department of Enterprise, Trade and Employment has operated on an ad hoc basis, an Emergency Humanitarian Flooding Scheme for small businesses who have been unable to obtain flood insurance and are impacted by flooding.

SMEs in **Denmark** can apply for financial support to access professional advice that helps **them identify risks and develop robust emergency plans**. The scheme covers up to 50% of the cost of advisory services, with a maximum grant of around 5000 euro.

In **Portugal**, there are also mechanisms to support times of crisis, such as the Recovery and Resilience Plan (RRP), already mentioned before. In April 2025, the Portuguese government has also launched the "Programa Reforçar" ("Reinforce Program") to support Portuguese businesses through a €10 billion package, focusing on reducing financing costs, boosting investment, and diversifying exports beyond the US. Key measures include new credit lines with public guarantees, an enhanced export credit insurance program, and increased support for international trade fairs and collaborative projects, aiming to help companies adapt to evolving trade conditions and strengthen their global presence.

5. Networks (domestic or international) for SMEs that can help them prepare for crises

SUMMARY

Member States highlight both public and private networks that support SMEs in preparing for crises. In several countries, sector-based networks bring together businesses facing similar challenges to develop joint responses. National and regional entrepreneurial organizations often provide crisis training, events, and preparedness programs. The Enterprise Europe Network⁴ is cited as a key international platform for cross-border support. Additionally, some countries offer structured SME support through consultation services and innovation systems, while many rely on chambers of commerce, business federations, and other coordinated networks to strengthen resilience.

EXAMPLES

France has a multitude of support networks like public enterprise bank - Bpifrance, to **support and finance SMEs and strategic economic sectors (for example health, cybersecurity, defence, etc.)** Another example is *Ineris*, the public expert on industrial and environmental risk management. *Amrae (Association pour le Management des Risques et des Assurances de l'Entreprise)* is the leading professional association for the **corporate risk and insurance professions**. It brings together 1,850 members from over 850 private and public organizations. *Amrae* supports these organizations in achieving their strategic and operational objectives, enabling them to improve their performance and control their risks. For **entrepreneurs in difficulty wishing to emerge from a crisis**, there's a portal to find the right support from an organization that is part of this network: "*Portail du Rebond - Accompagnement des entrepreneurs en difficulté*".

The most important networks for SMEs in **Luxembourg** are **Chambers of Commerce and Chambers of Crafts**, as well as the Luxembourg business federations on a domestic level and the European business organizations on an international level.

Entrepreneurial associations in **Hungary** help companies communicate with each other, such as Hungarian **Chamber of Commerce** and Industry and National Association of Entrepreneurs and Employers. Organizations like these ensure efficient operation in the event of a crisis and help to develop joint responses by SMEs to emergency situations.

Croatian SMEs can rely on domestic chambers, local development agencies and international networks such as the **Enterprise Europe Network (EEN)** and the EU Civil Protection Knowledge Network. These networks provide tools, training and cross-border support to help SMEs improve crisis resilience.

⁴ The Enterprise Europe Network is present in 56 countries around the world and in all regions of the EU, with more than 569 organizations involved, which offer free specialized sectoral and thematic advice, such as sustainability, access to finance and access to markets, facilitating partnerships in Europe and beyond.

In **Finland**, regional and national entrepreneur organizations provide information and training on crisis preparedness. There are also municipal business development companies that organize information sessions, events, and training for companies.

In **Germany**, critical infrastructure operators, their associations, and relevant government agencies collaborate through the UP KRITIS initiative—a **public-private partnership aimed at protecting the country's critical infrastructure**. Participation is open to organizations headquartered in Germany that operate physical or digital critical infrastructure, national industry and professional associations, sector-specific single points of contact (SPOCs) recognized by UP KRITIS, and responsible government authorities.

In **Spain**, there are several networks at both the national and international levels that help SMEs prepare for crises. These networks offer resources, guidance, and support to ensure that SMEs can more effectively face challenges such as economic crises, natural disasters, or other emergencies. Examples include:

- **Business Network** – Chamber of Commerce of Spain: This is a broad network connecting SMEs across Spain, helping them access a variety of business support services, such as crisis management training, financial aid programs, and resources for risk management. It also provides access to government programs designed to help SMEs manage crises and facilitate their recovery.
- **Regional Development Agencies**: Each region in Spain has its own development agencies that offer specific programs to help SMEs prepare for and respond to crises, including financial support, innovation programs, and crisis management workshops.
- **CEPYME**: Supports SMEs in facing hybrid threats such as cybersecurity and supply chain risks. It also provides studies and guides on business resilience.

In **Denmark** a **new national network** called the Business Forum for Resilience and Preparedness has been established by the Minister for Resilience and Preparedness. The forum includes **21 key companies and business organizations** and aims to strengthen cooperation between the private sector and the government. Its purpose is to enhance societal resilience by actively involving businesses in preparing for and responding to complex and serious threats.

6. Research, monitoring and evaluation

SUMMARY

Overall, SME crisis preparedness is approached through a mix of research, regulatory adaptation, stakeholder consultations, and practical support tools. While countries regularly monitor the broader business environment, these efforts do not always include specific assessments of preparedness or resilience. However, the importance of these issues is growing within national and EU-level strategies.

Crisis preparedness in SMEs is assessed through consultations with business organizations, national surveys, and strategic planning. Some countries monitor preparedness via operational coordination and EU-supported evaluations. Sector-

specific reports and SME statistics are regularly published to track economic health and vulnerabilities.

EXAMPLES

Poland mentions that the government monitors SME readiness through:

- Periodic reports on the resilience and needs of companies.
- Evaluations of EU-funded support programs – analysis of the effectiveness of crisis measures.
- Cooperation with industry organizations – collecting data and opinions from the market.
- Reporting within the framework of national security and economic policies.

The **Croatian** government monitors crisis preparedness in SMEs through a combination of strategic planning, operational coordination and EU-supported evaluations.

The **Belgian** government, through various institutions, is conducting research and evaluations to understand and improve the preparedness of SMEs for crises.

The **Portuguese** government, through public and private entities, collects and monitors data on the business activities of SMEs. For instance:

- IAPMEI participates in panels/ workshops/ networks on SME business activities, constraints and regulatory burdens and disseminates public consultations on Small Business Act (SBA) issues.
- IAPMEI has developed tools to improve SMEs preparedness by enabling them to make better informed decisions and implement strategies to mitigate potential crises.
- INE (National Statistics Institute) and the Banco de Portugal (Bank of Portugal) have developed studies to support the macroeconomic monitoring of companies.
- Through its ESG Dashboards Support Manual, IAPMEI (Agency for Competitiveness and Innovation) provides self-assessment tools to help SMEs assess their sustainability performance, including aspects related to crisis preparedness. These tools are aligned with EU regulations, such as the Sustainable Finance Disclosure Regulation (SFDR) and the Corporate Sustainability Reporting Directive (CSRD), as well as international frameworks such as the UN Sustainable Development Goals (SDGs) and the Global Reporting Initiative (GRI).

Estonia in 2024 finished study *"Crisis Scenarios in the Estonian Economy and Strategies for Enhancing Resilience"*. The study is not published.

In **Finland**, the government employs several strategies to research, monitor, and evaluate the development of crisis preparedness in SMEs:

- **Research and Data Collection**

In Finland, agencies like the National Emergency Supply Agency (NESA) and Statistics Finland conduct research on SMEs' crisis preparedness. Studies such

as “*Resilience of Companies and Related Factors*” offer insights into resilience drivers. A 2025 study on COVID-19 business subsidies found they helped preserve jobs and prevent bankruptcies. It recommends improving subsidy distribution readiness and tailoring support to specific goals - such as harm compensation, bankruptcy prevention, or employment retention.

- **Monitoring Systems**

The **Suomi.fi** portal provides SMEs with crisis preparedness guides, tools, and updates, helping them stay informed and ready.

- **Evaluation Frameworks**

Municipalities and regional authorities regularly run preparedness exercises with local businesses. Entrepreneur organizations and business development agencies also offer training to strengthen SME resilience

- **National Strategies**

Finland’s national crisis management strategies emphasize coordination, training, and continuous improvement across sectors to enhance overall preparedness.

In **Germany**, many studies have been conducted by all levels, public or private, mostly targeted on specific **events or scenarios**. Additionally, insurance agencies regularly conduct studies on companies’ crisis management capabilities.

Spain has several mechanisms to assess SME crisis preparedness, though the system remains under development and faces coordination challenges.

7. Studies and reports on companies' crisis management capabilities

SUMMARY

Numerous studies have emerged across the EU, focusing on SME crisis resilience. EU-level reviews highlight strategic dependencies and promote industrial resilience through diversified sourcing. Sector-specific studies analyse production disruptions, post-COVID economic and energy resilience, as well as digital and green preparedness under Recovery and Resilience Plan (RRP) programs. National reports monitor SME conditions, identify risks and barriers, and address cyber security. Research also explores the link between economic security and national defence. Key crisis management themes include societal needs, business roles, and compensation mechanisms. Tailored strategies are recommended, covering governance, supply chains, and financing. Coordination with EU frameworks, like **IMERA**⁵, is shaping

⁵ https://single-market-economy.ec.europa.eu/single-market/internal-market-emergency-and-resilience-act_en

national responses. While research remains fragmented, interest in SME resilience is clearly growing.

EXAMPLES

France mentions numerous studies and reports on resilience and crisis management.

EU Strategic Dependencies and Capacities (2022)

This European Commission report identifies critical dependencies in five sectors: **rare earths and magnesium, chemicals, solar panels, cybersecurity, and IT software**. It highlights Europe's reliance on non-EU countries, especially China, and outlines actions to reduce these vulnerabilities, such as:

- Industrial alliances (e.g., raw materials, semiconductors).
- Regulatory proposals (e.g., for batteries and hydrogen).
- International partnerships and investment pipelines.

“What Resilience Strategy in a Globalized World?” (Note du CAE n°64, 2021)

This French policy note proposes a **targeted resilience strategy** based on:

- Identifying vulnerable imported inputs using customs data.
- Diversifying suppliers or forming strategic alliances.
- Stockpiling low-value goods when diversification is not feasible.
- Promoting innovation for high-tech inputs to enable domestic production. The strategy emphasizes cost-effective resilience by focusing only on critical inputs.

“Vulnerability of French and European Supplies” (Trésor-Éco n°274, 2020)

This report analyses **supply chain vulnerabilities** in France and the EU, especially in sectors like **healthcare, electronics, and chemicals**. It recommends:

- Mapping strategic dependencies.
- Encouraging reshoring or nearshoring.
- Improving transparency and coordination across supply chains.

“Resisting and Recovering: SME Managers Facing Crisis” (Bpifrance, 2020)

This study explores how French SME and mid-cap leaders responded to the COVID-19 crisis:

- Psychological toll: Many experienced stress, anxiety, and isolation

- Resilience and adaptability: 82% never considered giving up; 73% saw the crisis as an opportunity
- Strategic clarity: Leaders emphasized the need for a clear vision to guide decisions under pressure

“Crisis Management in SMEs – Theoretical Model” (Ben Boubakary, 2020)

This academic article proposes a **flexible, universal crisis management model** tailored to SMEs, recognizing their:

- Limited resources.
- Centralized decision-making.
- High vulnerability to external shocks. The model integrates prevention, response, recovery, and learning, and is adaptable across sectors and countries.

“Global Risks Report 2025” (World Economic Forum)

This report outlines a **fractured global risk landscape**, shaped by:

- Geopolitical tensions.
- Climate change.
- Technological disruption.
- Demographic shifts. It emphasizes the interconnectedness of risks and the need for multi-stakeholder collaboration to build resilience across time horizons (short, medium, long-term).

Several studies have been conducted in **Croatia** to assess the crisis management capabilities of companies in Croatia, particularly focusing on SMEs. These include studies on how different types of crises (strategic, operational, natural) influence **business continuity planning**, research on the national crisis management system during the COVID-19 pandemic, analyses of crisis response strategies among SMEs, especially in the tourism sector and assessments of firms’ resilience and consumer response during emergencies.

In **Portugal**, there are reports like the **“PwC’s Crisis and Resilience Survey”** (2023) which provides information on how organizations, including Portuguese ones, have adapted to disruption and built resilience.

In **Sweden**, the Swedish Defence Research Institute, FOI, has published a report that explores **the connection between economy and security**. The report provides an overview of central concepts and their meaning, such as economic warfare, economic statecraft and geoeconomics. The purpose of the report is to provide a deeper understanding of the consequences for strategic threat analysis when the classic

threat of total defence planning, i.e. war, is widened to include threats coming from global geo economic developments, economic warfare and hybrid threats.

The analysis considers the strategic conclusions drawn within the EU and NATO concerning economic security, stressing the importance of connecting the development of a **national economic defence** with related international concepts of economic security. At the same time, the report also discusses how unique national economic aspects, rooted in history, geography and administrative structure, also needs to be considered in the context of total defence as well as economic security.

FOI also published a report about the experiences from the Covid-19 pandemic and how, for example, businesses reacted finding solutions of their own. The **Swedish Agency for Economic and Regional Growth** published a report together with the **Swedish Contingencies Agency** about how key stakeholders - SMEs, large corporations, and business organizations - can set up strategies for improving crisis resilience. The two national agencies were assigned by the government to develop a proposal for a coherent information function to support production restructuring in times of crisis. In the report, there was a dominant theme that emerged: the importance of **effective communication**. In times of crisis, businesses need clear and immediate access to reliable information. Critical questions must be answered swiftly, such as where the crisis is occurring and how serious it is. What are the needs and how can businesses contribute?

In **Finland**, there are several examples of studies:

“Resilience of Companies and Related Factors”: This study, conducted by the Research Institute of the Finnish Economy (Etlä), examines the resilience of companies from various perspectives, including crisis resistance and recovery capacity. It provides insights into the factors that enhance companies' ability to withstand and recover from crises.

“Corporate Governance and Crisis Management”: A study from the University of Jyväskylä explores the role of corporate governance in crisis management, particularly during the COVID-19 crisis. It evaluates companies' resilience and financial performance using ratio analysis.

These studies provide valuable information on how Finnish companies can improve their crisis management capabilities and resilience.

6 Answers from business organizations

A set of questions were targeted business organizations who act as “observers” in the SME-envoy network. **14 organizations have responded**. Some from the European level like *ESBA, Cooperatives Europe, SME united, EuroCommerce and the European Landscape Contractors Association*. *SME united* contributed with answers from national member organizations in Austria, Finland, Sweden, Denmark, Italy, Poland, Belgium and Portugal. We also got a contribution from the *Confederation of Finnish Industries* which is the Finnish affiliation of Business Europe.

1. Support services (e.g., guidance, funding access, digital tools)

Summary

National and European business organizations provide a variety of support services to help SMEs strengthen their resilience to crises. These services include legal and business advisory, access to digital tools, training programs, and opportunities to participate in national preparedness initiatives. Collaboration with civil protection agencies, chambers of commerce, and sector-specific associations is widespread and plays a key role in these efforts.

However, standardized crisis funding mechanisms and preparedness tools tailored specifically to SMEs remain limited. While some organizations report disseminating information on key regulations, such as **NIS2 and the Critical Entities Resilience (CER) Directive**, others acknowledge that many of their members are still underprepared for potential crises.

Examples

The Federation of Finnish Enterprises, FFE offers extensive legal counselling, training in preparedness-related topics, and participates in national emergency supply work. In April 2025, the FFE established a **preparedness working group** due to the European security situation. The group consists of nine members who represent member organizations and member companies of FFE. The establishment of the working group is a part of the FFE's broader preparedness efforts. The task of the working group is to support the FFE board and office in preparedness planning and to strengthen the crisis readiness of small and medium sized organizations.

Moreover, the FFE takes actively part in the **national emergency supply** work. The FFE is a member in the National Emergency Supply Council which has 26 members and of which the chair and 15 other members represent business and interest groups. The Council operates in conjunction with the National Emergency Supply Agency. The council's tasks include maintaining and developing contacts with key cooperation partners, monitoring the state and development of supply's security, and proposing measures.

The Austrian Federal Economic Chamber provides general crisis preparation tools like blackout checklists and legislative updates and collaborates with civil defence for SME-focused guidance.

The Confederation of Finnish Industries EK (Finland) offers a long-standing corporate security model, monthly webinars, and annual seminars on preparedness topics, with high SME participation.

EuroCommerce facilitates information exchange and best practices among its members, especially on legislative obligations and crisis preparedness. It organizes committees, task forces (e.g. on cybersecurity), and national workshops with local chambers to help businesses prepare for and manage risks.

Cooperatives Europe focuses on supporting cooperative enterprises across Europe by sharing EU-level information, promoting mutual support mechanisms, and facilitating coordination among members during crises. While much crisis response occurs at the national level, the organization helps members prepare, share resources,

and communicate cooperative actions and impacts to EU institutions, especially during global crises like COVID-19 or the Ukraine war.

CNA (Italy) collaborates with civil protection and academic partners to develop **preparedness campaigns**, online tools, and sector-specific guidance.

Företagarna (Sweden) offers some information and FAQs on their website and provide free legal advice to members via telephone and email, including on preparedness issues. They have also produced a recent episode of their podcast on the topic.

The European Landscape Contractors Association facilitates the sharing of knowledge and best practices by organizing online inspiration sessions for the members on topics, such as droughts. Also *in site* visits, done twice a year during professional excursions in different European countries, there is attention for knowledge sharing on topics that affect the management of the landscape garden practice.

The Portuguese organisation *Confederação do Comércio e Serviços de Portugal – CCP* says that during the electric shutdown on the 28th of April 2025, people had to use old battery radios or to car radios to access information. This is a reminder that digital platforms might not be working as they should during a crisis.

2. How to gather and share best practices in crisis preparedness

Summary

European SME organizations use a variety of methods to collect and disseminate crisis preparedness knowledge. These include working groups, technical task forces, digital content, EU-funded projects, and partnerships with public and international bodies. While some organizations are still developing their strategies, others have established robust systems, especially following the COVID-19 pandemic and geopolitical events, like Russia's war of aggression against Ukraine.

Examples:

The Austrian Federal Economic Chamber provides a network on crises resilience and response together with the chambers in the nine federal states. Within this network, information on best practices concerning crisis preparation shall be shared and provided for companies.

The Federation of Finnish Enterprises (FFE) formed a **preparedness working group** in 2025, developing a practical guide for SMEs with training to follow.

The European Landscape Contractors Association (EU) shares best practices via online sessions and site visits. **CNA (Italy)** operates a technical task force; collaborates with EU and UN bodies; active in disaster-prone regions; emphasizes micro-SME support and public-private partnerships.

CCP (Portugal) mentions that they during the Covid-19 pandemic collaborated with the government and stakeholders to share information in real time.

UNIZO (Belgium) uses testimonials, podcasts and EU project outputs to share practical models and case-based content.

Cooperatives Europe collected and published best practices during the COVID 19 pandemic and now promotes energy resilience through local cooperatives.

EuroCommerce developed internal structures during the COVID 19 pandemic for intelligence sharing and communication with the European Commission.

3. Challenges for SMEs

Summary:

Business organizations across Europe report a wide range of challenges when it comes to preparing for and responding to crises. These challenges include structural, informational, and procedural barriers, often limiting SMEs' ability to build resilience and recover effectively.

One major issue is limited resources. Many SMEs—particularly micro and small enterprises—lack the time, funding, and personnel needed to invest in long-term crisis preparedness. This makes it difficult to take proactive steps, such as developing contingency plans or upgrading systems for resilience.

Another frequent concern is low risk awareness and knowledge gaps. Many SMEs struggle to identify specific threats - —such as those related to climate change, cybersecurity, or energy disruptions - —and are unsure how to respond effectively. They also face difficulties in navigating the tools and materials available to support preparedness.

Challenges for SMEs in Crisis Preparedness

- Limited Resources.
- Insufficient time, funding, and staff capacity hinder long-term crisis planning.
- Low risk awareness and knowledge gaps.
- SMEs often lack understanding of specific risks and how to effectively prepare for them.
- Lack of tailored guidance.

Business organizations underline that preparedness measures must be **both practical and realistically resourced** - —particularly for micro and small businesses that often operate with limited capacity.

One major concern is the mismatch between preparedness demands and available resources. For example, mandatory preparedness exercises that require staff time or costly investments—without financial support—can place an undue burden on smaller firms. Similarly, many SMEs report difficulty accessing clear, simple information about what is expected of them and how to get started with

preparedness. As noted by the **Federation of Finnish Enterprises (FFE)**, guidance such as “how can an SME prepare” or “where to begin” is often missing or too complex.

Financial support and low-threshold subsidies are among the most frequently requested forms of assistance, especially for covering the cost of risk reduction measures or to help maintain operations during crises. **UNIZO (Belgium) and CCP (Portugal)** both highlight the need for accessible funding to offset lost activity and manage workforce disruptions.

Administrative simplification is another high-priority area. Organizations, such as **CNA (Italy), Cooperatives Europe**, and **EuroCommerce** emphasize the importance of streamlined procedures, pre-defined fast-track mechanisms, and “think small first” approaches that ensure SMEs can access aid without excessive red tape. Clear single points of contact and predictable support processes are viewed as essential during emergency situations.

SMEs also need better access to information and tools. The **Confederation of Finnish Industries (EK)** points out that while crisis models and preparedness frameworks exist, they are often not adapted or promoted widely enough to SMEs. Expanding access to these tools, including through public-private networks like Finland’s NESA, could be a cost-effective way to increase readiness across the SME sector.

Most Valuable Types of Government Support:

- Technical and Educational Support.
- Sector-specific guidance, training, and expert audits.
- Financial Assistance.
- Grants, tax incentives, low-interest loans, and emergency compensation.
- Organizational and Network Support.

4. Collaboration with public authorities

Summary:

Effective crisis preparedness SMEs requires close collaboration between business organizations and public authorities. Across Europe, SME representatives are increasingly engaging in structured dialogues and partnerships to ensure that the needs of smaller businesses are recognized in national and regional preparedness strategies.

Examples:

In Finland, the **Federation of Finnish Enterprises (FFE)** plays an active role through its membership in the National Emergency Supply Council and its collaboration with the Finnish Defence Forces in organizing preparedness training for SMEs. Regional branches also support local preparedness initiatives in cooperation with the National Emergency Supply Agency, NESA.

In Austria, the **Austrian Federal Economic Chamber** is in close coordination with the federal public authorities on aspects of the crisis preparedness, in particular with the Federal Ministry for Economic Affairs. In addition, they are involved within the

National Crisis and Disaster Management, coordinated by the Federal Ministry of the Interior.

In Denmark, **SME Denmark** participates in a **newly established government** forum that brings together business organizations and state representatives. **Företagarna** in Sweden is engaging with the ministry responsible for information dissemination and has petitioned for inclusion in advisory bodies on civil preparedness.

Other organizations, like **UNIZO** in Belgium, work directly with national and local authorities, including cybersecurity agencies and municipalities, to translate policy into practice and support local resilience efforts. Meanwhile, **CNA in Italy** engages with EU institutions and is working to establish national and regional partnership platforms to provide crisis training and support for SMEs.

At the European level, **EuroCommerce** and **Cooperatives Europe** are active in policy forums and working groups, advocating for the inclusion of SME perspectives in EU-wide strategies. Although Cooperatives Europe does not lead national engagement, its members stress the importance of establishing strong ties with local and regional authorities, especially in more decentralized states, which tend to respond more promptly to SME needs.



Stockholm/Helsinki, October 2025

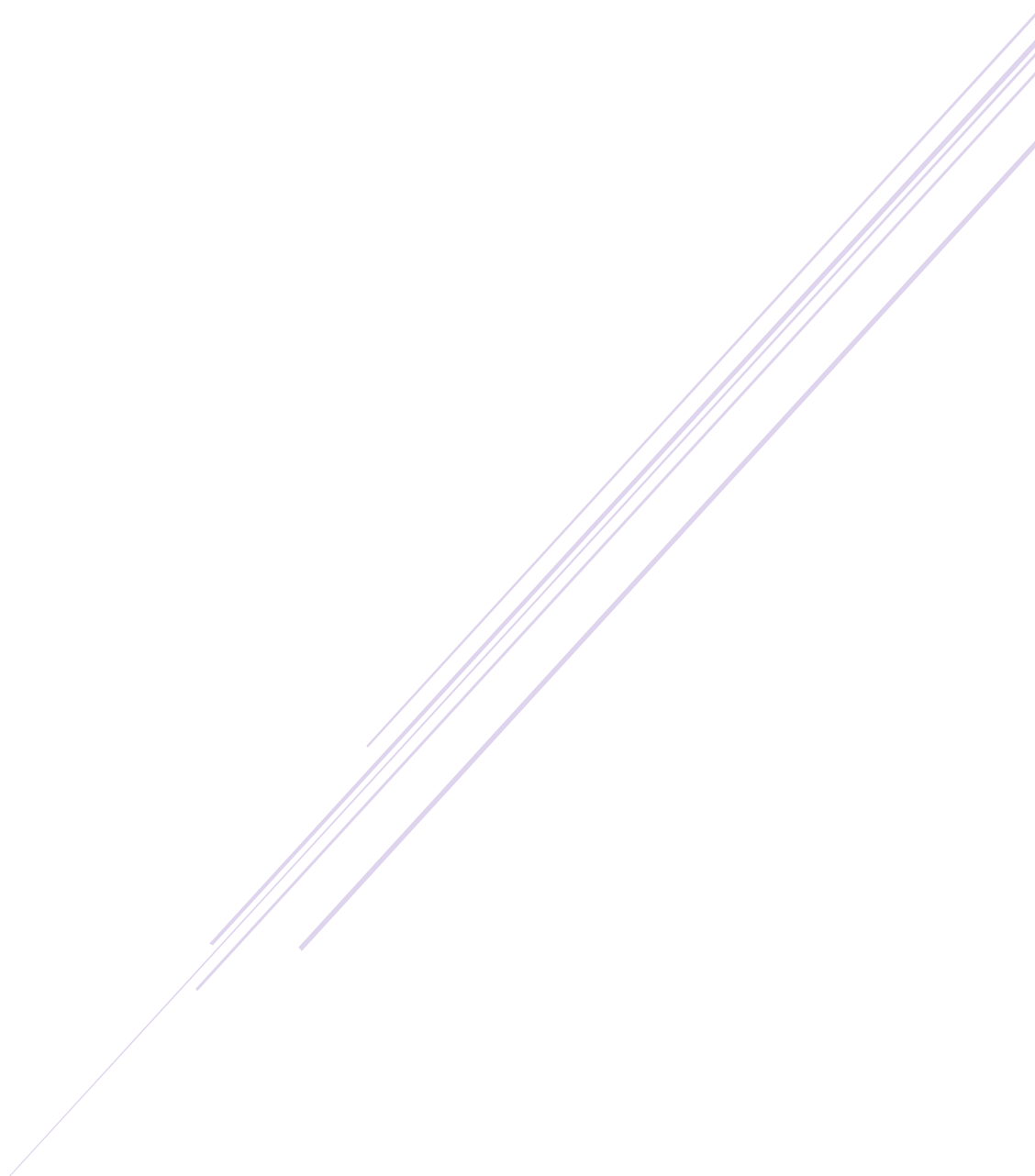
If you have questions about this publication, contact:

Maria.evertsson@tillvaxtverket.se

Anne.Pesola@gov.fi



1 Annex to the report by the Network of SME Envoys



5 Table of Contents

Annex to the report by the SME-envoy network	32
AUSTRIA	35
BELGIUM	38
BULGARIA.....	44
CROATIA	45
DENMARK.....	47
ESTONIA	48
FINLAND	49
FRANCE.....	53
GERMANY.....	61
GREECE	63
HUNGARY	66
IRELAND	69
LUXEMBOURG	71
The NETHERLANDS	72
POLAND.....	73
PORTUGAL.....	82
SLOVENIA	91
SLOVAKIA	94
SPAIN	98
SWEDEN	102
Answers from business organizations	106
Eurochambres.....	106
Cooperatives Europe.....	107
MKB-Nederland	109
EuroCommerce	111
Confederation of Finnish Industries	115
The Federation of Finnish Enterprises	115
Polish Craft Association ZRP	117
Austrian Federal Economic Chamber, WKO	118
UCM	119
SMVDenmark	121
Företagarna Sverige	121
European Small Business Association, ESBA	123

National Confederation Arts and Crafts, Italy	125
CCP, Portugal	126
UNIZO, the Netherlands.....	128

The SME-envoy networks report

The SME Envoy Network is an expert group coordinated by the European Commission. Its members are high-level civil servants from all EU Member States. In addition, European-level business organizations participate in the network as observers.

