

Program Priority: SO1.1 - Improve the framework conditions for innovation in the Alpine Space

Work Package: WP T2

Activity: A.T2.4 Defining investment models, financial products and funding schemes to support SMEs to implement CE processes

Deliverable: D.T2.4.2 Local workshops addressed to investors and financial operators

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Report (project partner name): Confindustria Bergamo

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<p>Project Partner name</p>	<p><i>Confindustria Bergamo</i></p>
<p>Please describe the goals and theme of your local workshop.</p>	<p><i>The goal of the workshop was to illustrate the specific and innovative financial instruments that the sustainable growth required and describe the strengthening of the offer of such products for the companies.</i></p>
<p>When and where did the workshop take place? What was the agenda? <i>Date, location, agenda (please provide it in the attachment 1)</i></p>	<p>The Workshop took place the 14th of September from 9.00 am to 10.30 am on Zoom platform. The agenda is provided in the attachment 1.</p>
<p>Who was invited and how? How many participants did you have? <i>Number of local/regional/national/transnational public and private investors as well as SMEs etc. (institutions – not participants)</i></p>	<p>During the workshop, 31 different organizations were present:</p> <ul style="list-style-type: none"> - 2 Higher education and research - 5 Business support organizations - 2 Sectoral organizations - 3 Financial actors - 12 SMEs - 5 Enterprise, except SME
<p>What are the learnings and outcomes?</p>	<p>The outcomes of the workshop were:</p> <ol style="list-style-type: none"> 1. Understand how to integrate environmental and social considerations into their strategies, processes and products, with the aim of generating value from a sustainable perspective; 2. What are the main financial tools that can help in the process of a sustainable growth; 3. Collection of public and private financial services and instruments offered to SMEs to implement digitalized CE processes.
<p>What were the main challenges mentioned with respect to funding Circular Economy initiatives? What are the risks and solutions to support SMEs?</p>	<p>The difference between investors and SMEs in this field and the need to have a sort of intermediaries that can cover this gap and help companies to make more interesting and valuable their projects. In fact, the investors usually before to provide investment look for a</p>

	strong business plan and funding plan even if the innovation is very interesting.
<p>What innovative financial instruments could be recommended? Were there any good practices identified that other regions in the Alpine Space could benefit from?</p>	<p>The Sustainability-Linked Bond subscribed by Unicredit Bank can be useful to the SMEs because these minibonds allow companies to access sources of financing complementary to the banking channel and are useful to realize their investment and innovation projects.</p>
<p>List of participants</p> <p><i>First name, last name, e-mail address institution, signature (if applicable)</i></p> <p><i>Please provide it in the attachment 2.</i></p>	<p><i>See the attachment 2</i></p>
<p>Satisfaction with the event</p> <p><i>How many participants were satisfied with the workshop?</i></p> <p><i>How many were not satisfied with the event?</i></p> <p><i>Did you get any specific comments on the quality of your event?</i></p> <p><i>(you may choose your own tool/survey etc. to measure the satisfaction of your event)</i></p>	<p>No questionnaire was used to measure satisfaction, but some SMEs and financial institutions that participate to the event gave some feedbacks after the meeting about the utility to talk about this topic with all the actors involved in this sustainability process.</p>
<p>Pictures of the workshop</p> <p><i>Please provide them in the attachment 3</i></p>	<p>See the attachment 3</p>

Attachment 1

Agenda of the local workshop addressed to investors and financial operators



“SOSTENIBILITA’ D’IMPRESA E NUOVA FINANZA”

14 settembre 2021 **Ore 9.00** **Evento Web**

Agenda

09:00 Apertura lavori
Aniello Aliberti, Confindustria Bergamo Presidente Piccola Industria
Marco Bortoletti, UniCredit Regional Manager Lombardia

09:15 *“ESG: Imprese e sistema finanziario insieme per le sfide del futuro”*
Daniela Barco, UniCredit Responsabile ESG Italy

09:40 *“La sostenibilità nei prestiti obbligazionari: strumenti di finanza alternativa”*
Vittorio Benedetti, UniCredit Corporate Solutions Mid Market Italy DCM Dpt.

09:55 *“Finanziamento Futuro Sostenibile”*
Barbara Sacchetto, UniCredit Area Manager Corporate Bergamo

10:05 Q&A

10:15 Conclusioni a cura di **Aniello Aliberti** e **Barbara Sacchetto**

Agenda

09:00 Opening remarks

Aniello Aliberti, Confindustria Bergamo President Small Industry

Marco Bortoletti, UniCredit Regional Manager Lombardy

09:15 "ESG: Companies and financial system together for the challenges of the future"

Daniela Barco, UniCredit Head of ESG Italy

09:40 "Sustainability in bonds: alternative finance instruments"

Vittorio Benedetti, UniCredit Corporate Solutions Mid-Market Italy DCM Dpt.