Member states representatives and business organizations within the network answered questions that form the basis for this report. We had answers from **20 member states** – Austria, Belgium, Bulgaria, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Luxembourg, the Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain and Sweden.

In addition, **14 business organizations** answered the questionnaire.

The questions posed to the different groups were similar, though not entirely identical. While we have merged the conclusions and recommendations, the results from Member States and business organizations are presented separately.

A full set of responses is included in the annex to the report. These contain numerous links and additional insights that readers may find useful. However, including all of this material in the main report would have made it less readable.

This is the annex.

6 AUSTRIA

Organisation: Federal Ministry of Economy, Energy and Tourism

Country: Austria

- 1. This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?**
2. Not very urgent
3. Urgent X
4. Very urgent

Questions to member states representatives

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

There is no specific information and guidance at the national level specifically for SMEs.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

Information will be provided by the responsible authority, either via websites, directly to companies, or through the Economic Chamber organizations (WKO). This will depend on the nature and extent of the crisis. The WKO registers are accessed. There are also registers of critical infrastructure (but these do not have to be SMEs).

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

There is no specific training for SMEs at the highest government level. However, there are procedures for blackout situations, but these are not specific to SMEs.

Is there funding or other support available to SMEs to prepare for crises?

No

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

No state systems

What services or systems exist for SMEs that can help them prepare for crises?

No state systems

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

Not known

Have any studies and reports been conducted on companies' crisis management capabilities?

No state systems

Do you have any additional information that you think is valuable for us to have regarding this topic?

In general, there are specific emergency laws in the area of supply security in emergencies (supply bottlenecks). These cover energy products, food, and all other products. There is a specific emergency structure and rules for the distribution of scarce products.

<https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=10007194>

<https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=10007777>

<https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008276>

<https://www.dsn.gv.at/403/>

Furthermore, the responsible authority has prepared for critical infrastructure. These measures are not specific to SMEs.

Questions for business organisations (answers came from the Austrian Federal Economic Chamber)

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

- We support members with up-to-date information on legislative obligations especially with regards to the NIS2 and CER directive and its corresponding national applications.
- Moreover, local chambers and Federal Divisions occasionally host workshops on crisis preparedness with presentation by national crisis preparedness organisations and the opportunity for businesses to exchange best-practice examples

How do you gather and share best practices in crisis preparedness among SMEs within your network?

- In 2020 the Austrian Federal Economic Chamber established the Crisis Management & Security Preparedness Unit (StbKS) to further develop its crisis management capacities. The aim was to keep the Federal Chamber operational even in acute crises, to ensure its ability to lead and to guarantee a sufficient level of communication and information for its members. On the one hand, this is intended to contribute to government crisis management. On the other hand, should continue to provide companies with the most comprehensive service possible.
- Formation of a cross-chamber network “Crisis Response and Resilience - K2R”: Each provincial chamber nominated a representative to participate in the K2R network. The network is moderated by the Federal Chamber. In this format, the necessary periodic coordination takes place to ensure coordinated crisis prevention and management across the entire Chamber organisation with the aim of increasing awareness among members and distribute information.
- Focus lies on the following areas:
 - Health and natural hazards (epidemics and pandemics, large-scale radioactive, biological and chemical contamination, and natural hazards)
 - energy (energy shortages and blackouts)
 - cyber (large-scale, long-lasting cyber-attacks aimed at data corruption, ICT network security and failure of electronic communications)
 - security (internal conflicts in Austria and external conflicts with an impact on Austria)

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

- Access to information
- Access to compensation
- Bureaucratic hurdles
- In Austria, many first responders are typically volunteers, especially in rural areas (volunteer fire fighters, volunteer paramedics, etc.) Especially SMEs often suffer from a lack of available employees during crisis situations which can become problematic, depending on the nature and the impact of the event. Moreover, possible accidents and the associated sick leave, must be covered for by the employer side.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

- As part of the social partnership system in Austria, the Federal Chamber represents its members in several government working groups related to crisis preparation and prevention.
- With regards to implementing EU legislation at the national level, we represent and contribute the interest of Austrian businesses in the law-making process.

7 BELGIUM

Organisation : SPF Economy (answers from : FPS Economy, Walloon region, Higher Council for Independent Businesses and SMEs (CSIPME - <https://www.csipme.fgov.be/>)

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)?

In general, Belgian authorities, whether federal or regional, and many other organizations – sectoral or cross-sectoral professional federations, SMEs organisation or sectoral research and knowledge centres – provide useful information to SMEs, either directly or through partnerships.

Our National Crisis Center organises emergency planning and crisis management at national level at the service of various government authorities and emergency services.

In Belgium, a number of players provide information and advice to SMEs:

- **Public services:** The **FPS Economy** offers guides and advice on various subjects relating to SMEs. Including a FAQ on crisis management in SMEs [Veelgestelde vragen over risicobeheer in ondernemingen | FOD Economie](#)
 - www.mijnzaakcyberveilig.be
 - <https://economie.fgov.be/sites/default/files/Files/Publications/files/Handleiding-Cyberveiligheid-is-uw-bedrijf-er-klaar-voor.pdf>
 - <https://economie.fgov.be/nl/themas/ondernemingen/een-onderneming-beheren-en/risicobeheer/risicobeheer-ondernemingen>
 - taskforce agro-voeding Oekraïne
- **CCB:** atwork.safeonweb.be/nl
- Some time ago BIPT was also preparing a tool to inform SMEs about business continuity for their telecom.
- The **Crisis Centre** in Belgium organises [emergency planning](#) exercises to test procedures and assess their feasibility.
- **Regional bodies :**
 - **Cortex** (coordination center for risk and expertise transmission) organizes the action of the Walloon regions in the areas of risk prevention, crisis management within regional competencies and post -crises recovery.

- Flanders Innovation & Entrepreneurship - VLAIO for short - is the point of contact of the Flemish Government for all entrepreneurs in Flanders. VLAIO offers information and advice on various topics such as start-up, financing, business transfer, ..., digitisation, greening, energy efficiency, growth & innovation, ... on its website and through various communication channels. They also offer support for training, advice, investments and research & development.
- AdN: www.digitalwallonia.be/cyberwal
- **Chambers of commerce and professional federations** : projects that SME federation do with support (subsidies) of the FPS Economy and VLAIO
- **Guichets d'enterprises**: Organizations such as **UCM** simplify the administrative procedures involved in setting up a business.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

Information channels :

- The Crisis Centre in Belgium organises emergency planning exercises to test procedures and assess their feasibility.
- Alerts via official websites (FPS Economy, Regions) e.g. automatic SMS via the Be Alert system.
- Sector-specific information relayed by trade federations.
- Targeted campaigns via social media and newsletters.
- **Company register :**
 - The Crossroads Bank for Enterprises (CBE) centralises the data of Belgian companies, facilitating communication with them. But:
 - not all the contact data are in that databank
 - not all the information is up-to-date (contact information, economic activity)
 - the division of the companies into economic categories (NACE-BEL) has its limitations. As a consequence, it's not always possible to identify specific groups of enterprises impacted by a crisis.
 - Some regional initiatives use this data for targeted contacts.
 - NIS2 registered companies at CCB
 - CCB safeonweb@work where you can register for tests
 - CCB spear warning also identifies specific companies : <https://ccb.belgium.be/nl/cytris/faq-on-spear-warnings>

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

Free and subsidized training: offered by the Chambers of Commerce, the FPS Economy and the Regions. Examples:

- **Practical training** : L'Institut Provincial de Formation du Hainaut (IPFH) offers training in risk management and crisis management, including exercises based on disaster simulations.
- **University programs:**
 - The University of Liège offers a program in crisis management and emergency planning, covering topics such as risk analysis and crisis management.
 - A collaboration of four **Flemish universities** organizes a dutch-spoken program in Disaster management, aimed at employees from companies, the government and aid

workers. In collaboration with the NCCN, among others. Postgraduaat Rampenmanagement.

- **Specific training:** **AFGES** offers training in crisis management and the implementation of emergency and business continuity plans, helping companies to prepare effectively for crisis situations.
- **Cyber4SME projects offer trainings to SMEs (Mijnzaakcyberveilig.be)**

Simulations and exercises: certain federations and sensitive sectors (e.g. cyber security, risk management) organize crisis preparation tests.

- foodsecurity.com
- GENERAL REMARK: nowhere in this document FAVV/AFSCA and their activities are mentioned (<https://favv-afscs.be/nl>)

Is there funding or other support available to SMEs to prepare for crises?

Regional financial aid⁶ :

- Subsidies for digitization, cyber security and crisis management training.
- Aid for economic resilience in the event of a major crisis.
 - VLAIO, and hub.brussels?
 - + federal support by FPS Economy

Loans and public guarantees: via Wallonie Entreprenre (Wallonia), finance&invest.brussels (Brussels), PMV (Flanders) and LRM⁷ (for companies having a connection to Limburg).

Flanders try to increase resilience by making companies more future-proof by focusing among others on digitalization but also on the greening and energy efficiency of companies (which has an indirect impact as it can make them less vulnerable to certain external events like new energy price hikes, geopolitical tensions, ...). To help companies become more sustainable / more energy efficient, we have several measures such as: the “ecology premium plus”, the “green investment subsidy”, the “strategic ecology support”⁸, the “greening scan”, The SME e-wallet is a measure whereby entrepreneurs receive financial aid when purchasing services that improve the quality of their enterprise. These services contain training courses and advisory services. When applying for this measure, currently increased support is granted for energy efficiency and cybersecurity.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

National networks :

- Cross-sector platforms (e.g. FEB, Unizo, VOKA, UCM).
- Sectoral networks 80 sectoral federations recognized by the FPS Economy)
- Regional initiatives (e.g. innovation clusters, competitiveness clusters).
 - In the VLAIO Network, VLAIO brings together all organizations that serve enterprises. This is a diverse group of partners: from representative bodies and federations, through knowledge and research centers, cluster organizations, local authorities and government institutions, to private service providers such as banks,

⁶ Example: [The Union des Classes Moyennes \(UCM\)](#) provides information on support measures for the self-employed and businesses in times of crisis, including bridging benefits for the self-employed who are forced to interrupt or cease their activity.

⁷ Mainly loans & risk capital

⁸ More details on: <https://www.vlaio.be/en/subsidies>

accountants and consultants. With this network VLAIO and its partners want to create an environment in which Flemish companies receive optimal support and guidance.

International networks :

- European programs (Enterprise Europe Network).
- Partnerships with international chambers of commerce.

What services or systems exist for SMEs that can help them prepare for crises

There are no specific tailored measures for SMEs in place in Belgium in order to strengthen SME's abilities to handle crises. Since Belgium's economic landscape consists mainly out of SMEs, sector specific actions (for instance measures for the food sector; noting however that, at the moment, in the food sector no official plans exist, but reflections in this sense are taking place) indirectly target many SMEs.

But a "**White Paper: Recommendations for improving crisis management in Belgium**" was written by the "Commission of Experts on Crisis Management" in April 2023.

The Cyber4SME program helps SMEs strengthen their ability to handle a crisis (cyber incident) (cf. crisis exercise game)

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

The Belgian government, through various institutions, is conducting research and evaluations to understand and improve the preparedness of SMEs for crises.

- **FPS Economy sector reports**: The Federal Public Service Economy produces annual analyses of the economic situation and competitiveness of various sectors, providing valuable information on the economic health of SMEs.
- **Publications of the National Bank of Belgium (NBB)** : The NBB regularly publishes studies and research on economic and financial developments in Belgium, including analyses of business confidence and financial stability.
- **SME statistics**: The FPS Economy provides detailed statistics on SMEs in Belgium, including their number, regional distribution and changes over time.

Have any studies and reports been conducted on companies' crisis management capabilities?

Several studies have been carried out to assess crisis management by Belgian companies.

- **PME 2022 Report**: Published by the UCM (in collaboration with UNIZO), this report analyses the financial and economic health of Belgian SMEs, taking into account the impact of the health crisis.
- **Impact of the COVID-19 crisis on household income and savings**: This NBB article analyses the impact of the health crisis on the financial situation of Belgian households, which may indirectly reflect the resilience of businesses.

Do you have any additional information that you think is valuable for us to have regarding this topic?

Belgian SMEs have learned a number of lessons from past crises in terms of preparedness and resilience:

1. **Diversification of suppliers and markets**: Many companies have understood the importance of not being dependent on a single supplier or market, thereby reducing their vulnerability to external shocks (e.g. Covid-19 crisis, war in

Ukraine). For example, the restructuring of the Audi Brussels plant in 2024 threatened around 3,000 jobs, illustrating the risks associated with excessive dependence on specific suppliers or markets. (Heightened awareness of the actual origin of the products they use, which is often not the country where their distributor is based).

2. **Increased digitisation:** SMEs have accelerated their digital transformation to improve their flexibility and their ability to operate remotely, particularly through e-commerce and teleworking.
3. **Prudent financial management:** According to a analysis by Graydon in 2023, one in three Belgian SMEs no longer had sufficient reserves to withstand a new economic shock, and this proportion reached 42% for companies with at least one employee. This situation highlights the importance for SMEs of strengthening their cash position and implementing sound financial management strategies to better withstand future crises.
4. **Business continuity planning:** Many companies have adopted crisis management and business continuity plans to respond more quickly to unforeseen events.
5. **Adaptability and innovation:** In the face of crises, SMEs have learned to be more agile, quickly adjusting their business models (e.g. local production, online services) to meet new constraints. Belgian cooperatives, which share characteristics with SMEs, have shown considerable resilience in the face of crises. For example, 74% of cooperatives founded in 2016 were still active after five years, compared with 68.7% of traditional SMEs. This adaptability is often linked to inclusive governance and a greater capacity for innovation.
6. **Raising awareness of environmental and social issues:** The crises have heightened awareness of the need for a transition to a more sustainable and circular economy, with better resource management and local production. Belgian cooperatives, which represent around 1% of all active businesses but contribute 3% of GDP, often have a strong orientation towards sustainable and socially responsible practices. This approach can serve as a model for SMEs seeking to strengthen their resilience in the face of crises.
7. **Collaboration and mutual support:** SMEs have understood the importance of professional networks, associations and partnerships to share resources and face difficult times together. The example of the Brasserie coopérative de la Lesse illustrates how a cooperative structure can offer greater mutual support. During the floods, many co-operators came to help get the brewery back on its feet, demonstrating the importance of networks and collaboration in overcoming challenges.
8. The **collaboration** agreement between the **Ketenoverleg** (represents the actors in the food and agricultural chain) and FPS Economy has been renewed and strengthened in 2024).

The FPS Economy and the sectoral collective Knowledge and Research Centres offer partial answers to problems posed during crises with existing support tools such as:

- **pre-standardisation**, which develops useful knowledge for the subsequent development of new standards, for example to assess the performance of anti-flood construction elements
- **standards antennas**, which inform SMEs about relevant standards on a given topic and their use, expanding them to cover themes specific to potential crises, particularly digital ones.

Through economic and societal criteria, projects that address problems linked to these crises can be better rated and see their chances of being supported increase.

Belgium's recovery and resilience plan supports the digital transition with investments in the digitalization of public administration, the development of digital skills and digital inclusion. For example, €395 million is being invested in education to make the system more inclusive and fit for the future, focusing on the digital and STEM (Science, Technology, Engineering and Mathematics) skills of pupils and students.

It is also important to note that the European Union is encouraging citizens and businesses to **prepare for crises** by putting together three-day survival kits, including water, non-perishable food, a torch and essential supplies. This initiative aims to build

resilience in the face of emergencies such as pandemics, natural disasters, cyber-attacks and armed conflicts.

In summary, Belgian SMEs face significant challenges in terms of crisis preparedness, particularly in terms of knowledge of regulations, managing administrative burdens and implementing cyber security measures. Close collaboration with public authorities and participation in support programs can help overcome these obstacles and strengthen the resilience of SMEs to future crises.

Questions for business organizations

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

Furthermore, other initiatives target crisis in an indirect way. For instance, in order to prevent SMEs to become victims of cyber threats, there are specific measures taken to sensitize SMEs with regard to cyber threats (see e.g. [Cyberscan - Introduction | FPS Economy](#)). + [Cyber4SME projects \(mijnzaakcyberveilig.be\)](#)

In this regard, the Centre for Cybersecurity Belgium (CCB) also provides information and support to companies and organisations in general - not specifically tailored to SMEs - with regard to cybersecurity ([Safeonweb@work - homepage | CCB Safeonweb](#)). + [VLAIO](#)
+ [AdN](#)

With the “cybersecurity improvement trajectories”, VLAIO offers SMEs and social enterprises support to purchase advice or guidance from an external service provider to improve their cybersecurity maturity.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

There are no official business networks in place to enhance communication in emergencies. However, the FPS Economy has regular contacts with the private sector regarding several files in line with its competences. That means that during crisis times, the stakeholders to be contacted are known to the FPS Economy since there is a regular contact. It is therefore easy to know whom to contact for which crisis. It also has to be said that for each crisis, different sectors are hit, this means that it is normally up to the Sectoral Authority, who has contacts within the business network(s) in its domain of responsibility, to contact the right business organisations in crisis times. Lastly, the National Crisis Center (NCCN) has a system to inform civilians of emergencies in their vicinity (Be-alert: [Information provision to citizens - Crisiscenter](#)). + [cyber4sme projects](#) + [foodsecurity.com](#)

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Belgian SMEs point to [several challenges](#)⁹major in terms of [crisis preparedness](#)¹⁰:

- **Lack of time:** not their core business.
- **Lack of financial resources:** Many SMEs do not have the resources to invest in continuity plans or appropriate insurance.
- **Limited access to information and training:** Many SME managers do not know where to find reliable resources on crisis management.
- **Administrative burden:** The procedures for receiving aid in the event of a crisis are often perceived as complex and time-consuming.
- **Dependence on international supply chains:** Crises (e.g. pandemic, war in Ukraine) have highlighted the vulnerability of SMEs to logistical disruption.

⁹ [07 Report-A3 OITBC 09102024.pdf](#)

¹⁰ <https://www.oecd.org/fr/economie/etudes/>

- **Difficulty recruiting and retaining qualified staff in a crisis:** Human resources management becomes a challenge when a company has to adapt quickly.

The types of government support considered most valuable include :

- **Rapid and accessible financial support** (e.g. grants, emergency credit, deferred charges).
- **Simplified access to information and support** (e.g. dedicated digital platforms, free advice): dedicated platform but as much as possible integrated platforms / one-stop-shop. Not a different website by each public actor. Not a different website for each topic (cybersec, continuity, ...)
- **Administrative simplification** to obtain grants or tax deferrals but not only during the submission phase but also afterward when a grant or deferral was obtained and other evidence has to be provided.
- **Support for digitalization and cyber security**, as SMEs are often vulnerable to cyber-attacks in times of crisis.
- **Measures to promote the resilience of supply chains** (e.g. incentives to relocate certain activities).

8 BULGARIA

Organisation: Ministry of Economy and Industry of Bulgaria

This is a question for both member states representatives: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent X
- Urgent
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)?

At present, there is no information or guidance on the subject that is specifically tailored to SMEs. Implementing the EU's Internal Market Emergency and Resilience Act (IMERA) in 2026 would entail the set-up of a national Central Liaison Office and designation of a national Single Point of Contact (SPC). The latter would be in a position to provide information to economic operators, SMEs included, on crisis preparedness, planning and training.

How is information provided to SMEs in crisis situations?

SMEs typically receive information through the same channels as the general population. Bulgaria has an established practice of putting together crisis teams at the central level for limited time periods that take on a variety of tasks including decision making, action coordination and information provision. Regional units may take on similar roles depending on the characteristics of the crisis. Next, media plays a central role in information diffusion during crises. Traditional media outlets, such as television and newspaper, are still largely popular in Bulgaria due to the population's demographics (aging population). Each ministry also uses its communication and social

media channels to regularly share information, not just during crises. Additionally, non-profit and humanitarian organisations usually provide further information and assistance to the general population.

Do you have a comprehensive business register through which you reach companies of different sizes, including sole proprietors and franchisees?

There is a business register at the Registry Agency of all companies in Bulgaria. The National Statistics Institute provides data about the number of different categories of enterprises. The ministries have information about the number, size and turnover of the enterprises in their area of activity. (e.g. Ministry of Agriculture and Forestry – agricultural enterprises).

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

SMEs have elaborated evacuation plans and fire protection instructions for the premises, which they occupy.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

BG-ALERT is a system for distributing messages to warn the population in cases of dangerous events through the networks of mobile operators. This includes extreme weather phenomena like floods, fires, hail storms, etc. Anti-epidemic measures information during the covid-pandemic was introduced in Bulgaria through emergency number 112.

CROATIA

Organisation: Ministry of Economy

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- **Urgent X**
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

Information and guidance related to crisis preparedness are provided by a combination of state institutions, municipalities, chambers and specialized organizations. Ministry of Economy provides strategies and legal guidance on crisis resilience, green transition and digitalization. HAMAG-BICRO (Croatian Agency for SMEs, Innovation and Investments) offers access to funding, innovation support and advisory services on SME resilience. Croatian Employment Service (CES) runs retraining and wage subsidy programs to support recovery after crises. Local development agencies offer training, mentoring, and EU funding guidance. Municipal incubators and tech parks provide infrastructure and support for business continuity

and risk management. Croatian Chamber of Economy (HGK) delivers sector-specific guidance, organizes seminars and develops tools (e.g. Cybersecurity Manual for SMEs). Chamber of Trades and Crafts (HOK) supports micro-entrepreneurs with legal, financial and operational crisis advice.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

Crisis-related information is communicated to SMEs through official government websites, media briefings, press conferences and targeted emails.

Intermediary organizations such as HGK (Croatian Chamber of Economy) and HOK (Croatian Chamber of Trades and Crafts) play a key role by sharing updates with their members via newsletters, sector-specific alerts, webinars and social media.

While Croatia maintains a comprehensive business register, it serves mainly for regulatory and statistical purposes and is not used as a primary communication tool.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

Various training programs and emergency exercises are available through national authorities, local agencies and EU-funded projects.

Topics include business continuity, cybersecurity and emergency response.

The Civil Protection Directorate organizes annual drills and simulations and while not SME-specific, these often involve sectors like tourism, logistics, and energy, where SMEs are key actors, thus indirectly supporting their preparedness.

Is there funding or other support available to SMEs to prepare for crises?

Yes, Croatian SMEs can access funding and support for crisis preparedness.

This includes co-financing for risk-reduction measures, business continuity planning tools, training and consulting services available through national programs, EU funds and agencies like HAMAG-BICRO.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

Croatian SMEs can rely on domestic chambers (HGK, HOK), local development agencies and international networks such as the Enterprise Europe Network (EEN) and the EU Civil Protection Knowledge Network. These networks provide tools, training and cross-border support to help SMEs improve crisis resilience.

What services or systems exist for SMEs that can help them prepare for crises?

SMEs in Croatia can access a mix of financial tools, advisory services, digital systems and EU-supported platforms to plan for and manage crisis risks effectively.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

The Croatian government monitors crisis preparedness in SMEs through a combination of strategic planning, operational coordination and EU-supported evaluations.

Have any studies and reports been conducted on companies' crisis management capabilities?

Several studies have been conducted to assess the crisis management capabilities of companies in Croatia, particularly focusing on SMEs. These include studies on how different types of crises (strategic, operational, natural) influence business continuity planning, research on the national crisis management system during the COVID-19 pandemic, analyses of crisis response strategies among SMEs, especially in the

tourism sector and assessments of firms' resilience and consumer response during emergencies.

DENMARK

Danish Business Authority

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)?

The Danish Agency for Resilience (Styrelsen for Samfundssikkerhed, SAMSIK) provides information and guidance to public authorities, businesses and citizens. The agency offers advice on preventing and managing threats to society, including those related to cyber and information security.

However, business organisations also provide guidance to their members. This information is more targeted sector and business specific needs (eg. Beredskab | Forbered din virksomhed på kriser og trusler - DI, Dansk Erhverv | Derfor skal erhvervslivet tænkes ind i beredskabet, IT-sikkerhed).

How is information provided to SMEs in crisis situations?

Information to SMEs and the wider public during crisis situations is provided through a variety of channels. The media play a central role by quickly relaying information from authorities to a broad audience, including through interviews and amplification of official messages posted on social media.

Social media is a key communication tool for authorities due to its flexibility and ability to provide rapid updates. In urgent situations, authorities can also issue emergency alerts, which are broadcast unedited via national TV and radio platforms under specific warning agreements. These alerts can be accompanied by sirens if the situation poses a direct threat to many people.

Additionally, authorities use official websites, SMS alert systems, and mobile apps to distribute information.

Do you have a comprehensive business register through which you reach companies of different sizes, including sole proprietors and franchisees?

All business operating in Denmark is registered in the Central Business Registry (Search CVR) with name, address, phone number and e-mail.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

Unfortunately, I am not aware of any public offers of training and emergency exercise for SMEs.

Is there funding or other support available to SMEs to prepare for crises?

SMEs can apply for financial support to access professional advice that helps them identify risks and develop robust emergency plans. The scheme covers up to 50% of the cost of advisory services, with a maximum grant of DKK 50.000 (Gør din virksomhed klar til det uventede | Virksomhedsprogrammet).

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

A new national network called the Business Forum for Resilience and Preparedness has been established by the Minister for Resilience and Preparedness. The forum includes 21 key companies and business organizations and aims to strengthen cooperation between the private sector and the government. Its purpose is to enhance societal resilience by actively involving businesses in preparing for and responding to complex and serious threats.

What services or systems exist for SMEs that can help them prepare for crises?

Unfortunately, I am not aware of other services or systems that can help SMEs prepare for crisis, than the one outlines in the above answers.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

The Ministry for Resilience and Preparedness (MSSB) supports the development of common direction, cross-sectoral standards, and requirements for strengthening resilience and emergency planning. The MSSB plays a central role in monitoring and supporting the development of crisis preparedness across sectors.

Have any studies and reports been conducted on companies' crisis management capabilities?

samsik.dk/wp-content/uploads/2025/03/Digital-sikkerhed-i-danske-SMVer-2024.pdf

ESTONIA

Organisation: Ministry of Economic Affairs and Communications

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

According to their competence, both the state and local governments provide various information. For example, the Rescue Board, the Health Board, etc. There is also an app aimed at citizens for crisis preparedness. Guidelines for ensuring cybersecurity are also directed at entrepreneurs.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

Yes. In crises for example information via SMS possible.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

Yes, cybersecurity trainings for example. Estonian Business and Innovation Agency has provided support measure for SMEs to develop their cybersecurity.

Is there funding or other support available to SMEs to prepare for crises?

Yes, grants for supply security and cybersecurity.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

County development centres, Estonian SME Association, different business associations, Estonian Chamber of Commerce and Industry.

What services or systems exist for SMEs that can help them prepare for crises?

Information in website like <https://kriis.ee/en>

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

In 2024 we finished study "Crisis Scenarios in the Estonian Economy and Strategies for Enhancing Resilience". The study is not published.

Have any studies and reports been conducted on companies' crisis management capabilities?

Upcoming research of enterprises management is in preparation phase.

Do you have any additional information that you think is valuable for us to have regarding this topic?

A thorough analysis of the implementation of resilience and recovery plans should be conducted, and best practices should be shared to enhance the crisis resilience of SMEs.

FINLAND

Organisation Ministry of Economic Affairs and Employment

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

In the spring of 2025, the Finnish government published a preparedness guide for all Finns, both households and businesses, titled: Preparing for incidents and crises. It contains information on preparing for disruptions and crisis situations, instructions on how to prepare in advance, and how to act in different situations. The preparedness guide is available online (suomi.fi) in three languages: Finnish, Swedish, and English.

The goal of Suomen Yrittäjät (Finlands Enterprises) organization is to produce in autumn 2025 a practical preparedness guide for SMEs, which will help SME entrepreneurs improve their own preparedness and increase awareness of preparedness-related issues. Additionally, the guide is intended to serve the cooperation between the entrepreneur organization and stakeholders in preparedness matters.

In Finland, a study titled Resilience of Companies and Related Factors was conducted in 2023 (Etila 2023: Resilience of Companies and Related Factors). Report examines the resilience of firms during crises from two perspectives: their ability to resist crises and their capacity to recover. The findings reveal that innovative firms are less likely to cease operations than other firms and are more likely to recover faster. The study further supports the notion that a high level of solvency and a strong ability to make interest payments (interest coverage ratio) reduce the risk of a firm exiting the market or experiencing an exceptionally large decline in revenue. The report has been published and is available to all companies and business development organizations.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

In Finland, SMEs receive crisis communication mainly from the same sources as the rest of the community, i.e., public media such as TV and radio. Finland has a National Emergency Supply Agency (NESA), which has a network of strategically critical companies that are contacted directly at the onset of a crisis. This network can also include SMEs. Municipalities and regional authorities maintain crisis preparedness and regularly conduct so-called preparedness exercises, which also involve local, strategically important companies.

In Finland, every company must register with the Trade Register maintained by the Finnish Patent and Registration Office to obtain a business ID. The entrepreneur's pension insurance is also mandatory, but the entrepreneur can choose the pension insurance company, and thus receives a so-called YEL ID. The challenge is to reach so-called light entrepreneurs and self-employed persons, as well as freelancers working with grants. During the COVID-19 crisis, identification used the YEL ID or minimum turnover level. Various criteria such as minimum turnover level during a certain period or proposed membership in a cultural organization are difficult and possibly partly unequal identification criteria. The Ministry of Social Affairs and Health (STM) is currently preparing insurance legislation related to entrepreneurship. If a person has taken out insurance, they can also be identified from the registers more effectively as an "entrepreneur."

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

In Finland, all companies, regardless of size, are required to prepare an occupational safety and health (OSH) action programme. This requirement is based on the Occupational Safety and Health Act. The content, form, and scope of the safety plan are determined by the company's line of business, size, production and service methods, and specific OSH needs.

Components of a Safety Plan

A comprehensive OSH action programme typically includes:

1. **Hazard Identification and Risk Assessment:** Identifying potential hazards and assessing the risks associated with them.
2. **Safety and Health Objectives:** Setting goals for improving safety and health at the workplace.
3. **Responsibilities and Obligations:** Defining the responsibilities of employers, employees, and safety representatives.
4. **Safety Procedures and Protocols:** Establishing procedures for safe work practices and emergency situations.
5. **Training and Communication:** Providing training for employees on safety practices and ensuring effective communication of safety information.
6. **Monitoring and Review:** Regularly monitoring safety practices and reviewing the effectiveness of the safety plan.

These elements ensure that the workplace remains safe and healthy for all employees, contributing to overall productivity and well-being .

Municipalities and regional authorities maintain crisis preparedness and regularly conduct so-called preparedness exercises, which also involve local, strategically important companies.

Is there funding or other support available to SMEs to prepare for crises?

In Finland, a company can receive R&D funding to develop its operations. This development can include measures that increase the company's innovativeness and/or diversify its production. According to research, these are factors that also improve the company's crisis resilience. However, there is no separate funding for statutory safety plans and the investments required to implement them.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

In Finland, regional and national entrepreneur organizations provide information and training on crisis preparedness. There are also municipal business development companies that organize information sessions, events, and training for companies.

What services or systems exist for SMEs that can help them prepare for crises?

In Finland, several services and systems are available to help SMEs prepare for crises:

1. National Emergency Supply Agency (NESA)

NESA coordinates the preparedness of strategically critical companies, including SMEs, ensuring they receive direct communication at the onset of a crisis .

2. Suomi.fi Online Service

The Suomi.fi online service provides comprehensive guides on preparing for incidents and crises. These guides include information on handling long power cuts, water outages, telecommunications interruptions, extreme weather events, major accidents, and longer-term crises like pandemics or military conflicts.

3. Regional and National Entrepreneur Organizations

These organizations offer information and training on crisis preparedness. They help SMEs understand the necessary steps to enhance their resilience against various crises.

4. Municipal Business Development Companies

Municipalities maintain business development companies that organize information sessions, events, and training for companies. These initiatives aim to improve the crisis preparedness of local businesses.

5. Preparedness Exercises

Municipalities and regional authorities conduct regular preparedness exercises involving local, strategically important companies. These exercises help businesses practice and refine their crisis response strategies.

These services and systems collectively aim to enhance the resilience of SMEs in Finland, ensuring they are better prepared to handle crises and maintain operational continuity.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

In Finland, the government employs several strategies to research, monitor, and evaluate the development of crisis preparedness in SMEs:

1. Research and Data Collection

The government conducts research through various agencies, such as the National Emergency Supply Agency (NESA) and Statistics Finland. These agencies collect and analyze data on SMEs' crisis preparedness and resilience. Studies like the Resilience of Companies and Related Factors provide insights into the factors that enhance crisis resilience.

In Finland, a study: The effects of corona subsidies targeted at businesses in Finland was published in January 2025. According to the study, the subsidies helped maintain jobs and prevent bankruptcies. As a key recommendation for future similar crises, researchers suggest improving readiness for distributing subsidies. The optimal form of support should be considered for each goal separately, i.e., how businesses are supported in the future to compensate for harm, prevent bankruptcy, or maintain employment. This way, subsidies could be distributed quickly and with clear criteria and objectives.

2. Monitoring Systems

The Suomi.fi online service offers comprehensive guides on preparing for incidents and crises, which include monitoring tools and resources for SMEs. This service helps businesses stay informed about best practices and updates in crisis preparedness.

3. Evaluation Frameworks

Municipalities and regional authorities conduct regular preparedness exercises involving local businesses, including SMEs. These exercises help evaluate the effectiveness of crisis response strategies and identify areas for improvement. Additionally, entrepreneur organizations and municipal business development companies provide training and information sessions to enhance SMEs' crisis preparedness.

4. National Strategies

The Finnish government has formulated national strategies for civilian crisis management, which include guidelines for improving crisis preparedness across various sectors. These strategies emphasize the importance of coordination, training, and continuous improvement in crisis management practices.

6. Collaboration and Communication

The government collaborates with various stakeholders, including entrepreneur organizations, business development companies, and local authorities, to ensure a comprehensive approach to crisis preparedness. This collaboration helps in sharing best practices, resources, and information among SMEs.

These measures collectively ensure that SMEs in Finland are better prepared to handle crises and maintain operational continuity.

Have any studies and reports been conducted on companies' crisis management capabilities? examples

Here are a few notable:

1. Resilience of Companies and Related Factors : This study, conducted by the Research Institute of the Finnish Economy (Etlä), examines the resilience of companies from various perspectives, including crisis resistance and recovery capacity. It provides insights into the factors that enhance companies' ability to withstand and recover from crises .

2, Corporate Governance and Crisis Management: A study from the University of Jyväskylä explores the role of corporate governance in crisis management, particularly during the COVID-19 crisis. It evaluates companies' resilience and financial performance using ratio analysis .

These studies provide valuable information on how Finnish companies can improve their crisis management capabilities and resilience.

Do you have any additional information that you think is valuable for us to have regarding this topic?

In Finland, there are two government-level documents guiding security of supply and preparedness activities:

1. Government Decision on the Objectives of Security of Supply
2. Report on Security of Supply

In Finland, there is a financial advisory service called Talousapu available for companies, which helps businesses and entrepreneurs in challenging financial situations (e.g., decreased sales, profitability challenges, debt restructuring). Talousapu also assists with future planning for the company and matters related to the entrepreneur's mental well-being. The advisory service is completely free for businesses and entrepreneurs.

FRANCE

Organisation: French ministry of industry

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent : violent threats and aggression towards countries or parts of countries
- Urgent : extreme weather, pandemics, broken supply chains

- Very urgent : cyberthreats and other hybrid attacks

It is neither possible nor reasonable to reduce the degree of urgency to a single parameter. It depends on the issues involved. Putting everything as 'very urgent' on the grounds that certain risks are proven and have a strong impact, leads to a saturation of the time available to SME managers, including for secondary subjects. The framework needs to be defined in terms of the business lines involved, existing or non-existing public systems, and the scale of the risks involved.

Assessing the urgency with which SMEs prepare for crises depends on which crises are likely to affect them.

Nevertheless, in a global approach, the many current challenges, be they geopolitical, climatic, economic, financial, technological (e.g. disruptive technologies, AI, cyber...), as well as human, health, social and societal challenges, we need to raise awareness, encourage and support SMEs to draw up a hierarchical map of the risks to which they are likely to be exposed (if they don't already have one) and to prepare themselves to manage crisis situations from a global/systemic or more specific point of view, depending on their activities and their degree of exposure to risk.

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

The General Secretariat for National Defense and Security (SGDSN) is a department of the French Prime Minister, responsible for interministerial coordination in the field of national defense and security. Anticipate, prevent and protect: these are the three missions of the SGDSN to ensure the security and integrity of France's interests.

- The SGDSN publishes various reports and guides : Publications - Page 1 sur 13 - SGDSN | SGDSN.

The French government has set up an information portal, info.gouv.fr, with a section on risks, Risques | info.gouv.fr which contains a number of sections designed to prepare the general public, including SMEs, for risk management:

- State preparedness for crises : <https://www.info.gouv.fr/risques/laction-de-letat>
- Preparing for an emergency : Se préparer à une situation d'urgence - Risques | info.gouv.fr

O Preparing for an emergency means first and foremost identifying the risks that threaten you and then planning alternative scenarios.

O After making an inventory of these risks, it is necessary to study them and assess their potential seriousness before deciding on the preventive actions to be put in place (emergency kit).

<https://www.info.gouv.fr/upload/media/content/0001/05/7f65dbb18642830b679cf048b0de025a801d93d1.pdf>

O Ultimately, this means taking the necessary precautions to manage a crisis situation as effectively as possible.

- Natural and technological risks:

O Natural and technological hazards are risks to which we are all exposed, to a greater or lesser extent depending on the area in which we live.

O To prevent the consequences of their impact as far as possible, it is vital to be informed about natural and technological risks so that you know:

the rules for vigilance

the associated warning systems

the best practices and reflexes to adopt

the various means available to prepare for emergency situations.

O The Ministry for Ecological Transition and Territorial Cohesion has developed the Géorisques portal in partnership with the French public body for earth science applications (BRGM). It lists all the natural and technological risks in France. Accueil - Particulier | Géorisques

- Extreme weather, extreme heat, heatwave, cold waves

O The French Ministry of Ecological Transition and Territorial Cohesion offers tools and methods to help companies adapt to climate change: Les outils et méthodes à connaître pour adapter son entreprise | Centre de ressources pour l'adaptation au changement climatique

O Météo-France weather watch : The weather watch takes the form of a double map (the first for the current day and the second for the following day) updated at least twice a day at 6am and 4pm, as well as monitoring bulletins describing the current episode and its potential consequences. Météo-France warnings indicate the level of danger using four colours (green, yellow, orange, red). VIGILANCE METEO FRANCE | Carte de vigilance météorologique sur la France

O The Ministry of Health is publishing key information on the health effects of heatwaves, recommendations for protecting your health in the event of a heatwave, as well as information on the national heatwave health management system and a number of related communication tools. Les vagues de chaleur et leurs effets sur la santé - Ministère du Travail, de la Santé, des Solidarités et des Familles

O The Ministry of the Economy informs companies of their obligations as employers during heatwaves Canicule : quelles sont vos obligations en tant qu'employeur ? | Ministère de l'Économie des Finances et de la Souveraineté industrielle et numérique

O A file on the health risks associated with cold weather is online on the Ministry's website for Health and Prevention. Risques sanitaires liés au froid - Ministère du Travail, de la Santé, des Solidarités et des Familles

O The national guide to preventing and managing the health and social impacts of cold snaps defines, in a single document, the actions to be implemented at local and national level to detect, prevent and limit the health and social effects of winter temperatures and their collateral aspects, with particular attention to vulnerable populations.

https://sante.gouv.fr/IMG/pdf/instruction_gestion_impacts_sanitaires_sociaux_vague_de_froid_2023_157.pdf

O In March 2025, the French Government launched a new national climate change adaptation plan: PNACC3.pdf : several actions concern companies

- Pandemics :

O Information about acute respiratory infections : Infections respiratoires aiguës - Risques | info.gouv.fr

☑ Information Network « Sentinelles » : Infection respiratoire aiguë (IRA) | ameli.fr | Assuré

O Information about diseases transmitted by mosquitoes : Maladies transmises par les moustiques - Risques | info.gouv.fr and Les maladies à transmission vectorielle : Santé publique France

O Information about epizootic : The management of epizootic diseases is planned within a system known as the Emergency Health Intervention Plan (PISU) <https://agriculture.gouv.fr/nouveau-plan-national-dintervention-sanitaire-pnisu-en-sante-animale>

- Reacting to a terrorist attack: Following the attacks of November 13, 2015, the French Government launched an awareness campaign to better prepare and protect citizens in the face of the terrorist threat.

O The “Reacting in the event of a terrorist attack” poster gives practical instructions based on 4 key concepts: escape, hide, warn and resist. <https://www.info.gouv.fr/upload/media/default/0001/05/d47a8408b0f47313c6e79302d1ccb44886df9b52.jpeg>

O The “What to do in the event of exposure to a toxic or contaminating product” poster outlines life-saving behaviors to adopt in such a situation. <https://www.info.gouv.fr/upload/media/default/0001/05/589339706776636770bb9108d6f365a08bbbf3b2.jpeg>

O Anti-terrorist struggles : <https://www.dgsi.interieur.gouv.fr/decouvrir-la-dgsi/nos-missions/lutte-contre-terrorisme-et-extremismes-violents/la-lutte-anti>

O The Vigipirate plan is a central tool in France's anti-terrorism system, since it involves all stakeholders - the State, local authorities, public and private operators and the general public - in an attitude of vigilance, prevention and protection. <https://www.sgdsn.gouv.fr/vigipirate>

O The ORSAN program is designed to organize the healthcare system's response to exceptional health situations. It coordinates the mobilization of healthcare professionals and the ramp-up of healthcare operators. <https://sante.gouv.fr/prevention-en-sante/securite-sanitaire/article/le-dispositif-orsan-cadre-integre-de-preparation-et-de-reponse-du-systeme-de>

- Cyberthreats and other hybrid attacks

O Advice to users : <https://www.info.gouv.fr/risques/cyber-conseils-aux-usagers>

L'Agence nationale de sécurité des systèmes d'information (ANSSI)

Affiche des 12 bonnes pratiques de l'ANSSI

Les 10 règles d'or préventives de l'ANSSI

Victime de cybermalveillance ? 17Cyber vous guide pour agir.

O Information about cybercrime : <https://www.info.gouv.fr/risques/cyber-criminalite>

Affiche sur l'hameçonnage de l'ANSSI

Affiche sur les rançongiciels de l'ANSSI

Guide « Attaques par rançongiciels, tous concernés » de l'ANSSI

L'Agence nationale de la sécurité des systèmes d'information (ANSSI) met à votre disposition des conseils en cas d'incident

Governmental center for monitoring, alert and response to computer attacks : Centre gouvernemental de veille, d’alerte et de réponse aux attaques informatiques (CERT-FR)

L’office anti-cybercriminalité (OFAC)

Le ministère de l’Intérieur, en charge de l’action contre la cybercriminalité

Cybersecurity for VSEs and SMEs - challenges and solutions: La cybersécurité pour les TPE/PME – enjeux et solutions - Assistance aux victimes de cybermalveillance

O Assistance and digital risk prevention for the public, including enterprises : Dispositif national d’assistance aux victimes de cybermalveillance

O Protection solutions for businesses: <https://www.economie.gouv.fr/risques-cyber-pistes-protection-entreprises>

O Cybermalveillance.gouv.fr and Bpifrance published a guide for SMEs and VSEs : <https://www.cybermalveillance.gouv.fr/medias/2021/05/Guide-de-cybersecurite-a-destination-des-dirigeants-de-TPE-PME-et-ETI.pdf>

O self-diagnostic: <https://www.cybermalveillance.gouv.fr/diagnostic/profil>

O Ways to insure against cyber risk and protect businesses: <https://www.info.gouv.fr/actualite/des-pistes-pour-assurer-le-risque-cyber-et-protoger-les-entreprises> and <https://www.tresor.economie.gouv.fr/Articles/00367730-14c0-4303-95af-eeb6442fb19b/files/8a344142-fcd5-4d21-a3d7-abb0a404087f>

- Broken supply chains

O https://www.entreprises.gouv.fr/files/files/Publications/2022/Themas/thema-1-securisation-approvisionnements_strat.pdf

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

In a crisis situation, depending on whether it affects, for example: a particular SME, a value chain to which it belongs, a sector to which it belongs or a region in which it is based, the ways in which information is disseminated may differ.

The French government has set up different tools to alert the population and SMEs:

- The crisis management process : <https://www.info.gouv.fr/risques/laction-de-letat>
- Alert system for companies in the event of a major cyber incident: <https://www.economie.gouv.fr/cybersecurite-entreprises-nouveau-dispositif-alerte-incident-cyber-majeur>
- FR-Alert is the new population alert and information system. FR-Alert alerts anyone with a cell phone in real time to their presence in a danger zone, and informs them of what to do to protect themselves. <https://fr-alert.gouv.fr/>
- Security policy for activities of vital importance (300 publics or private operators of vital importance, including energy, industry, transport) Protéger les activités indispensables à l’exercice de l’autorité de l’Etat et au fonctionnement de l’économie | SGDSN

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

- A guide to drawing up a business continuity plan: [hfds-guide-pca-plan-continue-activite-_sgdsn.pdf](#)
- For SMEs and small mid-caps : The keys to calm crisis management in the workplace
Les ressorts d'une gestion de crise sereine en entreprise
- Bpifrance Université offers business and SME managers training courses covering all aspects of digital transformation:

O Cybersecurity auto diagnostic <https://www.bpifrance-universite.fr/formation/autodiag-cybersecurite/>

O Cybersecurity awareness <https://www.bpifrance-universite.fr/formation/cybersecurite/>

O Cybersecurity training <https://www.bpifrance-universite.fr/formation/e-parcours-cybersecurite/>

- The organization of rescue services, the care of populations, and the protection of people, property and the environment all require upstream preparation to ensure the most effective operational response possible in emergency situations (accidents, disasters, catastrophes, etc.). This preparation for crisis management takes three different forms: planning the organization of the civil security response (ORSEC), exercises and feedback. Planification et exercices de Sécurité civile / Documentation technique / Sécurité civile / Le ministère - Ministère de l'Intérieur
- Crisis management in healthcare facilities : La gestion de crise des établissements de santé - Ministère du Travail, de la Santé, des Solidarités et des Familles
- Following on from the National Resilience Strategy (SNR), validated by the Prime Minister in April 2022, it is planned that by 2025 companies, particularly small and medium-sized ones, will be made aware of the need to identify their critical processes in order to draw up a business continuity and recovery plan (PCA) that can be deployed in the event of a major crisis (pandemic, natural disaster, public order disturbance...). This work must be carried out in close collaboration with the SGDSN, which steers the SNR, and with the Ministry of the Economy and Finance.

Is there funding or other support available to SMEs to prepare for crises?

- To prepare for environmental crisis, a public policy has been defined within the framework of the National climate change adaptation plan (PNACC-3), and has begun to be implemented, notably by the Direction Générale des Entreprises, in conjunction with a number of public players (Ademe, DGPR, DGITM, etc.). Raising awareness among companies is one aspect of this approach, as is the provision of methodology and support for work on the resilience of business models in threatened sectors.

- Like other strategic assets, SMEs can be subject to hostile manoeuvres from foreign entities, whether linked to foreign States and part of a broader economic intimidation/coercion scheme or not, that encompass:

O attempts by foreign entities to acquire control of national assets and critical technologies by shareholding;

O attempts by foreign entities to unlawfully acquire IP and/or strategic and critical information by physical (e.g., trespassing or breaking into restricted access areas), human (e.g., misjudgment, oversight, poaching, disclosure), or cyber means;

O shortfall in funding or resources, reputation damaging, diverse serious and petty crimes, etc.

Such maneuvers may qualify as economic security warnings that are centralised and managed by the Department for Strategic Information and Economic Security.

The Department for Strategic Information and Economic Security (SISSE as its French acronym stands), as part of the Directorate-General for Companies of the Ministry of Economy, Finance, and Industrial and Digital Sovereignty and under the authority of the French Commissioner for Strategic Information and Economic Security ensures the design, orientation, and coordination of the French economic security policy as the lead administration in liaison with other governmental departments.

Each economic security warning detected by the SISSE leads to a tailored response to minimize the risk for the targets, in close cooperation with them. As part of monitoring and managing economic security events or investigating requests for investing in critical assets from foreign entities, the SISSE is country-agnostic and leads suitable, appropriate and dedicated research in every specific case to draw the appropriate conclusions. More specifically in the field of Research and Technology, measures for Protection of National Scientific and Technical Potential (PPST) can be implemented by the Government in some SME's R&D centres targeting critical technologies and strategic knowledge and know-how.

Preventively, SMEs benefit from a set of 28 economic security cards unfolding best practices to detect, prevent and react to such risks. They may also adopt a more proactive approach by assessing their level of economic security via the online Diagseco platform

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

- A public enterprise bank - Bpifrance Bpifrance - Servir l'Avenir, to support and finance SMEs and strategic economic sectors (for example health, cybersecurity, defense, etc.)
- Consular network : <https://www.cci.fr/>, <https://www.artisanat.fr/>
- The macartodesrisques.fr website is a free platform dedicated to SMEs and small mid-caps, developed by Amrae and Medef, which allows you to carry out a self-diagnosis and risk mapping of your company in just a few clicks. MA CARTO DES RISQUES | AMRAE |
- Ineris, the public expert on industrial and environmental risk management. La genèse de l'expertise | Ineris
- Amrae (Association pour le Management des Risques et des Assurances de l'Entreprise) is the leading professional association for the corporate risk and insurance professions. It brings together 1,850 members from over 850 private and public organizations. Amrae supports these organizations in achieving their strategic and operational objectives, enabling them to improve their performance and control their risks. | AMRAE |
- Consultant network: KPMG : Crisis management guide and business continuity Guide de gestion de crise et de continuité des activités
- For entrepreneurs in difficulty wishing to emerge from a crisis, there's a portal to find the right support from an organization that is part of this network : Portail du Rebond - Accompagnement des entrepreneurs en difficulté

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

- No information about the development of crisis preparedness in SMEs

Have any studies and reports been conducted on companies' crisis management capabilities?

- EU strategic dependencies and capacities: second stage of in-depth reviews
<https://ec.europa.eu/newsroom/cipr/redirection/document/83835>
- What resilience strategy should adopt in a globalized world? Note du CAE n° 64 (avril 2021)
- Vulnerability of French and European supplies Trésor-Éco n° 274 (Décembre 2020), "Vulnérabilité des approvisionnements français et européens "
- Resisting and recovering: SME managers put the crisis to the test:
<https://lelab.bpifrance.fr/Etudes/resister-et-se-relever-les-dirigeants-de-pme-eti-a-l-epreuve-de-la-crise>
- Crisis management in SMEs: theoretical analysis and model proposal By Ben Boubakary <https://shs.cairn.info/revue-questions-de-management-2020-2-page-91?lang=fr>
- How industrial companies can prepare for crises and production interruptions : Préparation des entreprises industrielles aux crises et interruptions de production
- The Global Risks Report analyses risk perception – technological acceleration, geostrategic shifts, climate change and demographic bifurcation – and the interactions they have with each other : WEF_Global_Risks_Report_2025.pdf

Do you have any additional information that you think is valuable for us to have regarding this topic?

- The French government was particularly active in supporting companies during the Covid crisis, deploying various forms of aid such as compensation for short-time working, state-guaranteed loans, and the solidarity fund, a subsidy scheme that helped companies cover their fixed costs during periods of operating losses (€41 billion deployed on this scheme alone).
- Under program 134, the French ministry of economy pilots emergency aid to businesses during exceptional crises, at the request of the government.

0 Massive aid was introduced in March 2020 to provide assistance capped at €1,500 per month to very small businesses particularly hard hit by the crisis, in order to limit chain failures in the face of the blow to operating revenues caused by the crisis. In addition, from March 2021 onwards, beneficiaries of this aid who belong to one of the hardest-hit sectors, or who have lost the majority of their sales as a result of the crisis, and who have negative EBITDA, could receive aid corresponding to 70% (or 90% for small businesses) of the absolute value of this EBITDA.

- In response to the social crises and natural disasters that have occurred since 2023 (drought, road blockades and cyclone Chido in Mayotte; flooding in Hauts-de-France; riots in New Caledonia), local and temporary aid schemes have been set up by decree. Their amount is generally equal to 15% or 20% of each company's pre-crisis sales, which is an approximation of the fixed costs observed on average; nevertheless, this amount is capped and its amount is therefore not very substantial for midcaps or large companies, which are anyway ineligible for some of these schemes.
- France also ensures the solidity of its network of small and medium-sized enterprises (SMEs), and encourages them to grow into mid-cap companies through the ETIncelles program <https://www.entreprises.gouv.fr/priorites-et-actions/proximite-et-territoires/accompagner-les-pme-et-eti-dans-leur->

developpement/etincelles. For the period 2023-2027, this scheme offers 500 SMEs with the potential and ambition to grow support in their development projects, in terms of relations with the authorities. As part of this program, these companies are rapidly directed to the right contact depending on their difficulties, and benefit from privileged support.

GERMANY

Division VIIA1 - General issues of national and European SME policy

Federal Ministry for Economic Affairs and Climate Action of Germany

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

Germany follows a general risk prevention strategy. All measures have to be commensurate with the risk, the potential danger (systemic or individual) and shouldn't burden SMEs with unnecessary bureaucratic demands or costs.

Crisis preparedness is important for all enterprises in the sense that all enterprises have to get access to relevant support structures in the case of a crisis. The federal government takes care of the critical infrastructure and ensures its functioning.

To this end, the Federal Cabinet has adopted a draft law for strengthening the resilience of critical infrastructure: the KRITIS Umbrella Act. The law which implements the EU's Critical Entities Resilience (CER) Directive (Directive 2022/2557) defines the legal framework for protecting critical infrastructure. It covers all conceivable risks from natural forces or human activity, such as storms, human error or sabotage (all-hazards approach). The criteria for coverage under KRITIS Umbrella Act however differ from those like the SME-definition. Basically, all enterprises which belong to a critical infrastructure sector and have more than 500,000 customers per year are obliged to comply with this law.

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

With the KRITIS Umbrella Act that doesn't address SMEs specifically, the Federal Government will improve the physical protection of critical infrastructure and therefore of supply security in Germany and Europe. Regulations and structures that apply nationwide and across all sectors are introduced for the first time to boost resilience, and they apply in addition to the rules regarding cyber-security of critical infrastructure.

These are the key points of the law:

1. Nationwide identification of critical infrastructure
2. Introduction of disruption monitoring
3. Preparation of risk analyses of operators by the state and by relevant enterprises
4. Minimum requirements for resilience measures to be taken by operators

Information will be available for all SMEs that fall under KRITIS-criteria. In addition, specific sectors can find information on the following website:
https://www.bbk.bund.de/EN/Home/home_node.html

There is an implementation plan for the national resilience strategy:
<https://www.bmi.bund.de/SharedDocs/kurzmeldungen/DE/2024/07/resilienz.html>
(available only in German).

And there are many consulting services available for enterprises of all sizes.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

SMEs can get information via media and from business associations. Only in rare cases official reporting channels have to be used.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

The Federal Government follows a holistic approach regarding preparedness of its critical infrastructure and enterprises in general. Thus, there are no specific training or emergency exercises specifically targeted to SMEs on federal level. However, Interstate and Interministerial Crisis Management Exercises (LÜKEX) are conducted regularly for the public sector and enterprises in the field of critical infrastructure. On state level there are also emergency response or crisis prevention exercises where SMEs can take part in. Municipal Utility companies are also conducting regular exercises which in general are open to SMEs if applicable.

Is there funding or other support available to SMEs to prepare for crises?

The Federal Government adopted the "Research for civil security" Framework programme in 2024 which follows an all-hazards approach to increase the safety and resilience of the public through research and development. It incorporates the former "SMEs innovate: Research for civil security" programme. The programme pursues six central objectives:

- strengthening those involved in civil protection so that they can provide people with rapid and comprehensive support in the event of a crisis or disaster
- ensuring hybrid threats are identified in good time, actors are supported in overcoming them and minimising the impact of hybrid threats
- optimising the supply of basic goods to the population in the event of a crisis or disaster
- supporting the sustainable strengthening of the population's own personal provision and resilience
- ensuring that various phenomena linked to crime and radicalisation are better recognised, understood and combatted
- creating an innovation laboratory for security research.

In addition, the Federal Office of Civil Protection and Disaster Assistance (BBK) supports research and development projects by universities, research institutions and companies within civil protection research. Funding is decided on a case by case basis when specific demand by public authorities arises. Thus, SMEs may be eligible for funding depending on the specific project.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

Critical Infrastructure operators, their associations and the responsible government agencies are connected within the "UP KRITIS" initiative for cooperation between the economy and the state in order to protect critical infrastructure in Germany. All organisations headquartered in Germany that operate critical infrastructures digitally

or physically as well as national professional and industry associations, single points of contact (SPOCs) recognised by UP KRITIS in the critical infrastructure sectors and responsible government authorities can participate. The members of UP KRITIS work in committees both sector-specific as well as cross-sectoral on technical, organisational and political issues to prepare for and prevent security incidents and supply failures. In order to combat current or arising threats the members exchange information on a foundational technical level such as the state of the art, the current threat level, consequences of current crises, local issues and crisis management and prevention procedures.

Additionally, business associations, chambers, consulting companies or local operators and emergency services advise companies to varying extents.

There also is the “DKKV” – the German Committee for Disaster Risk Reduction e.V. connecting different actors in the field of crisis prevention and management.

What services or systems exist for SMEs that can help them prepare for crises?

To prepare for crises SMES e.g. can get certified according to different international or national standards through testing, inspection and certification agencies such as TÜV or DEKRA, e.g. ISO 22301 – Business Continuity Management or the BSI (Federal Office for Information Security) Standard 200-X.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

As the draft law of the KRITIS Umbrella act applies other criteria than the size of enterprises, there is no research, monitoring and evaluation that refers specifically to SMEs on the federal level. The KRITIS Umbrella Act instead limits reporting obligations to enterprises with a relevant size regarding to the supply of the population to avoid unnecessary administrative burden for SMEs.

Have any studies and reports been conducted on companies' crisis management capabilities?

Many studies have been conducted by all levels, public or private, mostly targeted on specific events or scenarios. Examples can be found on the websites of DKKV (<https://dkkv.org/en/home/>) or the Federal Office of Civil Protection and Disaster Assistance. Additionally, Insurance Agencies regularly conduct studies on companies crisis management capabilities.

GREECE

Organisation : MINISTRY OF DEVELOPMENT, GENERAL SECRETARIAT FOR INDUSTRY, Directorate General of Industrial Policy and Reforms, Directorate of Entrepreneurship & Smes

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent
- Very urgent X

(It is noted that at present the main actions which are described concern SMEs indirectly and not directly at the national level)

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

As you know, at national level we have faced multiple disasters, both economic and natural.

It is noted that at present the main actions which are described, concern SMEs indirectly and not directly, at national level.

The Ministry of Climate Crisis and Civil Protection was established in September 2021 at national level (based on Presidential Decree 70/2021 - Government Gazette 161/A/9-9-2021).

The establishment of the Ministry of Climate Crisis and Civil Protection (September 2021) is an important innovation for our country. Because the impacts of climate change are becoming more intense and more threatening every day. Extreme weather phenomena with devastating consequences for humans, society, the environment and the economy are now observed more frequently and are occurring with greater intensity. We are living in an era of "peak" climate change, we are living in the era of the climate crisis.

This because "traditional, ex post intervention is not enough. The climate crisis and its impacts require action in advance, they require Prevention, Preparation/Readiness and Immediate Response, in order to strengthen the country's resilience. These are the key pillars for our country's adaptation to the new, innovative data, which also constitute the core of the Ministry's approach to managing risks as they arise from the climate crisis

The instructions and actions concern earthquakes, landslides, forest fires, snowfall and frost, heat waves, volcanoes, industrial accidents, chemical, biological, radiological and nuclear incidents, high force winds, storms and floods.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

In June 2023, based on Presidential Decree 77/2023 - Government Gazette 130/A/27-06-2023, a General Secretariat for Natural Disaster Recovery and State Assistance was established within the Ministry of Climate Crisis and Civil Protection.

The following are transferred to the new General Secretariat, as a set of responsibilities, organizational units, staff positions and supervised entities: (a) from the Ministry of Finance, the State Aid Directorate of the General Directorate of State Aid and Aid of article 37C of Presidential Decree 142/2017 (A' 181) and (b) by the Ministry of Infrastructure and Transport, the General Directorate for Restoration of the Effects of Natural Disasters of the General Secretariat for Infrastructure of articles 47 to 50 of Presidential Decree 123/2017 (A' 151).

The above bodies (Ministry of Climate Crisis and Civil Protection and General Secretariat for Natural Disaster Recovery and State Assistance) have concentrated both responsibilities and infrastructure of the main sectors (human resources, state aid, civil protection, climate change, immigration and asylum etc.), in order to provide supervision, control and coordination in potential crises.

The telephone number 112, established by the European Union as the single emergency number, is also being successfully utilized. It is used to call emergency services free of charge in all EU countries, facilitating access to these services in cases where a citizen or an enterprise needs immediate assistance.

Is there funding or other support available to SMEs to prepare for crises?

In the past (12/2016 - 11/2019), the project entitled Early warning network for businesses in crisis - Early warning was implemented by partners. The purpose of the project was to create a strong framework to provide assistance to entrepreneurs in

order to address the challenges they face in terms of crisis management, inability to pay, bankruptcy and second chances.

The main project concerned the creation of a European network for early warning and support for businesses and those undertaking a “second chance”, which will promote the development and implementation of innovative policies related to bankruptcy and second chance across Europe.

Nowadays (04/2024 - 12/2027), a project by partners entitled Supporting the Adaptability and Resilience of Small and Medium-sized Enterprises is in progress. (<https://imegsevee.gr/%CE%AD%CF%81%CE%B3%CE%B1/stirixi-prosarmostikotitas-kai-anthektikotitas-ton-mikromesaion-epicheiriseon/>)

The project includes targeted actions to support, enhance the competitiveness, resilience and modernization of small and medium-sized enterprises so that they can respond to an ever-changing economic, institutional, demographic, business and technological environment.

The aim is also to fill the strategic information gap at the small business level and to formulate effective policies to support the adaptation of small businesses to evolving technological changes in combination with promoting the empowerment of the self-employed.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

As you know, Regulation (EU) 2024/2747, “establishing measures relating to an internal market emergency and the resilience of the internal market” (Internal Market Emergency & Resilience Act IMERA), as well as the accompanying general Regulation (EU) 2024/2748 and Directive (EU) 2024/2749 (IMERA Omnibus), were recently published (8 November 2024).

In this context, we are in cooperation with European Commission and other Member States for the smooth implementation of this European legislation throughout the 18-month preparation period, taking all necessary actions (coordination with co-competent services, possible amendments to relevant provisions, etc.).

All of the above actions have as their ultimate recipients both individuals and businesses.

Have any studies and reports been conducted on companies' crisis management capabilities?

-https://www.dianeosis.org/research/climate_change/

Where also can find the report: The Impact of Climate Change on Development, June 2017

-https://civilprotection.gov.gr/ethsio-sxedio-drasis?field_esd_imerominia_value=2025

-IMEgsevee, Annual report for Greek Economy & Smes 2022, Crises, Greek economy and small businesses

<https://imegsevee.gr/nea/etisia-ekthesi-ime-gsevee-kriseis-elliniki-oikonomia-kai-mikres-epicheiriseis/>

chrome-extension://efaidnbmninnbpcjpcglclefindmkaj/https://imegsevee.gr/wp-content/uploads/2022/11/etisia_ekthesi_2022.pdf

Do you have any additional information that you think is valuable for us to have regarding this topic?

Through the Recovery and Resilience Fund and the National Regional Development Plan (EΣΠΑ) 2021-2027, projects are being financed and are in progress that aim to prepare mechanisms and services to support individuals and businesses in times of crisis, as well as projects that aim to recover individuals and businesses from disasters in the recent past.

The creation of the National Database is underway. An integrated information system for risk management and prevention, through which is acquired the ability to spatially and temporally assess the probability of an event that may endanger human lives, something that will make decision-making easier

HUNGARY

Organisation: Ministry for National Economy

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

All relevant information for SMEs (crisis support schemes, government decrees reducing the burdens of SMEs) are available by governmental organisations, media, as well as enterprise development organisations.

In Hungary, we have a dedicated state secretariat for SMEs, as well as a functional e-mail address for them to report their comments and complaints directly.

The Hungarian Chamber of Commerce and Industry with the most extended territorial coverage and network of entrepreneurs, can help channel comments and provide information.

The Hungarian Economic Development Agency (MGFÜ) as governmental enterprise development agency helps to inform SMEs and operates the VALI.hu, which is a webpage collecting all governmental programmes for enterprises.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

In case of emergency the information for SMEs is provided by media, government and enterprise development agencies and financial organisations. The Government

Information Center can provide immediate and quick information for those affected in crisis situations, for example in the case of COVID.

The Ministry for Justice has a comprehensive company register the National Business Registry and Company Information System. The Hungarian Chamber of Commerce and Industry has a register on business organisations derived from the compulsory registration within the Chamber.

Is there funding or other support available to SMEs to prepare for crises?

In case of emergency the government always reacts and tries to offer support for enterprises, e.g. at the beginning of COVID the fast liquidity was the necessary aid, so we have started our conditionally non-refundable grant schemes under the Economic Development and Innovation Operational Programme Plus to provide businesses with immediate access to finance. This meant the survival of thousands of businesses. Now the most critical problem is the energy crisis and the lack of demand so the Government started the Demján Sándor Program.

In November 2024 the government has announced the Program with approximately EUR 3.5 billion (HUF 1,400 billion), which promotes the growth of domestic SMEs, increases their productivity and resilience.

The 8+1-point Demján Sándor Program comprehensively (by providing loans, equity, grants and reducing administrative burdens) helps Hungarian enterprises to strengthen their competitiveness both domestically and internationally by implementing their investments.

With these investments their competitiveness, crises resilience will be improved.

More detailed information about the program is available on the website.

<https://dsprogram.hu/demjansandorprogram/>

Another product has played an important role in stabilising the liquidity situation of businesses in times of crisis. The MAX+ schemes of the Széchenyi Card Programme provide targeted funding for the maintenance and development of business operations, enable businesses to realise their investment plans, help to stabilise their liquidity situation and to ensure their continued operation and future growth opportunities. The loan schemes are under constant review in the light of crises - e.g. to the mouth and nail pain -, the economic environment and feedback from companies.

As of November 1st 2024 the interest rate of investment loans of the Széchenyi Card Program was reduced from 5% to 3,5%. As of 17th February 2025 the interest rate was reduced again with 0.5 percentage point, to help SMEs cope with problems caused by crises.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

Entrepreneurial associations help companies communicate with each other, such as Hungarian Chamber of Commerce and Industry and National Association of Entrepreneurs and Employers. Organisations like these ensure efficient operation in the event of a crisis, and help to develop joint responses by SME's to emergency situations.

Hungarian Chamber of Commerce and Industry: www.mkik.hu

Confederation of Hungarian Business: <https://vosz.hu/en>

National Association of Entrepreneurs and Employers: www.mgyosz.hu/hu/

The Enterprise Development Council is a consultative body of the government, which is build-up of representatives of relevant Ministries, enterprise development organisations where planned measures, important enterprise development questions, crises situations are being consulted with the participants.

What services or systems exist for SMEs that can help them prepare for crises?

There are a number of services available to businesses that are currently offered within the framework of projects supported by EU or domestic funds, and are therefore available free of charge. Free mentoring, advice and training are available for every situation in the company, from business planning to enter the international market and generational transition. The purpose of the focused services is to get through the difficulties of different stages of life, to promote growth and to help companies get back on their feet after any forced situations that may occur.

Many business service organisations provide consultancy for SMEs. There are webpages which also provide information for SMEs in different situations.

VALI portal provides e-learning material in the field of crises management:
<https://vali.hu/business-development-services>

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

We assess and collect the proposals and needs of SME's in continuous consultation with business professional and advocacy organizations throughout the country. During the COVID pandemic, we conducted a survey among SMEs regarding how they evaluate its impact on them. Furthermore, the preparation of the Demjén Sándor Program was preceded by more serious negotiations than ever before. Suggestions and comments from more than a hundred entrepreneurial organizations and more than two thousand companies were incorporated into the program, and the monitoring process has been ongoing ever since.

We use governmental research companies, market research companies, the National Statistical Office, the network of Hungarian Chamber of Commerce and Industry (MKIK) and the network of Confederation of Hungarian Business (VOSZ) to collect information on crises preparedness in SMEs.

Have any studies and reports been conducted on companies' crisis management capabilities?

Yes, on earlier crises situation: The Impact on the Coronavirus Epidemic on Hungarian Business, by IFKA Public Nonprofit Ltd. Evolution – Renewable Enterprises Program and Mathias Corvinus Collegium – Entrepreneurship Research Workshop

<https://evolucio.mgfu.hu/medias/40/akoronavirus-jarvanyhatasaamagyarvallalkozasokra.pdf>

How Hungarian cohesion policy addressed the economic and social impacts of the COVID pandemic - Hétfa Research Institute, 2024

<https://hetfa.hu/2024/05/08/mikent-kezelte-a-covid-jarvany-gazdasagi-es-tarsadalmi-hatasait-a-magyar-kohezios-politika-elkeszult-a-hetfa-ertekelese/>

Energy Situation of Companies - Makronóm Institute, 2022, December

<https://makronomintezet.hu/public/researches/documents/document-VF9eLcLoJS.pdf>

Business survey among SMEs – Hungarian Economic Development Agency (MGFÜ) Economic Analysis Center, 2025, March

IRELAND

Organisation: Department of Enterprise, Trade and Employment

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent

There is some urgency around issues such as supply chain and the impact of extreme weather events. It could be said to be increasing from not very urgent towards urgent.

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)?

The National Risk Assessment for Ireland, Published by the Office of Emergency Planning on behalf of the Government Task Force on Emergency Planning to provide a basis on which key risks are identified, prioritised and managed. The objective is to establish a coordinated approach to national risk management. This assessment focuses on key risks with the potential to trigger a national level emergency. There is a public campaign around risk communications and this document is published on emergencyplanning.ie. This is a whole-of-government, whole-of-society approach to risk and while not targeted at SME's, they should take account of it.

The Strategic Emergency Management: National Structures and Framework sets out the arrangements for national level coordination during crisis. There are associated guidance documents that are aimed at all government departments and relevant agencies. In addition, regional and local coordination structures are set out in the Framework for Major Emergency Management. Neither of these documents are designed to support the business continuity of SME's.

How is information provided to SMEs in crisis situations?

When convened, all public information related to a crisis is communicated through the National Emergency Coordination Group and its subgroup on emergency communications. This is co-chaired by Government Information Services and the lead government department. All channels of communications, print, radio, television, social media, web are leveraged with public safety information e.g. Update from the National Emergency Co-ordination Group on storm recovery response

Do you have a comprehensive business register through which you reach companies of different sizes, including sole proprietors and franchisees?

There is no comprehensive register. The register of local authority commercial rates payers has been utilised to deliver schemes such as Increased Cost of Business (ICOB).

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

Regular exercising of the National Emergency Coordination Group occurs. This is a top level government structure chaired by the lead government department for the crisis. The lead government department may bring in subject matter experts, including from

the private sector to help inform decision making but this will be on a case by case basis.

Is there funding or other support available to SMEs to prepare for crises?

There are schemes focused on response rather than preparation. The Department of Social Protection operates the Humanitarian Assistance Scheme for those impacted by crisis to meet their immediate needs for costs not covered by insurance. Similarly, the Department of Enterprise, Trade and Employment has operated, on an ad hoc basis, an Emergency Humanitarian Flooding Scheme for small businesses who have been unable to obtain flood insurance and are impacted by flooding.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

The Enterprise Forum was established in 2017, initially dealing with impacts on enterprise arising from Brexit, and more recently impacts of COVID-19 on enterprise. The purpose of the forum is now to discuss enterprise policy implications arising from emerging national and international challenges, with a particular focus on capturing the views, concerns and suggestions of the enterprise sector.

What services or systems exist for SMEs that can help them prepare for crises?

Government supports for SMEs are mainly provided through a variety of State Agencies. Small business supports are primarily provided through a network of 31 Local Enterprise Offices. The National Enterprise Hub (NEH) brings together information on over 250 supports across 25 Government Departments and Agencies.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

The Government Task Force is the top level structure for strategic emergency management in Ireland. Chaired by the Tánaiste (Deputy Prime Minister) and Minister for Defence, the Government Task Force gives policy direction and provides oversight for the emergency planning activities of all government departments and public authorities. The Government Task Force meets in the National Emergency Coordination Centre (NECC), based in Agriculture House, Dublin 2, at least 5 times a year.

The Government Task Force is comprised of Ministers, senior officials of government departments, senior officers of the Defence Forces and An Garda Síochána (Police) and officials of other key public authorities having a lead or support role in Government and strategic emergency planning. The Government Task Force has a number of active subgroups supported by the Office of Emergency Planning which address issues such as Risk, Resilience, Emergency Communications, International Engagement, CBRN and Public Information Campaigns.

Have any studies and reports been conducted on companies' crisis management capabilities?

As part of EU Reporting guidelines under Decision 1313/2013, Ireland reports every 3 years on its assessment of risk management capabilities. In addition, the Office of Emergency planning prepares a confidential report to government on emergency planning activities.

LUXEMBOURG

Organisation Ministry of Economy

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

In Luxembourg, the Ministry of Economy (Directorate of SMEs, Crafts and Business) together with the Chamber of Commerce (House of Entrepreneurship) and the Chamber of Crafts provide information to SMEs related to crisis preparedness and management.

In addition, Luxinnovation, the Luxembourg innovation agency, and private and Business Federations may also provide information and guidance.

Such information may be distributed in form of guides or advice as the case may be.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance entrepreneurs?

The Ministry of Economy has an internal business register which allows to identify companies on sector or size-based criteria. The Chamber of Commerce and Chamber of Crafts and/or the business federations have also registers on SMEs.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

In Luxembourg, the Chamber of Commerce (House of Entrepreneurship) and the Chamber of Crafts may provide trainings for SMEs on a specific case by case basis. There may also be specific trainings offered by the House of Training and/or business federations.

Is there funding or other support available to SMEs to prepare for crises?

There is no direct funding available for SMEs to prepare for crises. Such funding would need to be decided by the government/municipalities on a case-by-case basis. In the past, the government aligned its funding or other support to the guidelines of the European Commission in the event of an international crisis.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

The most important networks for SMEs are the Luxembourg Chambers of Commerce and Chambers of Crafts as well as the Luxembourg business federations on a domestic level and the European business organisations on an international level.

What services or systems exist for SMEs that can help them prepare for crises?

In case of a national or international crisis, the government can request the High Commission for National Protection management programs to safeguard the national interests and the safety of the population.

If such a crisis affecting the population would have an impact on SMEs, the HCPN would assist to prepare and tackle the crisis.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

To the best of our knowledge, the government is not conducting any research on the development of the crisis preparedness in SMEs. If required, the government could charge the Luxembourg Institute of Science and Technology (LIST) or the Luxembourg University with such a task.

Monitoring or evaluation of the development of crisis preparedness in SMEs may be conducted via the HCPN.

Have any studies and reports been conducted on companies' crisis management capabilities?

To the best of our knowledge, there are no studies or reports that have been conducted in this respect.

The NETHERLANDS

Organisation: Ministry of Economic affairs

How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent
- Very urgent

SME's should be made aware of what to do in times of crises. However, currently we do not know if SMEs are worrying about this. We did not conduct any research to this so the answer to this question is an estimation.

What kind of information and guidance (guides or advice) on this topic is available to SMEs and who provides these services (state, municipalities, organizations, etc.)?

We are currently developing plans to inform SMEs what to do in case of crisis. Three scenarios have been developed and the plans will address these scenarios. These are:

- Prolonged power outages (72 hours) affecting daily life and the economy
- Large-scale disruption of the Internet, telecommunications and time and location services

- Military threat or conflict resulting in disruption of infrastructure chain

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

During the covid pandemic, we used channels as the Dutch Chamber of Commerce and other executing agencies. We are currently developing plans as to how to approach this in case of military or hybrid threat (scenarios in previous question).

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

No.

Is there funding or other support available to SMEs to prepare for crises?

Currently, no.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

SME's typically get their information via their 'warm network'. This means that they search for information with their fellow entrepreneurs, acquaintances and service providers (eg their accountants). Furthermore, there are several public executing agencies that can play a role in the matter.

What services or systems exist for SMEs that can help them prepare for crises?

Not yet determined.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

As we are still in the process of developing policy regarding SME preparedness, we have not yet set up any research, monitoring or evaluations.

Do you have any studies and/or reports that have been conducted on companies' crisis management capabilities?

Currently, no.

POLAND

Organisation: Ministry of Economic Development and Technology in cooperation with Ministry of Internal Affairs and Administration, Ministry of Digitalization, Ministry of Finance

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

In Poland, Small and Medium-sized Enterprises (SMEs) can access various forms of information and support related to crisis preparedness and response, provided by national authorities, local governments, and public organizations. At the national level, the Government Security Center (RCB) operates an alert system that sends emergency SMS messages (Alert RCB) to individuals in affected areas, warning about serious threats such as natural disasters, infrastructure failures, or security risks. Additionally, the Governmental Security System (RSO) provides similar alerts via a mobile application, television, and radio.

A key online platform for entrepreneurs is **Biznes.gov.pl**, operated by the Ministry of Economic Development and Technology serves as a central source of guidance for businesses, offering information on risk management, legal obligations, business continuity planning, and step-by-step instructions during crises such as pandemics, energy shortages, or regulatory changes. The platform also allows business owners to submit applications, modify business activities, or access government support online.

Local municipalities are responsible for implementing localized warning systems, including sirens, SMS services, and information boards. They also support businesses in their areas by sharing emergency procedures, organizing evacuations if necessary, and maintaining contact with local crisis management centers.

The President of the Office of Electronic Communications shall draw up for telecommunications entrepreneurs, including SMEs, 'Action plan of a telecommunications company in situations of particular threats - Office of Electronic Communications'.¹¹

Information on conducting business activities is posted on the website podatki.gov.pl. Additionally, the Ministry of Finance regularly publishes information and advice on various aspects of running a business, including in crisis situations, which can be found on the official website.

Furthermore, organizations like the Polish Agency for Enterprise Development (PARP) provide educational resources, training, and consulting services to help SMEs build resilience. They offer materials on cybersecurity, data protection, and legal compliance, as well as support for developing Business Continuity Plans (BCPs). While such plans are not legally required for SMEs, they are strongly recommended to ensure operational stability in the face of disruptions.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance entrepreneurs?

¹¹ [Plan działań przedsiębiorcy telekomunikacyjnego w sytuacjach szczególnych zagrożeń - Urząd Komunikacji Elektronicznej](#)

In Poland, the warning and crisis preparedness system for Small and Medium-sized Enterprises (SMEs) is not a separate, dedicated system – SMEs are covered by the general crisis management framework, which applies to all citizens, institutions, and businesses.

Therefore, information for SMEs during crisis situations is delivered through multiple coordinated channels to ensure it reaches businesses of all sizes, including sole proprietors and freelance entrepreneurs. One of the main tools is the **Alert RCB system**, operated by the Government Security Center, which sends **emergency SMS alerts** directly to all mobile devices located within the affected geographical area—regardless of whether the recipient is an individual or a business. This ensures that urgent information such as natural disasters, infrastructure failures, or public safety threats is quickly and widely distributed.

Another important source of information is the **Biznes.gov.pl** portal, which is managed by the **Ministry of Economic Development and Technology**. The platform offers centralized and continuously updated guidance tailored for business owners, including instructions on legal procedures, access to government support, and crisis response strategies. During major events—such as the COVID-19 pandemic or regional energy shortages—Biznes.gov.pl serves as a key reference point for interpreting regulations and applying for emergency assistance.

In crisis situations, the Ministry of Finance disseminates information and announcements through official websites, on the podatki.gov.pl portal, during international and national meetings, via radio, television, and on social media.

In accordance with Article 39 para. 10 of the Electronic Communications Law Act¹², hereinafter ‘the Pke Act’, in the event of a situation of particular danger or after being informed of its occurrence by entities:

- performing tasks in the field of rescue and providing assistance to the population,
- performing tasks for defence, cybersecurity, state security and public security and order,
- competent in matters of crisis management,

the telecommunications entrepreneurs, including SMEs, shall immediately take the actions specified in the action plan in a situation of particular threat (if it is obliged to draw up a plan).

The register of telecommunications entrepreneurs kept by the President of UKE does not have the possibility to filter telecommunications entrepreneurs in terms of their size.¹³

Local authorities (municipalities and counties) also play a crucial role in reaching businesses during crises. They operate local early warning systems that include **sirens, SMS alert services, local websites, and community newsletters**. Some municipalities maintain their own **business registers or communication systems** to contact enterprises in their area directly, especially in industrial or high-risk zones.

Regarding national business data, Poland maintains a **comprehensive and publicly accessible business register**. Sole proprietors and freelance entrepreneurs are required to register with the **Central Registration and**

¹² (Dz.U. z 2024 r. poz. 1221)

¹³ [Rejestr RPT](#)

Information on Business (CEIDG), while larger entities are listed in the **National Court Register (KRS)**. These databases enable government institutions and public organizations to identify and, when needed, reach specific groups of businesses.

Although there is no single platform dedicated exclusively to emergency communication with all businesses, the integration of mass alert systems (like Alert RCB), public registers (CEIDG and KRS), and digital platforms (such as Biznes.gov.pl) creates a multi-layered system for informing SMEs quickly and effectively during a crisis.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

- a. Yes, trainings are organized for example by: PARP, provincial offices, chambers of commerce and some local government units. They concern cyber security, risk management, business continuity;
- b. Course: crisis management in SMEs | PARP Academy – PARP Academy
<https://akademia.parp.gov.pl/course/view.php?id=31>

Is there funding or other support available to SMEs to prepare for crises?

- c. SME Liquidity Support Loan Fund: Loans for working capital purposes to support business retention and liquidity for companies;
- d. Resc-EWE Program: A set of educational and practical tools to help build companies' resilience to crises;
<https://www.gov.pl/web/development-technology/resc-ewe---new-tools-to-help-smes>
- e. Anti-Crisis Shield: Tax credits, loan subsidies and other support instruments for companies in distress. <https://en.parp.gov.pl/tarcza>
- f. LINK:
<https://www.parp.gov.pl/component/grants/grants/wsparcie-firm-w-okresowych-trudnosciach---oferta-dla-przedsiębiorcow>

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

Several entities are responsible for the development of contacts between SMEs. First of all, it will be the Ministry of Development and Technology, as well as the Polish Agency for Enterprise Development (PARP). Examples of networks below:

- g. Survey of clients and service providers - KSU Consultation Points services - PARP - SME Development Center
(<https://www.parp.gov.pl/publikacje/publication/badanie-klientow-i-uslugodawcow-uslugi-punktow-konsultacyjnych-ksu>)
- h. National Innovation Network of the National System of Services - PARP - SME Development Center
(<https://www.parp.gov.pl/component/site/site/ksu>)

What services or systems exist for SMEs that can help them prepare for crises?

The provisions on crisis management are regulated by the Act of 26 April 2007 on crisis management. The law shall define the authorities competent for crisis management and their tasks and rules of operation in this field, as well as the rules for the financing of crisis management tasks.

The crisis management system in Poland is multi-level and consists of the following components:

- crisis management bodies;
- consultative and advisory bodies competent to initiate and coordinate crisis management activities;
- crisis management centres, maintaining 24-hour readiness to take action.

In the Ministry of Internal Affairs, the role of the crisis management centre is performed by the Government Security Centre (RCB). RCB is a state budget unit subordinate to the Prime Minister, providing services to the Council of Ministers, the Prime Minister, the Government Crisis Management Team and the minister competent for internal affairs in crisis management matters and acting as a national crisis management center. The Government Security Centre is headed by a director appointed by the Prime Minister.

The Government Security Centre coordinates the process of crisis prevention, and in the event of their occurrence, coordinates the process of minimizing their effects. It assesses the risk of threats to state security – harmonises the perception of threats by individual ministries, and thus increases the degree of ability to deal with difficult situations by the competent services and public administration bodies.

In addition, in order to increase preparedness for threats, systems for warning and alerting the population about threats operate in Poland, their functioning is regulated by the Act of 5 December 2024 on civil protection and civil defence. Among the elements of this system can be distinguished, among others:

- RCB alert is a system of SMS notification of hazards to the public. It is used only in emergency situations, when there is a really high probability of an immediate threat to life or health in a significant area. The RCB alert is created on the basis of information about potential threats received from ministries, services such as police, fire brigades, border guards, offices and central institutions, e.g. the Institute of Meteorology

Water Management and Voivodship Offices. The Government Security Centre monitors the situation 24 hours a day, 7 days a week for the occurrence of various types of threats and launches an Alert if necessary. The smallest area to which an RCB Alert can be sent is the county.

- The Regional Alert System (RSO) is a service to inform citizens about upcoming threats. It has been operational since 1 January 2015. The messages transmitted by the system mainly focus on meteorological warnings (e.g. strong winds, storms, icing), hydrological warnings (e.g. water level), traffic information (e.g. traffic jams, construction works, detours) and other safety-relevant information. The Regional Warning System messages can be viewed in Polish Television programmes in the digital terrestrial multiplex. The most important of them appear on a special information bar on the TV screen. All messages are also available on the teletext pages of TVP1, TVP 2, TVP Kultura, TVP Historia and TVP Polonia. The same warnings will also appear on the websites of provincial offices. Smartphone users can use the free application for mobile phones, available in app stores for individual platforms (Google Play, Apple App Store, Windows Phone Store). The application can be searched by the keywords 'RSO' and 'Regional Alert System'.

One of the most important resources is the **Biznes.gov.pl** portal, operated by the **Ministry of Economic Development and Technology**. It provides comprehensive guidance for entrepreneurs, including legal obligations, practical steps to take during crises, and access to online services such as modifying business activity or applying for government aid. During large-scale disruptions—such as the COVID-19 pandemic—this portal plays a central role in communicating procedures and available support.

With the aim of facilitating entrepreneurs in managing tax matters through digitization and simplification of processes, the Ministry of Finance has built a service managed by

the National Revenue Administration - e-Tax Office. One of its main goals is security, i.e., the platform ensures secure communication with the tax administration and protection of personal and financial data. Additionally:

- Entrepreneurs can handle tax matters online, without the need to visit the tax office, from any location.
- Entrepreneurs save time: they can quickly and easily submit declarations, applications, and other tax documents.
- Entrepreneurs have easier access to their tax data, balances of arrears and overpayments, as well as the status of overpayments or refunds

The **Polish Agency for Enterprise Development (PARP)** offers specialized services aimed at building crisis resilience, including:

- **Training and workshops** on business continuity planning, digital resilience, and cybersecurity,
- **Advisory support** for risk assessment and emergency management,
- **Funding opportunities** for process modernization and technology implementation that increase operational resilience.

At the **regional level**, **Entrepreneur Support Centers** and **Regional Development Agencies** provide tailored consulting services, help with drafting Business Continuity Plans (BCPs), and facilitate access to local funding instruments or crisis simulations.

In addition, sector-specific **chambers of commerce** and **industry associations** provide practical guidance during sectoral disruptions, offer legal and financial support, and act as communication bridges between businesses and public authorities.

Though there is no single dedicated system for SMEs only, the combination of these **public services, advisory networks, and digital tools** forms a robust support structure that helps Polish SMEs strengthen their preparedness and response capabilities in times of crisis.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

The government monitors SME readiness through:

- i. PARP and CSO surveys – periodic reports on the resilience and needs of companies;
- j. Evaluations of EU-funded support programs – analysis of the effectiveness of crisis measures;
- k. Cooperation with industry organizations – collecting data and opinions from the market;
- l. Reporting within the framework of national security and economic policies.

Have any studies and reports been conducted on companies' crisis management capabilities?

<https://pytania.parp.gov.pl/component/publications/publication/raport-o-stanie-sektora-malych-i-srednich-przedsiębiorstw-w-polsce-2023>

<https://www.mdpi.com/2071-1050/13/18/10185>

<https://www.mdpi.com/2071-1050/13/21/11864>

Do you have any additional information that you think is valuable for us to have regarding this topic?

The pilot program "Digitally Secure Company," implemented by the Ministry of Development and Technology together with NASK National Research Institute, has now been expanded and is continued as the project "Increasing the Digital Maturity and Cybersecurity of Companies by Providing Digital Services on Biznes.gov.pl."

The aim of the Project is to enhance the cyber resilience of SMEs by making new digital services and features available to support entrepreneurs in improving the quality of their digital services and the level of cybersecurity in their companies, as well as in adapting their operations to the requirements of Directive (EU) 2022/2555 of the European Parliament and of the Council on measures for a high common level of cybersecurity across the Union (NIS2), the EU Cyber Resilience Act (CRA), and other relevant legal acts as applicable.

Within the Project, three e-services will be made available:

Digital Maturity Analytical Service (analysis of digital maturity gaps and cybersecurity level) – designed to improve entrepreneurs' awareness and skills in the field of cybersecurity. It is focused on self-assessment/diagnosis of the state of maturity in cybersecurity and the implementation of digital services through the completion of an interactive form. The service concludes with the generation of a Report containing elements of a guide describing the actions the company must take to achieve a basic level of digital maturity and cybersecurity.

NIS2 Pre-Verification Service – this e-service will allow companies to verify whether they fall within the scope of the NIS2 regulation, offer personalized recommendations tailored to the specifics and needs of the particular enterprise, and provide support in the process of adapting to the directive's requirements. The user will also be informed about the obligations imposed on the company and will have the opportunity to apply for a certification program with pre-filled documentation.

CRA Pre-Qualification Service – an e-service designed specifically for small and medium-sized enterprises (software or embedded device manufacturers), to guide them through the requirements of the Cyber Resilience Act (CRA) and support them in the implementation process. This service will be a comprehensive tool that not only educates but also facilitates the understanding and application of CRA provisions in business practice by providing case analysis and product qualification to one of the categories (classes) of the Regulation's Annex. The service will end with the possibility to generate a declaration of conformity, which will summarize the measures implemented and readiness to meet CRA requirements. The user will also be informed about the company's obligations, such as in the area of technical documentation, and will have the opportunity to apply for a certification program with pre-filled documentation.

Additionally, during the project, support will be provided via a call center, which will inform entrepreneurs in detail about the requirements of individual legal acts, certifications, and best practices in the field of cybersecurity.

Educational and information campaign for entrepreneurs, popularizing the benefits of digital technologies

The aim of the campaign is to raise general awareness of the benefits of digital technologies among entrepreneurs and their employees. The campaign focuses on three identified thematic areas:

1. public e-services
2. cybersecurity
3. use of digital technologies.

The specific objectives of the campaign include:

- Building trust and positive attitudes towards public e-services and reducing reluctance and fear of digitization of activities in the company, by presenting the benefits of conducting official matters online.
- Educating entrepreneurs and their employees in the field of skills that will allow them to recognize threats and deal with them appropriately, e.g. by implementing the Digitally Safe Company Program services in companies.
- Increasing the level of use of digital technologies among sole proprietorships, micro and small enterprises and their employees.

The planned campaign messages include: using online e-services, checking and improving the company's cybersecurity level, being digital and not being afraid of new technologies, as well as investing in your own and your employees' digital competences. The messages will be tailored to individual segments and industries.

Cybersecurity is one of the areas that will be an important component of the campaign. Activities in this area are aimed at increasing the awareness of SMEs in the field of cybersecurity and educating them in the ability to recognize cyber threats. The campaign is to provide information and good practices on effective methods of defense against various types of attacks (how to react and protect yourself in the future, what tools to use). The basis for these activities is the Digitally Safe Company project run by MRiT and NASK. The campaign is also to educate sole proprietorships, micro and small enterprises on the obligations arising from the NIS2 Directive and the Cyber Resilience Act.

NASK, as a project partner, will provide substantive and organizational support in the implementation of the campaign in the area of cybersecurity. Educational activities in a broader context include building awareness of how to safely navigate the digital world, prevention, awareness of threats, critical thinking and applying the principles of digital hygiene. During the campaign, it is planned to disseminate basic information on cybersecurity and provide training in this area.

At least three online campaigns, three PR campaigns and 20 special campaigns (online and stationary meetings) are planned as part of the campaign. It is planned to develop a key visual campaign, informational, educational and promotional materials (sponsored articles, infographics, videos), as well as launch a dedicated campaign website (or websites). The campaign materials and websites will be prepared taking into account the principles of digital accessibility (WCAG 2.1 at level A and AA).

The planned reach of the campaign activities is 8 million entrepreneurs and their employees. The reach will be measured for individual media channels. In

addition to the reach, the result indicators include, among others, the number of applications sent for e-services (min. 7.8 million) and the number of visits to the campaign website on cybersecurity for companies (1.5 million).

The campaign is to run from May 2025 to May 2027, divided into two stages in May 2026 and May 2027, respectively.

In the field of telecommunications and preparation of telecommunications entrepreneurs for a crisis situation, the Pke Act (and previously the Telecommunications Act) does not use the division of telecommunications entrepreneurs in the manner specified in Article 7 of the Act of 6 March 2018 – Entrepreneurs Act¹⁴, i.e. the division into micro, small and medium-sized enterprises. As regards the drawing up of action plans for situations of particular threat, the implementing regulation on this subject introduces exemptions from the obligation to draw up a plan using other criteria: income, the territorial area in which telecommunications activities are carried out and the type of telecommunications activity.

The above criteria mean that the obligation to draw up plans is approx. 100 telecommunications companies. However, without knowledge and analysis of the average annual employment and net annual turnover of these entrepreneurs, it is not possible to indicate how many SMEs are required to draw up action plans.

Additional information from Poland: What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

The Ministry of National Defense of the Republic of Poland organizes conferences on cybersecurity issues, covering topics such as: legal and organizational aspects of the cyberspace defense system, cybersecurity trends, management of cyber incidents and crises, protection of critical infrastructure, challenges related to the security of ICT systems. One of the aims of these events is to enhance cooperation in cybersecurity at the military, scientific, and business levels, including SMEs.

Additionally, Polish Cyber Command conducts cybersecurity trainings, including topics like cyber hygiene and cyber threats. Some of this trainings are publicly available, also for SMEs' representatives.

Under the Act on the national cyber security system of 2018, the Minister of National Defence oversees the implementation of cybersecurity tasks by entities subordinate or supervised by the Minister and entrepreneurs of special economic and defense importance conducting business within the sectors specified in the Act, among these entities SMEs might also be included.

Minister of National Defence does not issue guidelines and recommendations specifically addressed to SMEs.

¹⁴ (Dz.U. z 2024 r. poz. 236)

PORTUGAL

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent
- Very urgent X

In the Portuguese context, there is an urgent need for SMEs to be better prepared for crises. Recent events such as the COVID-19 pandemic, the growing cybersecurity threats, extreme weather events (and forest fires) and the geopolitical instability have demonstrated the vulnerability of smaller companies to sudden disruptions.

Furthermore, the ongoing twin green and digital twin transition requires SMEs to integrate the new compliance and traceability and circularity measures, which often require a significant adaptation and investment.

Although the post-pandemic and geopolitical instability reforms (e.g. the Recovery and Resilience Plan-RRP and the REPowerEU plan) have addressed some of the gaps, real-time monitoring, simplified access to support and sector-specific measures remain critical for future resilience.

The pandemic and the energy market disruption caused by Russia's war of aggression against Ukraine have highlighted the SMEs lack of preparedness and the need for the implementation and development of comprehensive preparedness measures. These measures are crucial not only to ensure business continuity, but also to keep SMEs competitive and resilient in the long term.

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

Information and guidance for SMEs in Portugal are disseminated through several institutional channels, aiming to ensure proximity, relevance, and accessibility:

- IAPMEI (Agency for Competitiveness and Innovation) acts as a national contact point for SMEs, providing strategic guidance, technical assistance, and thematic toolkits, such as videos, namely on digital transition, financial literacy, entrepreneurship and business management, sustainability and circular economy, state aid incentives, support training programmes, and industrial licensing, among others.

Through initiatives like SHIFT2Future and the Enterprise Europe Network (EEN), IAPMEI supports SMEs in the areas of: Digitalisation; Sustainability; EU single market; Innovation; Business, technology and R&D partnering; Resilience; Internationalisation; Access to finance; and Access to EU funding.

IAPMEI also provides digital tools to help companies align with ESG standards and sustainable finance practices, fostering competitiveness and responsible growth.

- DGAE (Directorate-General for Economic Activities) plays a key role in policy coordination and provides sector-specific information and strategic guidance to SMEs. Supports policy articulation and sectoral strategies, ensuring alignment with European initiatives and promoting competitiveness through regulation and strategic studies.

- AMA (Administrative Modernisation Agency) supports the digitalization of public services, offering SMEs easier access to eGovernment tools and information systems.
- ANI (National Innovation Agency) promotes innovation and R&D-related preparedness, supporting SMEs in incorporating risk management into innovation cycles.
- AICEP (Portugal's Trade and Investment Agency) supports export-related risk management.
- Municipalities also play a role in emergency response coordination at local level.
- Sectoral networks and associations facilitate the exchange of information, knowledge, and best practices among members, namely on policies and regulations that benefit their sector and represent the interests of their members.
- CCDRs (Commissions for the Coordination of Regional Development) are responsible for promoting regional development and territorial cohesion.

Working together, these relevant stakeholders will ensure that SMEs receive integrated support in the above referred areas of action.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance entrepreneurs?

Portugal adopted a multi-channel strategy to prepare and to support SMEs in time of crises.

In line with the challenges posed by the pandemic, the extreme weather events (and forest fires) and the geopolitical instability, Portugal has effectively used real-time data collection, digital platforms, and access to funding programmes.

For instance, the Portuguese government has provided extensive financial support to SMEs through programs such as COMPETE 2020. This initiative was reprogrammed during the pandemic to increase co-financing rates and support working capital in sectors severely affected by the crisis.

Portugal has also identified the real needs of SMEs through real-time monitoring surveys. It has conducted weekly impact surveys to track SMEs vulnerabilities and identify sector-specific challenges, and consequently specific interventions in due time.

In situations of crisis, targeted email campaigns and workshops are used to provide timely information.

Concerning support and policy coordination, past crises demonstrated the importance of close cooperation between businesses and government bodies.

It is also important to note that Portugal has several public platforms, as well as social media channels, to disseminate information on financial support and investment opportunities, helping SMEs to identify and access different financing solutions tailored to their specific needs. Portugal also has instruments to prevent business failure, namely:

Financial Diagnosis Tool: Assesses a company's economic and financial situation.

Early Warning Mechanism (MAP): Uses data from the Central Balance Sheet Database to detect early signs of financial distress.

Extrajudicial Company Recovery Scheme (RERE): Facilitates negotiations between companies and lenders to restructure debts out of court.

Extraordinary Business Viability Process (PEVE): A fast response mechanism introduced during the COVID-19 crisis to help companies avoiding bankruptcy.

Special Revitalization Process (PER): An alternative to bankruptcy for companies facing insolvency.

Insolvency and Business Recovery Process (PIRE): Provides options for either recovery or liquidation of assets, depending on the company's situation.

Business Restructuring Broker (MRE): Certified professionals who provide technical assistance during the business recovery process.

These tools are designed to provide timely assistance to businesses, to help them to overcome crisis situations.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

In Portugal, SMEs wishing to improve their preparedness for crisis situations can access several training programmes and resources focused on crisis management and emergency response.

These initiatives aim to equip business leaders, employees and organisations with the necessary skills to effectively manage and mitigate crises.

Here are some examples:

- Resilience and business continuity workshops through IAPMEI's SME Academy and sectorial associations, which provide free training and awareness-raising activities tailored to SMEs, such as:

Risk management and business continuity

Digital transition and cybersecurity

Innovation and sustainability

These programs are regularly updated, and registration is required to participate.

- Partnerships with Educational Institutions: IAPMEI collaborates with academic institutions like Nova School of Business and Economics (SBE), offering specialized training programs aimed at enhancing SMEs competitiveness. These programs address challenges such as:

Strategic planning

Financial management

Crisis response strategies.

- Cybersecurity simulations and awareness campaigns in cooperation with CNCS (National Cybersecurity Centre).
- EU-funded projects also include SME-targeted training, e.g., under the Single Market Programme.

Such collaborations provide SMEs with tools to better overcome economic uncertainties.

Is there funding or other support available to SMEs to prepare for crises?

Portugal offers a range of funding and support programmes in several areas.

Through the RRP, Portugal aims to restore sustainable economic growth after the pandemic, reinforcing the objective of convergence with Europe over the next decade. It is expected that the Portuguese SMEs are expected to benefit from long-term sustainable growth and respond to the challenges of the twin climate and digital transitions.

Through the Portugal 2030, Portuguese SMEs will also benefit from EU funding to boost and be prepared for crises in the areas of: Innovation and digital transition; Climate action and sustainability; Demography, qualifications and inclusion.

With these two EU funding programmes, it is hoped that SMEs will be better prepared for times of crisis and will be able to meet the challenges of an unstable economy.

Portugal has recently unveiled a comprehensive set of measures to improve the competitiveness of SMEs, promote exports and encourage internationalisation (Programa Reforçar). This programme is designed to address the challenges posed by the global economic landscape, in particular the recent and ongoing US tariff crisis, and to help Portuguese companies expand their reach internationally.

The programme's implementation will be overseen by an interministerial Working Group, coordinated by the Portuguese Development Bank (BPF-Banco Português de Fomento) in articulation with several public entities (IAPMEI; AICEP; CCDRs; COMPETE2030; etc.), to ensure effective monitoring and execution.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

In Portugal, there are several effective public and private organizations to support and help SMEs during emergencies, namely:

1. IAPMEI (Agency for Competitiveness and Innovation)
2. AICEP Portugal Global (Portuguese Trade & Investment Agency)
3. ANI (National Innovation Agency)
4. TP (Portugal's National Tourism Authority)
5. CCIP (Portuguese Chamber of Commerce and Industry)
6. Sectoral networks and associations
7. Municipalities
8. CCDRs - Commissions for the Coordination of Regional Development.

These entities have their own networks/channels for this kind of support. Several examples have been implemented, such as:

- Business incubators and innovation centres: foster collaboration among SMEs, especially those in technology and innovation sectors, namely the Lisbon Chamber of Commerce and Industry Innovation Hub and UPTEC (Science and Technology Park of the Oporto University), providing tailored mentoring and crisis preparedness resources.

- Public-private partnerships (PPPs): play an important role in coordinating efforts during emergencies.
- EEN-Portugal: provides crisis resilience support through regional offices, being coordinated by IAPMEI.
- SME Envoys Network: fosters knowledge sharing and policy alignment, acting as a bridge between SMEs and policymakers, and ensuring that the interests of SMEs are considered in legislative and regulatory processes.

What services or systems exist for SMEs that can help them prepare for crises?

Either through IAPMEI and other stakeholders, several services/systems are in place to support SMEs in crisis preparedness:

- The IAPMEI's SME Academy, which offers free training programmes covering a wide range of topics, including risk management.
- Portugal's RRP and Portugal 2030, which aims at increasing mainly the resilience, the capacity building, the digitalisation, the climate transition/ sustainable practices, the upskilling and the reskilling, the innovation of the Portuguese entrepreneurial ecosystem.
- Cybersecurity early warning systems and self-diagnosis tools provided by CNCS (Centro Nacional de Cibersegurança) helping SMEs to monitor vulnerabilities in a proactive way.
- Tailored guidance regarding ESG issues/green procurement, and sustainable supply chains, which contribute to long-term preparedness.
- MAP - Early Warning Mechanism: online free tool that helps companies avoiding bankruptcy and contributes to more effective business restructuring processes.

These services/systems support SMEs in implementing new processes and products, new strategies and methodologies and new organisational and marketing methods, that enhance and increase flexibility and competitiveness in the global marketplace.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

The Portuguese government, through public and private entities, collects and monitors data on the business activities of SMEs. For instance:

- IAPMEI participates in panels/ workshops/ networks on SME business activities, constraints and regulatory burdens and disseminates public consultations on SBA issues.
- IAPMEI has developed tools to improve SMEs preparedness by enabling them to make better informed decisions and implement strategies to mitigate potential crises.
- INE (National Statistics Institute) and the Banco de Portugal have developed studies to support the macroeconomic monitoring of companies.
- Through its ESG Dashboards Support Manual, IAPMEI provides self-assessment tools to help SMEs assess their sustainability performance, including aspects related to crisis preparedness. These tools are aligned with EU regulations such as the Sustainable Finance Disclosure Regulation (SFDR) and the Corporate Sustainability Reporting Directive (CSRD), as well as international frameworks such as the UN Sustainable Development Goals (SDGs) and the Global Reporting Initiative (GRI).

Have any studies and reports been conducted on companies' crisis management capabilities?

Yes. Some examples are as follows:

- PwC's Crisis and Resilience Survey (2023) which provides information on how organizations, including Portuguese ones, have adapted to disruption and built resilience.
- Official Reports - Court of Auditors (2024).
- Ongoing evaluations under RRP-funded programmes provide insights into digital and green preparedness.

Do you have any additional information that you think is valuable for us to have regarding this topic?

Portugal participates in several EU initiatives aimed at strengthening the resilience and innovative capacity of SMEs.

One such initiative is the Digital Product Passport (DPP), in which SMEs play a crucial role in promoting data transparency, circularity and legislation compliance with EU environmental policies. In times of crisis, this initiative will enable and prepare companies to maintain their commitment and responsibility in line with the ESG objectives.

We would also like to highlight Portugal's participation in the Mutual Learning Exercise (MLE) on industrial decarbonisation, which aims to foster the link between the public and private sectors and ensure that crisis preparedness is aligned with green transition goals.

Another point of reference between the public and private sectors link is the European Regulation on Emergencies and Resilience of the Internal Market (ERMI), which ensures the smooth functioning of the internal market during crises. Inspired by the challenges faced during events such as the COVID-19 pandemic, ERMI introduces a structured approach to crisis management, including contingency planning, early warning systems, and coordinated responses. By addressing supply chains vulnerabilities and promoting transparency among EU countries, ERMI seeks to enhance the resilience of the internal market against disruptions. Member States should play a key role in the implementation and success of ERMI. They are responsible for developing and maintaining national contingency plans in line with the EU's broader framework. Businesses will naturally be involved.

SLOVAKIA

Organisation: Ministry of Economy

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X

- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

In Slovakia, information and guidance for SMEs related to preparedness is provided through a combination of state institutions and business support organizations. The Slovak Business Agency (SBA), non-profit organization for the support of small and medium-sized enterprises, offers a broad range of services that strengthen the resilience and adaptability of SMEs, including business consulting to help SMEs identify risks and opportunities, workshops and educational programs, or advisory services for access to finance. Additional guidance and support are provided by the Ministry of Economy of the Slovak Republic, SARIO, or SIEA. Despite the wide range of services, awareness and accessibility remain a challenge for many SMEs.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance entrepreneurs?

In Slovakia, information to SMEs during crisis situations is typically provided through multiple channels, including government portals such as slovensko.sk, the Financial Administration's website, ministry websites, and traditional media. The government portal slovensko.sk serves as an official source of information and was used during past crises (e.g., COVID-19, energy crisis) to publish state aid announcements and legal updates. Slovakia has a Business Register and Trade Register, which include companies of different sizes and sole entrepreneurs. However, these registers are primarily legal/administrative databases and are not used as direct communication tools in times of crisis.

What services or systems exist for SMEs that can help them prepare for crises?

In Slovakia, several services exist to help SMEs prepare for crises. For example consulting and support from the Slovak Business Agency (SBA).

SBA can promptly prepare tailor-made services for SMEs on the topic of SME crisis preparedness. It has similarly adjusted its services in the past during the Covid-19 pandemic and the energy crisis in Slovakia

Have any studies and reports been conducted on companies' crisis management capabilities?

The SBA has been monitoring the business environment in Slovakia and providing comprehensive information about it, focusing on the small and medium-sized enterprise (SME) sector. The activity includes conducting surveys and processing analyses aimed at assessing the conditions for SME business in Slovakia.

Attention is paid to changes in the business environment, applied policies and current trends in the SME sector. Based on the assessment, barriers preventing SME development are identified and recommendations are formulated for their removal and improvement of the business environment.

Správa o stave MSP na Slovensku: <https://monitoringmsp.sk/2024/12/18/sprava-o-stave-msp-na-slovensku-v-roku-2023/>

Prieskum stavu kybernetickej bezpečnosti v sektore MSP:

<https://monitoringmsp.sk/2024/12/18/sprava-o-stave-msp-na-slovensku-v-roku-2023/>

Do you have any additional information that you think is valuable for us to have regarding this topic?

One key aspect that could enhance the preparedness of SMEs in Slovakia is the development of a centralized crisis management framework specifically tailored to SMEs. Currently, efforts are fragmented across different institutions, and a more cohesive, government-led strategy could ensure a more coordinated response during crises. Additionally, greater focus could be placed on training programs that not only focus on digital resilience but also on developing adaptive crisis strategies, such as supply chain diversification, business continuity planning, and financial crisis management.

Another important consideration is the establishment of a dedicated crisis fund for SMEs that could be quickly accessed in times of emergency, similar to the rapid response funds set up during the COVID-19 pandemic. Ensuring that SMEs, particularly micro-enterprises, are informed and equipped with the right tools will be crucial to strengthening Slovakia's business sector's resilience to future crises, including cybersecurity, economic shocks, and global disruptions.

Questions for business organisations (answered by the member state representatives)

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

SBA provides financial and non-financial services for SMEs, helping them grow and be resilient in both the domestic and international environment.

Examples of such services:

- **Financial service: Microloans:** The program has been providing its services since 1997 and is designed for both established and new entrepreneurs. Microloans are simple, affordable and can be repaid early without additional costs. The main benefits include low fees and a favorable interest rate, which create ideal conditions for supporting business activities
- **Non-financial service: Business voucher (Corporate Audit):** Corporate audit is not only about control, but also about strategic management. It will provide SMEs with valuable information on where they can streamline their processes, identify risks and increase efficiency. It helps them grow and stay competitive in a dynamic business environment. Corporate audit will help them take a step towards growth and stability.
- **Non-financial service: Consulting and Diagnostics in Circular Economy:** SBA offers consulting on creating and setting up a circular business model, consulting on preparing for environmental legislation, carbon footprint calculation and diagnostics of the circular performance of a company / product / service.
- **Non-financial service: Business consultations:** Short-term business consultations are designed for those who need advice on business issues when starting or developing their business. Future entrepreneurs and entrepreneurs up to 3 years after founding are provided with consultations on a topic of their choice from a professional in practice for a maximum of 20 hours of advice.
- **Non-financial service: Business events:** A range of events on current business topics according to the identified needs of entrepreneurs, market developments and changes, new trends and insights.
- **Other: Creating a better business environment through our Better Regulation Center** (a specialized legal and analytical department with the mission of reducing the disproportionate regulatory burden on SMEs and thereby improving the business environment in Slovakia). Better Regulation Centre proposes measures to reduce the regulatory burden on SMEs in order to increase the competitiveness of the business environment and economic growth.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

SBA is conducting various surveys of the business environment through direct interviews with entrepreneurs or through questionnaires. At the same time, various business events and round tables are organized where SBA gets suggestions from entrepreneurs about what obstacles/crises they face in their business.

We share best practices in the form of infographics, analyses, articles on our websites (<https://www.sbagency.sk/>, <https://www.npc.sk/sk/>, <https://monitoringmsp.sk/>, <https://lepsiezakony.sk/>) and by sharing them through our social networks (1) Facebook, (2) LinkedIn and (3) Instagram.

We are currently trying to use also new information channel for entrepreneurs (Whatsapp):

<https://www.whatsapp.com/channel/0029Vb6CAIq0lwgiE5W9oG20>

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Slovak SMEs report that their biggest challenges in preparing for crises include a lack of financial reserves, limited access to credit, absence of formal crisis plans, supply chain disruptions, low level of digitalization and threat of cyber attacks.

They consider the most valuable types of government support to be direct financial aid (such as wage subsidies), tax deferrals, state-backed low-interest loans, support for digital transformation, and simplified administrative processes with clearer guidance.

In the wake of past and current events, such as the global COVID-19 pandemic and the ongoing war in Ukraine, it is becoming increasingly clear how the business and public sectors are becoming a popular target for attackers in cyberspace. Prevention, preparedness to respond to current threats and building resilience are proving to be crucial factors in maintaining the confidentiality, integrity and availability of data and information in cyberspace. As businesses have access to a large amount of data with variable content, security in this sector is of importance.

A significant target of cyber attackers are SMEs, where the attacker can often assume a lower level of security.

The issue of cybersecurity in the SME sector was addressed in the 2022 Survey of the State of Cybersecurity in the SME Sector, conducted by the Slovak Business Agency.

In Slovakia, almost a third of small and medium-sized enterprises (31.3%) are currently engaged in cybersecurity, despite the fact that the legislation does not require them to do so. Two-thirds of SMEs do not deal with cybersecurity.

According to the survey, SMEs would most welcome measures to improve cybersecurity in the form of grants, vouchers for the purchase of technology and the provision of training and educational courses. The second support measure that SMEs would welcome would be information services, and the third preferred measure would be consulting, mentoring and training.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

SBA collaborates with public authorities to ensure the needs of SMEs through active involvement in legislative process in Slovakia. Better Regulation Centre - specialized legal and analytical department established within the SBA agency is involved in the legislative process from the very beginning (from the preparation of the material and impact assessment to the so-called final assessment).

Better Regulation Centre participates:

- in consultations on prepared materials of a legislative and non-legislative nature, interprets SME requirements, draws attention to the possible impacts of the materials on SMEs and proposes alternative solutions to the given issue in order to reduce the regulatory burden on SMEs,
- if necessary, prepares an SME Test, including quantification of impacts.

Collaboration between SBA and public institutions is also built on long-standing relationships through various projects.

SLOVENIA

Ministry of the economy, tourism and sports

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)?

Some general information:

Protection, Rescue, and Relief Forces are organized by the state, local communities, and certain business entities, institutions, and other organizations, depending on the risks associated with the activities they perform.

The Republic of Slovenia is divided into 13 regions in the field of protection and rescue, which also serve as the operational areas of the Administration of the Republic of Slovenia for Civil Protection and Disaster Relief.

The tasks of protection, rescue, and relief are carried out by:

- Units, services, and other operational structures of societies and organizations that perform protection, rescue, and relief duties or public services based on the decision of a national authority or a competent local authority. These include firefighting units and units and services of associations and non-governmental organizations.
- Business entities, institutions, and other organizations that organize rescue units and services based on the decision of the competent local or national authority, and according to the risk level of the activity they perform.
- Civil Protection units and services of the Republic of Slovenia, which are organized based on the civil duty principle as supplementary forces for protection, rescue, and relief. These are organized by the state, local communities, and business entities, institutions, and other organizations in accordance with the criteria for organizing, equipping, and training protection, rescue, and relief forces.

- The Police, which ensures safety, public order, and peace, and participates in rescue operations with helicopters according to the availability of its resources.
- The Slovenian Armed Forces, with its air unit, nuclear, chemical, and biological defense unit, engineering unit, medical service, and other units, provided they are not engaged in national defense tasks.

Slovenia has prepared various National Protection and Rescue Plans (for various scenarios such as natural disasters, nuclear accidents, pandemics, terrorist attacks, and similar events), which are developed by the Administration of the Republic of Slovenia for Civil Protection and Disaster Relief in cooperation with ministries, other national authorities, and relevant professional organizations. We also have plans on the regional and local (municipality) level.

Important documents are also The National Security Strategy of the Republic of Slovenia and The Cybersecurity Strategy of the Republic of Slovenia that address the preparedness of companies (including SMEs) for various types of crises

Answer:

The Government of the Republic of Slovenia is responsible for leading and coordinating crisis response and public communication in emergency situations.

The Government Communication Office (UKOM) is the central body for crisis communication at the national level. It ensures the coordinated preparation and dissemination of information to the public, the media, and international audiences. It also coordinates messages between ministries and other national authorities.

In the event of major crises (such as natural disasters, epidemics, or states of emergency), the Government appoints a crisis management team, which coordinates the overall response and communication efforts.

Ministries are responsible for professional communication within their respective areas of competence, municipalities inform the local population and businesses, specialized services (for example the National Institute of Public Health — NIJZ) communicate information related to specific risks and the Police and the Slovenian Armed Forces participate in informing the public about security measures and assistance activities.

How is information provided to SMEs in crisis situations?

In Slovenia, information for SMEs in crisis situations is communicated through several official channels and institutions, depending on the nature and scope of the crisis:

National-level communication is led and coordinated by the Government of the Republic of Slovenia and the Government Communication Office (UKOM). They issue official public announcements, organize press conferences, and provide information through national media, government websites, and social media.

Relevant ministries (such as the Ministry of Economic Development and Technology, the Ministry of Health, or the Ministry of the Environment) provide specific, sector-related information to SMEs via their official websites, press releases, and direct notices through business associations.

The Administration of the Republic of Slovenia for Civil Protection and Disaster Relief (URSZR) informs the public, including businesses, through public warning systems (sirens,...), media, and cooperation with regional and municipal authorities.

Municipalities play a key role in informing local SMEs through municipal websites, newsletters, and local media, especially regarding local measures, restrictions, and emergency services.

Chambers of Commerce and business associations (such as the Chamber of Commerce and Industry of Slovenia – GZS, the Chamber of Craft and Small Business of Slovenia – OZS) serve as important intermediaries in crisis communication with SMEs. They distribute guidelines, recommendations, and support information provided by government authorities.

In case of cyber incidents or threats, SI-CERT (Slovenian Computer Emergency Response Team) issues alerts, advice, and guidance via website, social media channels,...

In public health emergencies (such as pandemics), the National Institute of Public Health (NIJZ) provides specific health-related information and preventive recommendations to companies.

In major crises, coordinated crisis communication involves regular media briefings, government portals, press releases, and direct notifications through business associations, ensuring that SMEs receive timely and relevant information.

Do you have a comprehensive business register through which you reach companies of different sizes, including sole proprietors and franchisees?

Yes. In Slovenia, the Agency of the Republic of Slovenia for Public Legal Records and Related Services (AJPES) maintains the official and comprehensive Business Register of Slovenia (Poslovni register Slovenije – PRS).

The Business Register serves as a key tool for state authorities, municipalities, and business associations to access up-to-date information about companies of all sizes.

The PRS is publicly accessible online, and its data can be filtered by different criteria, which makes it a useful resource for targeted communication in emergency situations.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

There is no mandatory or centrally coordinated training program for SMEs on crisis preparedness at the national level, although individual industries or municipalities may provide opportunities in specific cases.

Is there funding or other support available to SMEs to prepare for crises?

There is currently no integrated, dedicated national funding program for SME to prepare for crisis. Although here are some measures available to SMEs to prepare - for example a voucher for cyber security for SME's,

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

No dedicated crisis preparedness network for SMEs exists in Slovenia.

What services or systems exist for SMEs that can help them prepare for crises?

No centralized, dedicated national system exclusively focused on SME crisis preparedness exists

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

In Slovenia, there is no systematic, continuous national program dedicated to researching, monitoring, or evaluating crisis preparedness in SMEs specifically. Most governmental crisis management efforts focus on critical infrastructure operators, public institutions, and essential service providers, while SME preparedness is generally addressed indirectly

Have any studies and reports been conducted on companies' crisis management capabilities?

While some valuable research exists on specific aspects of crisis management in Slovenian companies, there is no ongoing, systematic monitoring or broad national report that holistically evaluates companies' crisis management capabilities.

9 SLOVAKIA

Organisation: Ministry of Economy

Country: Slovakia

This is a question for both member states representatives and business organisations:
How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- 2. Not very urgent
- 3. Urgent x
- 4. Very urgent

Questions to member states representatives

- 1. What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

In Slovakia, information and guidance for SMEs related to preparedness is provided through a combination of state institutions and business support organizations. The Slovak Business Agency (SBA), non-profit organization for the support of small and medium-sized enterprises, offers a broad range of services that strengthen the resilience and adaptability of SMEs, including business consulting to help SMEs identify risks and opportunities, workshops and educational programs, or advisory services for access to finance. Additional guidance and support are provided by the Ministry of Economy of the Slovak Republic, SARIO, or SIEA. Despite the wide range of services, awareness and accessibility remain a challenge for many SMEs.

2. How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

In Slovakia, information to SMEs during crisis situations is typically provided through multiple channels, including government portals such as slovensko.sk, the Financial Administration's website, ministry websites, and traditional media. The government portal slovensko.sk serves as an official source of information and was used during past crises (e.g., COVID-19, energy crisis) to publish state aid announcements and legal updates. Slovakia has a Business Register and Trade Register, which include companies of different sizes and sole entrepreneurs. However, these registers are primarily legal/administrative databases and are not used as direct communication tools in times of crisis.

3. Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

4. Is there funding or other support available to SMEs to prepare for crises?

5. What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

6. What services or systems exist for SMEs that can help them prepare for crises?

In Slovakia, several services exist to help SMEs prepare for crises. For example consulting and support from the Slovak Business Agency (SBA).

SBA can promptly prepare tailor-made services for SMEs on the topic of SME crisis preparedness. It has similarly adjusted its services in the past during the Covid-19 pandemic and the energy crisis in Slovakia

7. Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

8. Have any studies and reports been conducted on companies' crisis management capabilities?

The SBA has been monitoring the business environment in Slovakia and providing comprehensive information about it, focusing on the small and medium-sized enterprise (SME) sector. The activity includes conducting surveys and processing analyses aimed at assessing the conditions for SME business in Slovakia.

Attention is paid to changes in the business environment, applied policies and current trends in the SME sector. Based on the assessment, barriers preventing SME development are identified and recommendations are formulated for their removal and improvement of the business environment.

Správa o stave MSP na Slovensku: <https://monitoringmsp.sk/2024/12/18/sprava-o-stave-msp-na-slovensku-v-roku-2023/>

Prieskum stavu kybernetickej bezpečnosti v sektore MSP:

<https://monitoringmsp.sk/2024/12/18/sprava-o-stave-msp-na-slovensku-v-roku-2023/>

9. Do you have any additional information that you think is valuable for us to have regarding this topic?

One key aspect that could enhance the preparedness of SMEs in Slovakia is the development of a centralized crisis management framework specifically tailored to SMEs. Currently, efforts are fragmented across different institutions, and a more cohesive, government-led strategy could ensure a more coordinated response during crises. Additionally, greater focus could be placed on training programs that not only focus on digital resilience but also on developing adaptive crisis strategies, such as supply chain diversification, business continuity planning, and financial crisis management.

Another important consideration is the establishment of a dedicated crisis fund for SMEs that could be quickly accessed in times of emergency, similar to the rapid response funds set up during the COVID-19 pandemic. Ensuring that SMEs, particularly micro-enterprises, are informed and equipped with the right tools will be crucial to strengthening Slovakia's business sector's resilience to future crises, including cybersecurity, economic shocks, and global disruptions.

Questions for business organisations

1. What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

SBA provides financial and non-financial services for SMEs, helping them grow and be resilient in both the domestic and international environment.

Examples of such services:

- **Financial service: Microloans:** The program has been providing its services since 1997 and is designed for both established and new entrepreneurs. Microloans are simple, affordable and can be repaid early without additional costs. The main benefits include low fees and a favorable interest rate, which create ideal conditions for supporting business activities
- **Non-financial service: Business voucher (Corporate Audit):** Corporate audit is not only about control, but also about strategic management. It will provide SMEs with valuable information on where they can streamline their processes, identify risks and increase efficiency. It helps them grow and stay competitive in a dynamic business environment. Corporate audit will help them take a step towards growth and stability.
- **Non-financial service: Consulting and Diagnostics in Circular Economy:** SBA offers consulting on creating and setting up a circular business model, consulting on preparing for environmental legislation, carbon footprint calculation and diagnostics of the circular performance of a company / product / service.
- **Non-financial service: Business consultations:** Short-term business consultations are designed for those who need advice on business issues when starting or developing their business. Future entrepreneurs and entrepreneurs up to 3 years after founding are provided with consultations on a topic of their choice from a professional in practice for a maximum of 20 hours of advice.

- **Non-financial service: Business events:** A range of events on current business topics according to the identified needs of entrepreneurs, market developments and changes, new trends and insights.
- **Other:** Creating a better business environment through our Better Regulation Center (a specialized legal and analytical department with the mission of reducing the disproportionate regulatory burden on SMEs and thereby improving the business environment in Slovakia). Better Regulation Centre proposes measures to reduce the regulatory burden on SMEs in order to increase the competitiveness of the business environment and economic growth.

2. How do you gather and share best practices in crisis preparedness among SMEs within your network?

SBA is conducting various surveys of the business environment through direct interviews with entrepreneurs or through questionnaires. At the same time, various business events and round tables are organized where SBA gets suggestions from entrepreneurs about what obstacles/crises they face in their business.

We share best practices in the form of infographics, analyses, articles on our websites (<https://www.sbagency.sk/>, <https://www.npc.sk/sk/>, <https://monitoringmsp.sk/>, <https://lepsiezakony.sk/>) and by sharing them through our social networks (1) Facebook, (2) LinkedIn and (3) Instagram.

We are currently trying to use also new information channel for entrepreneurs (Whatsapp):

<https://www.whatsapp.com/channel/0029Vb6CAIq0lwgiE5W9oG20>

3. What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Slovak SMEs report that their biggest challenges in preparing for crises include a lack of financial reserves, limited access to credit, absence of formal crisis plans, supply chain disruptions, low level of digitalization and threat of cyber attacks.

They consider the most valuable types of government support to be direct financial aid (such as wage subsidies), tax deferrals, state-backed low-interest loans, support for digital transformation, and simplified administrative processes with clearer guidance.

In the wake of past and current events, such as the global COVID-19 pandemic and the ongoing war in Ukraine, it is becoming increasingly clear how the business and public sectors are becoming a popular target for attackers in cyberspace. Prevention, preparedness to respond to current threats and building resilience are proving to be crucial factors in maintaining the confidentiality, integrity and availability of data and information in cyberspace. As businesses have access to a large amount of data with variable content, security in this sector is of importance.

A significant target of cyber attackers are SMEs, where the attacker can often assume a lower level of security.

The issue of cybersecurity in the SME sector was addressed in the 2022 Survey of the State of Cybersecurity in the SME Sector, conducted by the Slovak Business Agency.

In Slovakia, almost a third of small and medium-sized enterprises (31.3%) are currently engaged in cybersecurity, despite the fact that the legislation does not require them to do so. Two-thirds of SMEs do not deal with cybersecurity.

According to the survey, SMEs would most welcome measures to improve cybersecurity in the form of grants, vouchers for the purchase of technology and the provision of training and educational courses. The second support measure that SMEs would welcome would be information services, and the third preferred measure would be consulting, mentoring and training.

4. How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

SBA collaborates with public authorities to ensure the needs of SMEs through active involvement in legislative process in Slovakia. Better Regulation Centre - specialized legal and analytical department established within the SBA agency is involved in the legislative process from the very beginning (from the preparation of the material and impact assessment to the so-called final assessment).

Better Regulation Centre participates:

- in consultations on prepared materials of a legislative and non-legislative nature, interprets SME requirements, draws attention to the possible impacts of the materials on SMEs and proposes alternative solutions to the given issue in order to reduce the regulatory burden on SMEs,
- if necessary, prepares an SME Test, including quantification of impacts.

Collaboration between SBA and public institutions is also built on long-standing relationships through various projects.

SPAIN

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

In Spain, SMEs have access to various sources of information, support, and guides to face crises such as pandemics, cyberattacks, and extreme weather events, among others. These aids come from public organizations, specialized platforms, and business associations. Summary of the main sources:

MINTUR (Ministry of Industry and Tourism): Provides official plans and guides for crisis management, such as contingency plans, business continuity guides, and sector-specific recommendations (for example, during COVID-19).

INCIBE (National Cybersecurity Institute): Specializes in cybersecurity for businesses, with guides to protect systems and respond to incidents.

CIVIL PROTECTION AND MINISTRY OF THE INTERIOR: Action plans for extreme weather events and natural disasters.

ICO (Official Credit Institute): Special financing for SMEs affected by crises (such as ICO-COVID lines).

RED.ES: Digitalization programs to increase SME resilience, such as the Digital Kit.

CEOE (Spanish Confederation of Business Organizations): Business continuity guides, risk prevention, and sectoral advice.

AEMET (State Meteorological Agency): Provides early warnings and forecasts to plan business activities.

BIODIVERSITY FOUNDATION (Ministry for Ecological Transition): Grants for adaptation to climate change and ecological transition for SMEs.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance entrepreneurs?

Information and support for SMEs in Spain are provided through multiple channels (official portals, sectoral associations, official alert systems for extreme weather, cyberattacks, or public health, social media, etc.), but not always in a centralized or fully proactive manner. In Spain, the Mercantile Registry is mandatory for commercial companies (S.L., S.A., etc.), but self-employed individuals are not registered unless they are companies (there is no unified public registry for freelancers).

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

Yes, in Spain, there are training exercises and emergency resources available for SMEs, although they are not standardized or mandatory, and often depend on the sector or the autonomous community. For example:

- INCIBE offers virtual drills and practical training for SMEs (phishing and ransomware simulations, continuity plans for incidents, tools to create internal response protocols).
- Some Autonomous Communities offer workshops and guides for SMEs on how to act in response to heatwaves, extreme rainfall, fire evacuations, or power or water outages.
- Chambers of Commerce and business organizations provide practical workshops on crisis communication protocols or drills.

Is there funding or other support available to SMEs to prepare for crises?

Spain has several funding and support mechanisms to help SMEs face crises. Most of these resources come from the European Next Generation EU fund and are channeled through Spain's Recovery, Transformation, and Resilience Plan (RTRP)

Regarding Digitalization and Cybersecurity, the RTRP includes funds for the digitalization of companies, especially SMEs. These are digital transformation programs, technology adoption, artificial intelligence, connectivity, and cybersecurity initiatives to protect SMEs from cyber threats.

Spain also has the "Autonomic Resilience Fund", a financial instrument offering favorable conditions to finance strategic projects in autonomous communities. Its main goal is to facilitate access to financing for projects that promote sustainability and economic resilience in these communities. Priority investment areas include industrial competitiveness and support for SMEs. The fund is managed by the EIB in collaboration with the autonomous communities.

Additionally, the Official Credit Institute (ICO) offers specific financing to help Spanish SMEs prepare for and adapt to crises such as pandemics, extreme weather events, cyber threats, and other adverse situations. These credit lines are also part of Spain's Recovery, Transformation, and Resilience Plan, funded by the European Next Generation funds.

Furthermore, the Recovery Plan includes programs like 'Activa Cybersecurity', designed to help SMEs improve their cybersecurity. This program offers technical audits, awareness workshops, and personalized advice to integrate cybersecurity into business strategy

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

In Spain, there are several networks at both the national and international levels that help SMEs prepare for crises. These networks offer resources, guidance, and support to ensure that SMEs can more effectively face challenges such as economic crises, natural disasters, or other emergencies. Below are some of the main networks:

National Networks for SMEs in Spain:

Business Network – Chamber of Commerce of Spain: This is a broad network connecting SMEs across Spain, helping them access a variety of business support services, such as crisis management training, financial aid programs, and resources for risk management. It also provides access to government programs designed to help SMEs manage crises and facilitate their recovery.

Regional Development Agencies: Each region in Spain has its own development agencies that offer specific programs to help SMEs prepare for and respond to crises, including financial support, innovation programs, and crisis management workshops.

CEPYME: Supports SMEs in facing hybrid threats such as cybersecurity and supply chain risks. It also provides studies and guides on business resilience.

International Networks for SMEs in Spain:

Enterprise Europe Network (EEN): A European network with nine main nodes covering all regions of the country. EEN Spain helps SMEs access international markets, develop partnerships, and find solutions for crisis management. It offers business advisory services, innovation support, and assistance with navigating international regulatory challenges.

European Commission Crisis Management Programs: The EU offers various programs available to Spanish SMEs during times of crisis. These include financial support, emergency recovery funds, and access to European business networks that can help companies recover quickly from crises.

Global Compact Spain (Pacto Global España): The Spanish section of the UN Global Compact, which helps SMEs adopt sustainable business practices. During a crisis, this network offers guidance on how companies can remain resilient, ensuring their practices are socially responsible and attractive to global partners.

These networks provide both practical resources and strategic support, ensuring that SMEs in Spain are equipped with the tools necessary to prepare for, manage, and recover from crises, whether national or global.

What services or systems exist for SMEs that can help them prepare for crises?

In Spain, there are several tools, programs, and services aimed at improving business resilience in advance:

Risk Planning and Management Systems

Business Continuity Plans (BCP): The Chamber of Commerce of Spain or the EOI offers templates, workshops, and advice for SMEs to design preventive plans for health crises, cyberattacks, supplier bankruptcies, etc.

Business Risk Management Guides: CEOE, CEPYME, and some regional chambers provide practical materials for SMEs to identify, assess, and mitigate future risks (economic, technological, logistical, etc.).

Support for Early Digitalization

Digital Kit Program (Red.es): Although focused on digital transformation, its underlying purpose is to increase resilience against crises through automation, telework, cybersecurity, and online sales.

“Acelera Pyme” Offices (managed by chambers of commerce and other entities): These offer digital diagnostics and strategic advice to help SMEs prepare for disruptions, strengthening their competitiveness in advance.

Preventive Training and Business Culture

The “Escuela de Organización Industrial” (EOI) offers programs in business resilience, leadership in uncertain contexts, change management, sustainability, etc., aimed at strengthening structures before crises arise.

Observation, Anticipation, and Strategic Advisory

Chambers of commerce and regional development agencies offer preventive advice, vulnerability diagnostics, and strategic analysis.

Institutions such as the Bank of Spain, ICEX, or cluster networks issue trend reports and alerts that can help SMEs prepare in advance.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

The Government of Spain, along with other public and semi-public institutions, has several mechanisms to research, monitor, and evaluate the level of crisis preparedness in SMEs. However, this process is still under development and presents significant challenges. Key elements in this regard include:

The Ministry of Industry and Tourism and the Ministry of Economy periodically analyse challenges facing SMEs through reports and strategies such as the "Strategic Framework for SME Policy 2030" or the "Recovery, Transformation, and Resilience Plan," proposing actions and reforms.

The SME Observatory, founded by CEPYME, publishes regular diagnostics on the economic environment, risks, and capacities of SMEs.

The National Statistics Institute (INE) provides structural data on businesses, employment, and economic conditions, which is useful for detecting vulnerability trends and response capabilities.

Regarding policy and program evaluation: Spain conducts ex-post evaluations of RTRP, holds public consultations, impact studies, and audits.

However, there is significant room for improvement: many programs are dispersed across different levels (national, regional, local) and are not always coordinated. Most indicators measure general economic outcomes, but not preventive plans, resilience culture, or adaptive innovation. Furthermore, the response is often reactive due to a lack of resources or knowledge, limiting real-time evaluation.

Have any studies and reports been conducted on companies' crisis management capabilities?

In Spain, studies and publications have been conducted on the crisis management capabilities of companies, especially following the COVID-19 pandemic. These studies come from public institutions, foundations, business associations, universities, and private consultants:

The Ministry of Industry and Tourism publishes periodic reports on the situation of SMEs, their structure, competitiveness, and adaptability (SME figures, monitoring reports on the Strategic SME Policy Framework, etc.).

The Chamber of Commerce of Spain conducts surveys and barometers on SME preparedness and challenges.

CEPYME publishes reports on the financial situation, productivity, and vulnerability of SMEs.

The Bank of Spain analyses the financial health of SMEs, access to credit, and their ability to withstand crises.

Consultancies and universities conduct studies on business resilience and leadership during times of crisis.

SWEDEN

Organisation: Tillväxtverket

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

There are several state agencies who provide guidance and information to businesses about preparedness.

MSB, The Swedish Contingencies Agency has guidance and advice'. They address companies on their web site:

"With prepared companies, Sweden's preparedness becomes stronger. For society to function in times of peacetime crises, heightened preparedness or war, the ability of companies to conduct their business, or to convert it to the production of goods and services that are in demand, is of utmost importance.

These pages contain information and support for those who want to know more about the importance of companies for Sweden's preparedness in times of crisis and war and how your company can become less vulnerable. Prepared companies keep Sweden rolling!"

On the website MSB gives examples of crises that businesses ought to be prepared for:

- Peacetime crises – non-actor-driven threats such as pandemics, natural disasters and general strikes, as well as actor-driven threats such as terrorist attacks and organized crime.
- Hybrid threats – a state between peace and war where an antagonist tries to influence Sweden with, for example, intelligence gathering, influence operations, cyber attacks and military demonstrations of force without Sweden going on high alert.
- War – for example, armed attack.

The Swedish Defense Research Institute (FOI) has developed different scenarios with events that may occur that would affect businesses. For example:

How do you secure your supply chains if the harbour in Rotterdam is hit by a tsunami? Do you know which of your sub contractors' goods come via that harbour and whether your sub contractors have investigated alternatives routes? How long can you sustain production with the stock you have?

What are the consequences for your business if there is a shortage of electricity or frequent disruptions due to extreme cold weather?

How would your activities be affected by sudden rumours that the drinking water in one of your production locations has been poisoned? Do you have routines in place to quickly get correct information across to the staff?

The web portal Verksamst.se provides information on current events. Was used during the Covid 19-crisis and since.

Business organisations have information targeting businesses.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance entrepreneurs?

Information is mainly provided using web portals such as verksamst.se.

Yes, there is a business register – but normally not used for communication purposes.

There is also a secure digital communication tool that can be used in cases of disruptions.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

Yes. The MSB offers training. The MSB provides training and exercises for organisations, public authorities and individuals at both a national and an international level. The objective is to ensure that societal actors possess an excellent capacity to prepare for and handle an emergency as well as manage and mitigate its consequences.

The National Agency for Public Procurement provides information and support both to public authorities and to businesses on how to make sure that contracts take into account possible crisis and/or emergency situations. For instance it advises businesses and public buyers to consider different levels of crises and/or introduce a special crises clause in the contract, to allow for the contract to work in various situations that may occur. For instance there is a risk that contracts create excessive confidence in the supplier's ability to deliver, and thus the ability as the contracting organization to function in a crisis. However, it is important that procured suppliers have the same resilience to disruptions.

Is there funding or other support available to SMEs to prepare for crises?

Mainly advice, training and checklists.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

To some extent the Enterprise Europe Network, they helped SMEs during the Covid 19 pandemic.

Domestically, the 10 civil preparedness sectors are collaborating with businesses within their sectors.

Also, the business organisations work with preparedness for their members.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

The preparedness and resilience angle occur in many state agencies work. Below are a few examples:

The Swedish Agency for Growth Policy Analysis

<https://www.tillvaxtanalys.se/publikationer/pm/pm/klimatrelateradefysiskariskeril-everantorskedjanenanalysavsvenskabranschersexponering.123484.html>

-A report that focus on the changing climate and how it affects businesses exposure to disruptions due to their productions dependence on global supply chains.

The trend towards increasingly global value chains, characterized by production outside the OECD, just-in-time deliveries and low inventory levels, has been going on for several decades. Swedish industries have to a considerable extent positioned themselves to perform advanced services, while the production that can be carried out by less qualified workers has been moved abroad. An estimated one million Swedish workers today work in international supply chains and the chains have become a key component of the country's competitiveness.

At the same time, global supply chains expose businesses to major sustainability-related risks in production, including the physical climate-related risks we focus on. One example is the floods in Thailand 2011, which knocked out a large part of the world's microchip production. Many companies in Sweden, who hardly knew that their products contained components from the factories concerned, saw their production stop. Companies have the opportunity and tools to manage many of these risks if they know about them. However, international studies suggest that only a small proportion of larger companies have access to the risks of their suppliers, and almost exclusively the first level of suppliers. Smaller companies are very rarely aware of their risks in the supply chain.

The purpose of this study is to provide an overview of the Swedish industry's exposure to physical climate-related risks. The risks covered by the study are water stress, flooding, extreme temperatures, tropical storms and wildfire. We first estimate the exposure using data on where companies have their own facilities and income streams. We then estimate the exposure of the industries by analyzing which countries and industries they depend on via their imports, that is, their supply chains.

Swedish large companies appear in calculations as slightly more exposed to climate-related risks than large companies in our European neighboring countries, especially when it comes to water stress and heat waves. This result is driven by the fact that the Swedish large companies have higher incomes from more and more exposed countries than their European counterparts.

Have any studies and reports been conducted on companies' crisis management capabilities?

FoI (the Swedish Defense Research Institute) has published a report that explores the connection between economy and security. As a point of departure, the report provides an overview of central concepts and their meaning, such as economic warfare, economic statecraft and geoeconomics. The purpose of the report is to provide a deeper understanding of the consequences for strategic threat analysis when the classic threat of total defense planning, i.e. war, is widened to include threats emanating from global geo economical developments, economic warfare and hybrid threats.

The analysis takes into account the strategic conclusions drawn within the EU and NATO in relation to economic security, stressing the importance of connecting the development of a national economic defense with related international concepts of economic security. At the same time, the report also discusses how unique national economic aspects, rooted in history, geography and administrative structure, also needs to be considered in the context of total defense as well as economic security.

The FoI also published a report about the experiences from the Covid19 pandemic and how for example businesses reacted finding solutions of their own.

The **Swedish Agency for Economic and Regional Growth** published a report together with the **Swedish Contingencies Agency, MSB** about how key stakeholders—SMEs, large corporations, and business organizations—can set up strategies for improving crisis resilience.

The two national agencies were assigned by the government to develop a proposal for a coherent information function to support production restructuring in times of crisis.

In the report, there was a dominant theme that emerged: the importance of effective communication.

In times of crisis, businesses need clear and immediate access to reliable information. Critical questions must be answered swiftly, such as:

- Where is the crisis occurring, and how serious is it?
- What type of crisis is it?
- What are the societal needs, and how can businesses contribute?
- What are the financial implications? (Businesses want to support efforts but need clarity on compensation.)

Do you have any additional information that you think is valuable for us to have regarding this topic?

We need to keep an eye on IMERA, the Internal Market Emergency and Resilience Act that aims to ensure that essential goods, services and persons move freely in the EU during a crisis. There will be a board established and national coordination bodies by mid-2026.

10 Answers from business organizations

11 Eurochambres

How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation?

- Not Very Urgent
- Urgent X
- Very Urgent

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

The Austrian Federal Economic Chamber (WKÖ) provides guidance and checklists to increase crisis resilience for all enterprises, including SMEs. In addition, WKÖ tries to enable public funding for certain measures under the CER-obligations.

On the policy side, we support members with up-to-date information on legislative obligations, especially with regard to the NIS2 and CER directives and their corresponding national applications.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

WKÖ initiated a network on crisis resilience and response together with the chambers in the nine provinces in Austria. The main target of this network is to gather and share best practices of crisis resilience measures.

These regional chambers are in close contact with the SMEs.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

The biggest challenges are the resources needed for crisis preparation in times of general economic weakness, high energy costs, and manpower shortage. Most valuable government support would be appropriate public funding for resilience measures, public stockpiling as well as incident-related overviews of the situation.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

WKÖ is in close cooperation with the crisis unit of the Federal Ministry of Economic Affairs as well as with the National Crisis and Disaster Management, coordinated by the Federal Ministry of the Interior.

Regarding implementing EU legislation at the national level, we represent and contribute to the interest of Austrian businesses in the law-making process. (most recently national implementation of the CER Directive and the upcoming amendment of the national Supply Security Act).

Do you have any additional information that you think is valuable for us to have regarding this topic?

Crisis management in Austria follows a regional approach and the competence lies with the provincial government, regional districts or to the communities. With the “Bundes-Krisensicherheitsgesetz” the competence of the federal state to proclaim and manage national crises was enabled in 2024. Within this new structure, a board for the economic overview of the situation and crisis management was established.

12 Cooperatives Europe

We responded by considering the crisis as having a global impact. Consequently these answers are very much based on the experience of the covid crisis and to some extent on the impact of the war in Ukraine. At Cooperatives Europe level, we have less data concerning extreme weather situations (e.g. flooding in Valencia). Action is more at national level, and we do not have sufficient feedback for the survey.

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

This is an average between the different risk categories. The risks of a global cyberattack are very urgent and those of an armed conflict against one of the members of the EU are not urgent.

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

We are starting to work on this issue. Our members have different level of actions in this topic, and they are mainly national or even national/sectoral in scope. However, as a European organisation we have different level of actions:

- 1) Providing information on decision/actions from the European Union to our members for example in line with the EU preparedness Union strategy.
- 2) Act like a conduit between our members to avoid inward-looking and invite them to anticipate crisis.
- 3) Promote and encourage mutualistic / collaborative solutions that allow resources sharing and pooling risks between the coop enterprises. (Eg:Italian Mutualistic CoopFund that allow the financing of cooperatives, even in times where external shocks make interest rates rise and lending more difficult.)
- 4) When a crisis occurs, inform the European institutions (mainly the Commission) on the impact of the crisis (social and economic) and what cooperatives are doing. (Note that as the members of s cooperatives are natural persons, the social impact of the Covid crisis was quickly passed on to local, regional and national authorities.)

How do you gather and share best practices in crisis preparedness among SMEs within your network?

During covid period Cooperatives Europe has collected best practices from our members. A communication document with key action was published and promoted. https://coopseurope.coop/news_article/covid-19-coop-response/

Based on this experience we know have process, structure and are aware of difficulties our members met.

The impact of the war in Ukraine on energy costs and access has alerted our cooperatives. This has prompted some of them to take preventive action in terms of renewable energy and to use locally produced energy, notably through cooperatives.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Not all SME's (coop or not) are preparing against potential crisis, but the Covid followed by the impact of the war in Ukraine opens at least discussion within some national coop organisation (specific sectors or not). Some elements that could be interesting for the purpose of the survey:

- Obtain consistent information through a pre-established tool for information
- Define (when possible) in advance alleviated administrative rules and processes to enable companies to obtain specific urgent assistance in case of crisis.
- Define the key contacts with public administration avoiding as much as possible to have several interlocutors for the same issues.
- Member states tend to turn in on themselves which is an issue for the economic cross border activities in case of crisis.
- Micro SME do not have time and resources to anticipate global crisis, a specific approach for them should be discussed.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

As European organisation, Cooperatives Europe doesn't lead such action vis à vis national public authorities. But our members raised the importance of relation with public authorities at regional and local level first. It seems that decentralized Members States were prompter to react than centralized ones.

Do you have any additional information that you think is valuable for us to have regarding this topic?

Sometimes SMEs are subcontractors to a non-EU global group and are dependent on the latter's decisions. The global group sees its interests in the short term and doesn't give the SME a chance to react to the crisis, going straight to another subcontractor. The SME then goes bankrupt. (This said, we have no idea how to cope with this fact.) We need to establish a dialogue tool between social partners in times of crisis. In times of covid, workers who were members of cooperatives have accepted a temporary pay cut to enable the company to get through a difficult cash-flow period. This should be possible in all SMEs. To achieve this, or any other decision impacting workers' rights, we need to provide a forum for dialogue with trade unions in the event of a crisis, whatever the nature of the crisis (health, war, climatic disaster).

Establish coordination and support between SME's in time of crisis which raises the question of trust as they may be competitors. This may be easier to achieve in a product production line. (e.g. a shortage of material may be

supplied by another SME than the one the company is sourcing from, but for a clearly defined period).

EEN is not the key interlocutor according to us, only a few cooperatives are reached through this network. Based on covid experience, we think that the key networks are national business organisation and European business organisation.

Regarding European action, we need to be pragmatic and not look for the perfect strategy that will cover all the risks according to very well-defined administrative procedures before implementing them.

At EU level, we understood that DG Echo seems to be responsible in coordination with secretariat general that should coordinate with other DG'. To avoid different level of coordination regarding SME, DG grow or at least an SME task should be involved from the beginning. They represent + 90% in Europe and provide 2 of out 3 jobs in the EU. They are on the front line of the economic and social impact of a crisis. This should be the case within members states as well.

13 MKB-Nederland

Vakcentrum (professional organisation representing SME retailers and franchisees in the Netherlands)

Board member Royal SME Netherlands and vice president Eurocommerce (participant in the sme envoy meetings)

Organisation MKB-Nederland

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent
- Very urgent X

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

This is mostly done in cooperation with industry (branch) organizations that provide direct support to SMEs. Additionally, we have initiated cooperation with the Association of Municipalities of the Netherlands (Vereniging van Nederlandse Gemeenten - VNG) and the regional safety authorities (veiligheidsregio's). In the retail context, our main concern during crises is looting and public safety, which is currently not sufficiently addressed by the national bodies. The aim of this collaboration is to develop better preparedness and support structures tailored to these risks.

More guidance from the Netherlands should come with regards to 'how' the government will support industry (branch) organizations and SMEs in preparing for such crises in June 2025 in the form of a Ministerial letter (follow-up to the letter acknowledging the need in the parliament on the 6th of december 2024, can be found here). We are supporting the authorities with this exercise by providing input gathered from round tables that we organize with our industry representatives.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

As VNO-NCW and SME-Netherlands we work with various industry organisations and the Ministry of Economic Affairs on economic resilience. The above-mentioned input for the 'how' question is being collected on the basis of three crises scenarios:

Three days without electricity → this would make it nearly impossible for most businesses to remain open.

Three days without internet → in some cases manageable, depending on scale. A few distribution centres (DCs) and some stores could continue operating, but a nationwide internet outage would severely impact robotic logistics, order processing, and supplier coordination.

Article 5 (NATO mutual defence clause) being invoked → this is considered manageable.

We work with the Dutch Central Bank (DNB) and the Social Council for Payment Systems (Maatschappelijk Overleg Betalingsverkeer – MOB) taskforce on scenarios such as three days without card payments or cash withdrawals. Advice is being developed to encourage entrepreneurs to keep cash reserves and to adopt fallback measures. See pin.nl for more.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

The biggest concern among our members is looting and the lack of attention to public safety in current crisis scenarios developed at the national level (by EZ, DNB, LNV). We are observing that local authorities such as VNG and the regional safety authorities (veiligheidsregio's) do acknowledge and address these concerns in their own crisis planning. SMEs especially value clear communication and inclusion in safety and security planning at both national and regional levels.

There is also the fear that bigger retail stores will be informed through a centralized way of working while smaller entrepreneurs will be forced to close their stores. This is problematic as the local entrepreneurs often know equally well where support in the community can be useful.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

We participate in consultations/round tables/ conversations with several ministries. Additionally, we are building direct links with VNG and the regional safety authorities to highlight sector-specific concerns like looting. We also contribute to initiatives such as the Platform for Safe Entrepreneurship (Platform Veilig Ondernemen – PVO), which includes chairs of local business associations, city centre managers, and Business Improvement Districts (BIZ). These platforms have annual agendas and budgets to support entrepreneurs in all matters related to safe business practices.

Do you have any additional information that you think is valuable for us to have regarding this topic?

There are regional opportunities worth exploring, particularly through the strong ties between local business associations and municipalities.

A recent study from Rabobank (Dutch national bank) indicates the following statistics about resilience in Dutch SMEs:

Half of Dutch enterprises expect a significant operational impact if climate, social, cyber, or geopolitical risks materialise.

82% of companies have implemented at least one precautionary measure to mitigate such risks, and 7% have implemented all suggested measures.

20% of businesses are actively working to reduce strategic dependence on other countries.

Larger enterprises (more than 50 employees) differ significantly from smaller ones in terms of perceived risk impact and the preventive measures taken.

This data underlines the importance of tailoring preparedness approaches to different business sizes and ensuring that SMEs are not overlooked in broader strategic planning.

14 EuroCommerce

What is retail and wholesale's role in the EU preparedness strategy.

EuroCommerce, representing European retailers and wholesalers, sees the EU Preparedness Union

Strategy as a vital step towards enhancing resilience. Our sector's role is to serve both consumers and

businesses, ensuring the availability of goods and services even in times of crisis. Access to timely and

adequate information is essential for our sector to serve consumers and avoid additional pressure on

the functioning of the chain.

Learning from past crises, it is crucial to develop communication plans and contact points, understand

in advance supply chain vulnerabilities and support our business models, including wholesale¹, which

works behind the scenes and can offer storage facilities helps ensure the continuous flow of goods

that contributes to price stability. EuroCommerce stands ready to collaborate with the Commission

to develop robust crisis management frameworks and participate in the Social Partners Preparedness

Summit this year and the public-private preparedness task force in 2026. Together, we can better

prepare in advance for the distribution of goods in times of crisis to secure the interests of EU

citizens.

There are some specific issues that need to be considered and as we work with members on

preparedness, we expect this list to expand.

1. How will SMEs manage payments in time of crisis?

- Currently there are vulnerabilities due to the reliance on US credit card providers² and

consideration of the data or other digital infrastructure behind payments, plus its vulnerabilities, should be considered.

2. How will stockpiling be developed?

- Preparedness and stockpiling are under discussion at both national and EU levels, but

balancing reserves with supply chain efficiency and liquidity is an expected challenge.

- Many businesses operate based on rolling stock. Stockpiling therefore, will require a complete

change in approach. It will also require access to finance, particularly for SMEs will be necessary, if obligations to stockpile are created.

1 eurocommerce-fact-sheet-v3-1.pdf

2 EU businesses' competitiveness impacted by current cards payments landscape – a call for urgent action -

EuroCommerce

April 2025

www.eurocommerce.eu | Transparency Register ID: 84973761187-60 2

Questions addressed to business associations

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

EuroCommerce offers a forum for intelligence sharing through our committees and ad hoc calls.

On certain issues, EuroCommerce has developed task forces, e.g. a Cybersecurity Task Force, to bring together those involved in risk management to learn through the exchange of best practices.

Our members also have similar structures, where they provide their members with up-to-date information on legislative obligations especially regarding the NIS2 and CER Directive and its corresponding national applications.

Nationally, our members work with local Chambers of Commerce and Federal Divisions to host workshops on crisis preparedness. These usually involve a presentation by national crisis preparedness organisations and offer the opportunity for businesses to exchange best practices.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

As above, EuroCommerce offers a forum for intelligence sharing and the exchange of best practices through our committees and ad hoc calls.

EuroCommerce developed structures within they organisation during the COVID crisis to convey information to members and gather feedback on problems and challenges.

It then, set up a regular line of communication with the Commission to convey this feedback and keep the Commission informed of national progress and problems.

In 2020, the Austrian Federal Economic Chamber established the Crisis Management & Security Preparedness Unit (StbKS) to further developed its crisis management capacities. The aim was to keep the Federal Chamber operational even in acute crises, to ensure its ability to lead and to guarantee a sufficient level of communication and information for its members. On the one hand, this is intended to contribute to government crisis management. On the other hand, should continue to provide companies with the most comprehensive service possible.

Formation of a cross-chamber network "Crisis Response and Resilience - K2R": Each provincial chamber nominated a representative to participate in the K2R network. The network is moderated by the Federal Chamber. In this format, the necessary periodic coordination takes place, to ensure coordinated crisis prevention and management across the entire Chamber organisation with the aim of increasing awareness among members and distribute information.

Focus lies on the following areas:

Health and natural hazards (epidemics and pandemics, large-scale radioactive, biological and chemical contamination and natural hazards)

Energy (energy shortages and blackouts)

Cyber (large-scale, long-lasting cyber-attacks aimed at data corruption, ICT network security and failure of electronic communications)

Security (internal conflicts in Austria and external conflicts with an impact on Austria).

www.eurocommerce.eu | Transparency Register ID: 84973761187-60 3

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Access to information.

Access to compensation.

Bureaucratic hurdles.

In Austria, many first responders are typically volunteers, especially in rural areas (volunteer fire fighters, volunteer paramedics, etc.). SMEs in particular, suffer from a lack of available employees during crisis situations which can become problematic, depending on the nature and the impact of the event. Moreover, possible accidents and the associated sick leave, must be covered for by the employer side.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

EuroCommerce is a member of DG GROW's Industrial Forum, which is anticipated to have a role in the EU Preparedness Task Force.

Our members advise that they participate in government working groups related to crisis preparation and prevention.

Do you have any additional information that you think is valuable for us to have regarding this topic?

EuroCommerce is working with its members to understand what is happening nationally, and learning, from the more advanced Member States such as Finland.

The German government has created a preparedness guide, which could be a best practice:
[https://www.bbk.bund.de/SharedDocs/Downloads/DE/Mediathek/Publikationen/Buergerinformationen/Ratgeber/ratgeber-englisch-disasters-
alarm.pdf?__blob=publicationFile&v=8](https://www.bbk.bund.de/SharedDocs/Downloads/DE/Mediathek/Publikationen/Buergerinformationen/Ratgeber/ratgeber-englisch-disasters-alarm.pdf?__blob=publicationFile&v=8)

The Commission's food security group has put together some recommendations on communications of times of crisis (see: Full recommendations here: 824dccba-ed7-4a6a-baf9-83fb52091ad8_en). EuroCommerce contributed to these with the experience of retailers and wholesalers during the COVID crisis and other instances (serious weather events, shortages etc) and its conclusions are as follows:

1.

Be proactive: Develop a crisis communication plan in advance of any potential crisis outlining roles and responsibilities, channels to be used, target groups. Develop a single line of argument and avoid dissonant messages that undermine trust ("speak with one voice"). Use existing channels of communication rather than creating ad hoc procedures.

2.

Be perceptive: Monitor the "public mood" (what does this mean to the public, what is the public worried about, what does it think, expect, ask for...) to anticipate the adequate communication action and enable empathic communication.

3.

Be factual and transparent to build trust. Communicate on what is known as well as what is not but avoid speculation.

4.

Communicate quickly: The "Golden Hour" (the 60 minutes from the onset of the crisis) is crucial for the outcome.

5.

Provide regular updates

6.

Tailor your message: Different stakeholders have different needs, concerns, questions, social context.

www.eurocommerce.eu | Transparency Register ID: 84973761187-60 4

7.

Use multiple channels including social media, traditional media, and direct communication. Use "multipliers" (for example employees in retail outlets, social media influencers, etc.)

8.

Monitor media as well as misinformation

9.

Evaluate and learn: After the crisis has passed, evaluate your response and learn from the experience. Identify what worked well and what could be improved for future crises

15 Confederation of Finnish Industries

Organisation Confederation of Finnish Industries EK

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

We have provided already for decades a model to organize, build and develop corporate security management of any organization, including any SME: <https://ek.fi/hyotytietoa-yrityksille/yritysturvaluus/>. The pages will soon be updated and be available also in English and Swedish.

We arrange regularly, once a month, a free-of-charge morning-webinars of one hour on topical security and preparedness related themes. The invitation to these events is sent to more than 8000 recipients. Typically, 500-750 register to these events every month. Many participants are from SMEs, as 96% of our member companies are SMEs.

Occasionally we also arrange other free-of-charge events on security and preparedness related themes, e.g lately on NIS2- and CER-regulation.

In addition, once a year, already for 40 years on the row, we have arranged a chargeable cruise ship seminar, Turvallisuuksalan neuvottelupäivät Helsinki - Stockholm - Helsinki together with our subsidiary EK-Tieto Oy. The event is very popular getting more than 150 participants typically. We have also occasionally arranged other chargeable seminars for our member companies.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Every company has an interest to prepare and manage its risks. Typically, the challenge among SMEs is related to limited resources and limited know-how.

Government could do more in sharing information on crises scenarios and in sharing simple models and tools. In Finland NESO-network (National Emergency Supply Agency network including its pools and company members in the network) develops tools and models and most of them are available to all. Potential for even wider cooperation is in sharing these with SMEs, i.e. helping the SMEs in finding the tools and models.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

We are e.g. in continuous cooperation with NESO, related ministries and security authorities in Finland, but also with EU Commission and other EU-organizations to make sure the SMEs are acknowledged in regulation and practical operations of authorities.

16 The Federation of Finnish Enterprises

Organisation: Suomen Yrittäjät ry – the Federation of Finnish Enterprises (FFE)

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

The FFE provides all members an extensive free legal advice through almost one hundred specialists, which supports organisations preparedness and provides help also during times of crisis (eg. during Covid-19 pandemic). Counselling includes various topics from employment law, contract law, environmental issues, insurance to market, industrial and competition law. Members contact the counselling service tens of thousands of times a year.

The FFE also provides its members training and education in various fields which have a link to organisations preparedness such as business contracts, financial indicators, information security and corporate responsibility.

In April 2025 the FEE established a preparedness working group due to the European security situation. The group consists of nine members who represent member organizations and member companies of FFE. The establishment of the working group is a part of the FFE's broader preparedness efforts. The task of the working group is to support the FFE board and office in preparedness planning and to strengthen the crisis readiness of small and medium sized organisations.

The FFE takes actively part in the national emergency supply work. The FFE is a member in the National Emergency Supply Council (Huoltovarmuusneuvosto) which has 26 members and of which the chair and 15 other members represent business and interest groups. The Council operates in conjunction with the National Emergency Supply Agency (Huoltovarmuuskeskus). Council's tasks include maintaining and developing contacts with key cooperation partners, monitoring the state and development of security of supply, and proposing measures.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

In April 2025 the FEE established a preparedness working group due to the security situation. The group consists of nine members who represent member organizations and member companies of FFE. The establishment of the working group is a part of the FFE's broader preparedness efforts. The task of the working group is to support the FFE board and office in preparedness planning and to strengthen the crisis readiness of small and medium sized organisations.

The FFE has started to produce a practical preparedness guide for SMEs, helping entrepreneurs improve their own preparedness and increase awareness of preparedness-related issues. In addition, the guide is intended to support cooperation between the entrepreneurs' organization and its stakeholders in matters of preparedness. The guide is scheduled to be completed in September 2025. The guide will be implemented within the FFE organisation and its member through preparedness training based on the guide.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Traditionally, preparedness efforts the Finland have focused primarily on large companies. However, the COVID-19 crisis showed that this is not enough – small business also play a crucial role. That is why efforts have been made to strengthen

their involvement in preparedness. It is also important to recognize the significance of the cultural sector in terms of mental resilience and psychological continuity.

A challenge is also, that SMEs find it hard to find preparedness material such as “how can a SME prepare” or “how to start preparing”.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

The FFE is a member in the National Emergency Supply Council (Huoltovarmuusneuvosto) which operates in conjunction with the National Emergency Supply Agency (Huoltovarmuuskeskus) (see also answer to question 1). The regional associations of the FFE cooperate – although to varying degrees – with regional preparedness work of the National Emergency Supply Agency.

The FFE organizes emergency preparedness training called “Situation at hand” (“Tilanne päällä”) in collaboration with the Finnish Defence Forces.

17 Polish Craft Association ZRP

Organisation: Polish Craft Association ZRP

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent X
- Urgent
- Very urgent

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

None

How do you gather and share best practices in crisis preparedness among SMEs within your network?

Information is monitored and collected in the Entrepreneurship Development Dept. A letter has been sent to Board members to provide information on preparedness to develop dual-purpose production.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Maintaining supply chains, infiltrating SME IT systems with malicious spyware (cybercrime)

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

Attending conferences and webinars on cybercrime

Do you have any additional information that you think is valuable for us to have regarding this topic?

More emphasis should be put on crisis preparedness in governmental information policies.

Good practices from Finland and other Skandinavian countries on fallout centres and public defence systems should be presented in EU central, Baltic, and other eastern European countries.

18 Austrian Federal Economic Chamber, WKO

Austrian Federal Economic Chamber

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent
- Very urgent X

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

General support to prepare for crisis is provided by the Austrian Federal Economic Chamber, e.g. checklist for Blackout-preparation. Specific funding to prepare for crisis is not available yet.

On the policy side, we support members with up-to-date information on legislative obligations especially with regards to the NIS2 and CER directive and its corresponding national applications.

For the time being, standardised information and guidance for SMEs is limited. Ad hoc information will be provided by the federal authorities as well as by state and local authorities. The Austrian Chamber of Commerce will merge the information and spread it specifically to the SMEs concerned.

In addition, the Austrian Civil Defence Organisation currently revises the information- and guidance-program on civil protection. It is considering extending this program to SMEs in cooperation with the Austrian Chamber of Commerce.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

The Austrian Federal Economic Chamber provides a network on crises resilience and response together with the chambers in the nine federal states. Within this network information on best practices in crisis preparation shall be shared and provided for companies.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Reports on companies' crisis management capabilities are rarely publicly available. Customised information and support would be worthwhile and public funding for crises preparation would be helpful.

At present, specific support and regular governmental information are provided for critical entities only.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

The Austrian Federal Economic Chamber is in close coordination with the federal public authorities on aspects of the crisis preparedness, in particular with the Federal Ministry for Economic Affairs. In addition, we are involved within the National Crisis and Disaster Management, coordinated by the Federal Ministry of the Interior.

Within the national civil security research program KIRAS research on crisis preparedness may be included. Results of these projects can be considered in national crisis preparedness plans.

With regard to implementing EU legislation at the national level, we represent and contribute the interest of Austrian businesses in the law-making process. (most recently national implementation of the CER Directive and the upcoming amendment of the national Supply Security Act).

19 UCM

Organisation UCM

Country Belgium/Walloon Region

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

None.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

We currently do not.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Challenges reported by SMEs:

- Insufficient funding and time to invest in preparedness measures
- Low awareness or understanding of specific risks (climatic, digital, energy-related, etc.)

Types of public support considered most valuable:

Technical and expert support

- Sector-specific practical guides on business continuity planning (BCP)
- Self-assessment tools to identify vulnerabilities to different types of crises (e.g. climate change, cyberattacks, energy shortages)
- Training sessions and webinars on specific risk management topics (e.g. floods, heatwaves, power cuts, cyber threats)

- Access to public or subsidised experts for vulnerability audits and tailored advice

Financial support

- Grants or tax credits for:
 - o Investments in resilience (e.g. cybersecurity, energy back-up systems, flood protection)
 - o Climate adaptation of business infrastructure
 - o Digital tools for crisis management
- Emergency or compensation funds in case of significant impact
- Low-interest loans or treasury support to finance preventive measures

Organisational and network support

- Establishment of local SME networks to facilitate knowledge sharing and mutual assistance
- Participation in collective crisis simulations in collaboration with local authorities, emergency services, or utility providers

Information and strategic support

- Early warning systems tailored to SMEs (via SMS, apps, or online platforms)
- Localised risk maps (e.g. flood-prone areas, network vulnerabilities, heat stress zones)
- Improved access to relevant forecasts or alert bulletins (e.g. weather, cybersecurity)
- Regulatory monitoring services to inform SMEs of obligations and best practices

Political and regulatory support

- Support for shared resilience infrastructure, such as community-scale battery storage or external data backup solutions

The federal government has already set a large set of measures to help SMEs :

<https://economie.fgov.be/fr/themes/entreprises/developper-et-gerer-une/gestion-des-risques/gestion-des-risques-en>

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

We currently do not.

Do you have any additional information that you think is valuable for us to have regarding this topic?

We are considering conducting a survey on this topic.

20 SMVDenmark

1. Organisation SMVdenmark

Country Denmark

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent X
- Urgent
- Very urgent

Questions to member states representatives – answered by SMVdenmark

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

The Danish business organization for primarily larger companies have a comprehensive guide material for companies – including SMEs.

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

Nothing.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

That is not done yet. Crisis preparedness is still at a very immature level in Denmark.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

There is no guidance for the SME's and no government plan for the preparation of crises or how to act during a crisis. The government has just started a number of analyses that will be first step towards preparing actual plans.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

The Danish government has recently created a forum where there will be regular talks between government representatives and business organisations. This forum meets on a quarterly basis.

Företagarna Sverige

Organisation Företagarna

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent X
- Urgent
- Very urgent

There is a lack of knowledge among SMEs on what they are expected to do/contribute with in times of crises, conflict or war. The information provided by the Civil Contingencies Authority has not been disseminated enough.

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

We provide some information and FAQs on our website and provide free legal advice to members via telephone and email, including on preparedness issues. We have also produced a recent episode of our podcast on the topic.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

It is an area where we have not conducted a whole lot of measures yet, but we have publicized a few interviews with member companies and initiated some partnerships, especially regarding cyber security preparedness.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

We have not conducted any surveys regarding this yet. Tentatively, we would imagine that governmental demands for preparedness investments that do not come with funding attached, mandatory exercises for staff that require them to be on leave, and lack of information on what is expected from SMEs are potential burdens.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

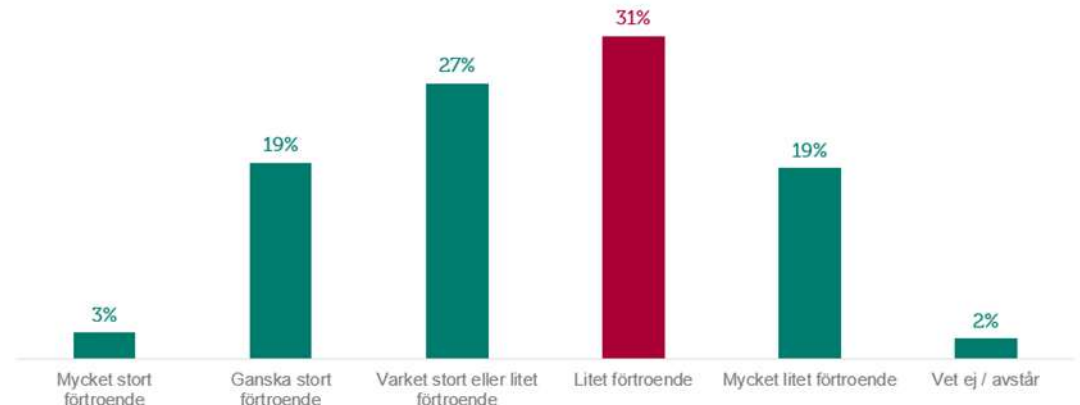
We have initiated dialogue with the ministry in charge regarding information dissemination, have had some contacts with the Civil Contingencies Authority on online information for businesses, and petitioned the government to be included in the advisory business delegation on civil preparedness issues. We are hoping the contacts with government and public authorities will be intensified in the coming months.

Do you have any additional information that you think is valuable for us to have regarding this topic?

This is the result from a survey of Företagarna's members from 2022, regarding their confidence in the crisis preparedness of Sweden (alternatives range from very high confidence to very low and "don't know"). We received about 1250 replies to the survey.

Hur stort förtroende har du som företagare för Sveriges krisberedskap?

Det vill säga samhällets förmåga att hantera kriser och krig.



Bas: Samtliga företag

företagarna

European Small Business Association, ESBA

Organisation ESBA

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent
- Very urgent X

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

None, but we are happy to distribute information to our member organisations to help further the sense of urgency required.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

Being a small organisation our abilities are limited, but, where we can, we work with other organisations and the Commission, to collect information and pass on to our members.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

We feel that many of our members' members don't understand the threats to their businesses and have no idea of how they would face a major work disruption, how they could minimise the impact or where to turn to for help.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

We encourage our member organisations to work with their national governments to publicise any and all actions that can be taken and where to turn to for help.

Do you have any additional information that you think is valuable for us to have regarding this topic?

The need for much publicity for small and micro businesses, preferably in paper form. As an email they tend to be put aside for looking at if a crisis should arise. If that crisis includes a power cut or computer outage then an email is not accessible. It will have a much greater impact if the information comes out by post as a government information booklet with all points of contact, where to get the latest news (e.g. get a battery powered radio) and any other useful info thought necessary. Impact and urgency must be the rule.

1.

European Landscape Contractors Association

Organisation: European Landscape Contractors Association

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent; specifically on extreme weather X
- Very urgent

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

Climate change affects the work of landscape garden companies. Specifically drought put challenges on the creation and maintenance of greenery and nature-based solutions in private gardens and public green spaces. ELCA facilitates the sharing of knowledge and best practices by organizing online inspiration sessions for the members of our Committee of Firms. Also in site visits, done twice a year during professional excursions in different European countries, there is attention for knowledge sharing on topics that affect the management of the landscape garden practice.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

See the reply in the question above. We facilitate sharing best practices by online sessions and site visits.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Challenges related to climate change are the most reported ones. The Covid-pandemic was of course a very big challenge. By taking specific precautions such as in The Netherlands, supported by the Dutch association of landscape gardeners, the work in our sector could continue. Our national members are also working on awareness on cyber security, but this differs from country to country. Specifically from Finland, we know that landscape garden companies are involved in measures for national security and defence.

There is not a one size fits all support that we can ask for from our European perspective. It is therefore very important that our national members are in contact with the national SME-Envoys to exchange on priorities and types of support. As ELCA we hope that we can be a linking pin for this exchange.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

In most of the countries there is not a structured approach on cooperation between the landscape garden sector and public authorities on this theme yet. I would recommend to orientate on how to organize this.

Do you have any additional information that you think is valuable for us to have regarding this topic?

I feel that ELCA, together with its national members, can take up an important role in addressing preparedness for landscape garden companies in a sectorial approach. It would be good to consider this role and how this can be facilitated by capacity, funding and European/national adjustment. I am open to exchange further on this.

National Confederation Arts and Crafts, Italy

Organisation CNA – National Confederation Arts and Craft

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

National/Regional/Local/Village Civil Protection Systems in partnership with other public and private bodies, as for the pandemic period, supply different kind of general information campaigns and participate occasionally trial evacuation plans in most vulnerable areas as well as guidelines, on-line tools already used during pandemic period. CNA, in open collaboration with Academic and research technical partner is currently designing own information prevention and learning tools (eg vademecum and cross sector signposting activities), preparedness campaign in collaboration with public Authorities (notably with Civil Protection Agencies) and wider stakeholders NGOs.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

Through CNA network (more than 1000 offices)at national and European level.

We dispose of a technical task Force on SMEs multi-crisis preparedness, particularly more recently in Emilia Romagna, Tuscany, Marche and other regions/remote areas.

We collaborate with the EU SME Academy Avignon SMEs “good practices in preparedness collection”, and support EU Civil Protection Forum Knowledge Network for SMEs, EC Resilience Dialogue Committee DG FISMA DG ENVI and several; MOU CNA-GSEVEE in

Greece, Spain, France and Turkey for SMEs disaster preparedness, EU resilient Cities network, UN international Agencies UNDRR and CBI, other SMEs technical bodies.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Preparedness culture, business continuity strategies and SMEs support services, micro SMEs learning tools on preparedness, easy access to fund and short term reimbursements (not always exist standard procedure by public administration), affordable insurance plans for micro, administrative and proportionate administrative simplification for reconstruction ("think small first"), Public/private partnership with SMEs organizations at multiple level.

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

We participate at EU level to the EU Civil Protection Forum, consulted by the European Economic and Social Committee/Committee of the Regions, hearings and Opinions on crisis preparedness and readiness policies and programs, have planned to set permanent SME National/Regional Partnership Agreements platform with Civil Protection Systems to collect and share practices and implement public/private partnership platforms for SMEs" Business Support Services" for multi-crisis preparedness and business continuity training.

Do you have any additional information that you think is valuable for us to have regarding this topic?

Enclosed recent workshop presentation in collaboration with the EU SME Academy Avignon.

CCP, Portugal

Organisation: Confederação do Comércio e Serviços de Portugal - CCP

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent X
- Very urgent

Questions to member states representatives: we are not a member state representative, we are a member of SMEunited and an employer social partner, but decided to give our input anyway (hoping this may be useful)

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

There is no specific information for SME. The civil protection makes available information for the population in general (as it happened during the recent electric shutdown, and unfortunately it was made quite late, but not directly to SME - in fact, people turned out to have to resource to old battery radios or to car radios to access information).

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

We don't have that register.

During COVID, it was different – Government, social partners, associations and companies have been involved in the responses and information has been provided during the crisis process.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

No.

Is there funding or other support available to SMEs to prepare for crises?

No.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

Only the associative movement (associations that affiliated companies). The franchise chains will have other means, defined by them.

What services or systems exist for SMEs that can help them prepare for crises?

The existing system of civil protection hasn't, until now, distinguished SME (we haven't seen that).

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

We aren't aware of the existence of any such formal mechanisms.

Questions for business organisations

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

In crises as COVID, we provided responses more structured, as orientation and access to funding, among others. In other kinds of crises, as the recent electric shutdown, no: we basically were stuck without means of communication, unable to do anything to help!

How do you gather and share best practices in crisis preparedness among SMEs within your network?

We haven't done it yet for this second kind of crisis.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

We haven't had this kind of feedback. If we got back to a COVID crisis, we would be faced again with needs concerning financing to face the reducing of activity and the human resources management, for sure. For other kinds of catastrophes, we don't know!

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

It hasn't been happening.

UNIZO, the Netherlands

Organisation Unizo

This is a question for both member states representatives and business organisations: How urgent do you estimate that crises preparedness questions are for SMEs in your country/ your organisation/target group?

- Not very urgent
- Urgent
- Very urgent X

Questions to member states representatives, answered by UNIZO

What kind of information and guidance (guides or advice) is available to SMEs and who provides these services (state, municipalities, organizations, etc.)

SMEs can access guidance and tools from federal (FPS Economy) and regional bodies (e.g., VLAIO in Flanders), which provide business continuity templates, digitalisation guidance, and cybersecurity information. Organisations such as UNIZO and sector associations also provide sector-specific advice, webinars, and toolkits for SMEs.

There are public awareness campaigns (e.g., from the Belgian Cybersecurity Centre) and online tools for SMEs to self-assess their resilience.

How is information provided to SMEs in crisis situations? Do you have a comprehensive business register through which you reach companies of different sizes, including sole entrepreneurs and freelance-entrepreneurs?

Authorities use the Central Business Database (KBO/BCE) to reach companies via official communication channels.

In emergencies (like COVID-19), dedicated crisis platforms were launched.

Sector federations and business organisations also serve as trusted multipliers, particularly for sole traders and micro-enterprises.

Training and emergency exercises: Are there any training or emergency exercises available for SMEs to prepare for crisis situations?

Some training opportunities exist via VLAIO, UNIZO, or sector-specific associations.

The Belgian Cybersecurity Centre offers free e-learning and simulations for cyber incidents.

However, participation in full-scale emergency exercises among SMEs is still limited.

Is there funding or other support available to SMEs to prepare for crises?

Preventive funding is limited but some subsidy schemes (e.g., SME portfolio, growth subsidies) can support resilience-related investments.

Temporary support schemes have been activated during major crises (e.g., energy or pandemic-related).

Structural financial instruments for preparedness (especially pre-emptive) are scarce.

What kind of networks (domestic or international) exist for SMEs that can help them prepare for crises?

National: government (federal/regional), interprofessional organisations like UNIZO, sector federations, Center for Cybersecurity Belgium

International: Enterprise Europe Network, Digital SME Alliance, and EU-funded project consortia (e.g., CYSSME).

Cybersecurity-focused networks also exist.

What services or systems exist for SMEs that can help them prepare for crises?

Online scans (e.g., cybersecurity, digital maturity), templates for continuity planning, and expert databases are available.

Business organisations organise digital advisory days, access to practical guides, and matchmaking with advisors.

Research, monitoring and evaluation: How does the government research, monitor and evaluate the development of crisis preparedness in SMEs?

There is limited ongoing monitoring. Most information is collected through targeted studies or project evaluations.

Public authorities work with organisations like VLAIO and CCB for incident reporting or thematic scans (e.g., cyber readiness). EWI produces the CS Barometer.

Have any studies and reports been conducted on companies' crisis management capabilities?

Yes, ad hoc studies were conducted on business resilience during the COVID-19 crisis, cyber resilience (e.g., CCB reports), and sector-specific vulnerability (by consultancy firms or university partners).

However, structural or longitudinal research is lacking.

Do you have any additional information that you think is valuable for us to have regarding this topic?

Many SMEs act only after a crisis hits, underlining the need for practical, low-threshold guidance.

Trust in intermediary organisations is key; SMEs prefer receiving guidance from familiar channels rather than national authorities.

There is a clear need for a coherent and coordinated strategy for SME resilience across different types of crises.

Questions for business organisations

What support services (e.g., guidance, funding access, digital tools) does your organisation provide to SMEs to enhance crisis resilience?

UNIZO offers SMEs practical tools, advice, webinars, and a digital resilience toolbox (EHBD).

We connect SMEs to subsidy guidance, and organise thematic online events (e.g., on cyberattacks, energy crisis, e-invoicing).

Members also receive personal support and access to experts.

How do you gather and share best practices in crisis preparedness among SMEs within your network?

We use entrepreneur testimonials, articles, newsletters, podcasts, and case-based content on our website.

In EU-funded projects (e.g., CYSSME), good practices are systematically collected and translated into practical models.

Members share experiences during events and peer sessions.

What are the biggest challenges your SME members report when preparing for crises, and what types of government support do they consider most valuable?

Key challenges:

- Time and capacity constraints
- Lack of clear understanding of risks
- Costs of preventive investments

Most needed government support:

- Accessible and low-threshold subsidies
- Fast and clear crisis communication
- Local or sector-based contact points

How do you collaborate with public authorities to ensure the needs of SMEs are reflected in national crisis preparedness plans?

UNIZO is actively involved in stakeholder dialogues with VLAIO, FPS Economy, and the Cybersecurity Centre.

We relay SME needs and translate government measures into practical language for our members.

We also collaborate with municipalities on local resilience initiatives and simulations

Do you have any additional information that you think is valuable for us to have regarding this topic?

Belgium lacks a structured national resilience strategy for SMEs, unlike digitalisation.

European support to develop a common framework or SME resilience roadmap would be valuable.

In times of crisis, trusted networks (like business associations) prove to be critical communication channels.