09:55 "Sustainable Future Financing"

Barbara Sacchetto, UniCredit Area Manager Corporate Bergamo

10:05 Q&A

10:15 Conclusions by *Aniello Aliberti* and *Barbara Sacchetto*

Attachment 2

List of participants of the local workshop addressed to investors and financial operators

Please provide a list of participants of the local workshop addressed to investors and financial operators.

Name	Institution
Paolo Perani	ABB SpA
Matteo Papis	Albéa Cosmetics Italy
valentina mingo	ANCE
Paolo Bellini	Ar-tex spa
Antonella Colombo	ASSOBETON
mattia barcella	associazione industriali cremona
GRAZIA FUSELLI	BERTRONIC SRL

Valter menghini	cassa depositi e prestiti
Aniello Aliberti	Confindustria Bergamo
Caterina Salemme	Confindustria Como
camilla giannotti	confindustria emilia romagna
Roberta Recchi	Confindustria genova
Fabio Praolini	Dalmine SpA
fausto tresoldi	FLAMAR CAVI ELETTRICI SRL
NICOLO' TORRANI	Gavazzi Tessuti Tecnici spa
Cristina Ferilli	GEWISS SPA
Giorgia Fabiani	Invitalia
Diana Bulf	La Sapienza
Francesco Sonzogni	Magnetti Building Spa
ANNA Marchetti	MARLEGNO SRL
Paolo Maggioni	Schneider Electric SpA
Francesco Mistri	Scorpion Bay S.p.A.
MATTEO Balduzzi	SIMAP SRL
Marco Panizza	Team3d SRL
Patrizia Pellegrinelli	TESMEC SPA
Giuseppe SALVONI	Toora casting spa
Marco Bortoletti	UniCredit
Daniela Barco	UniCredit
Vittorio Benedetti	UniCredit
Barbara Sacchetto	UniCredit
Alice Madonna	Università degli Studi di Bergamo
Giuseppe FUMAGALLI	ZAMBAITI PARATI SPA

Attachment 3

Target Group Assessment

*Has this deliverable addressed any of the target group indicated in the application form?
(Please bold and underline).*

Yes / No

If yes, please describe the involvement of each individual target group in the table below.

Target group	Number reached
Project partners (PPs)	1
Experts of the TWG (EXP)	
Observers of the TWG (OBS)	
Local public authority (LPA)	
Regional public authority (RPA)	
National public authority (NPA)	
Higher education and research (HER)	2
Enterprise, except SME (ENT)	5
SMEs (SMEs)	12
Business support organisations (BSOs)	4
Interest groups including NGOs (IG/NGOs)	
Sectoral organisations (SO)	2
International organisations under inter-national law (IO)	
Other (O) Financial actors	3
Total	29

Who was the main target group? Mainly investors, but also all the parties interested by the subject of funding.

What numbers of target groups were reached? 3 investors were present, 7 business support organisations plus 12 SMEs and 5 Enterprises, 32 in total.

Please provide a link to the on-line satisfaction survey (if applicable): no applicable

Attachment 4

Pictures of the local workshop addressed to investors and financial operators

Please provide around 4 pictures of the local workshop addressed to investors and financial operators.



La finanza sostenibile al centro delle strategie dell'Unione Europea



I principali obiettivi del Piano di Azione sono:

- 1) riorientare i flussi di capitale verso investimenti sostenibili;
- 2) gestire i rischi finanziari derivati da cambiamenti climatici, esaurimento di risorse, questioni sociali e degrado ambientale;
- 3) promuovere la trasparenza e l'orientamento a lungo termine delle attività economico-finanziarie.



Per raggiungere gli obiettivi servono risorse stimate in:

350 miliardi di euro di investimenti aggiuntivi all'anno → obiettivo di riduzione delle emissioni al 2030
oltre 130 miliardi di euro → per altri obiettivi ambientali.



Oltre alle risorse pubbliche è necessario mobilitare anche risorse private

Activity Category	Activity Description	Environmental Characteristics	Social Characteristics
Arts, entertainment and recreation	Motion picture, video and television programme production, sound recording and music publishing activities		E
Construction and real estate activities	Construction of new buildings	+	+
Construction and real estate activities	Renovation of existing buildings	+	T
Construction and real estate activities	Installation, maintenance and repair of energy efficiency equipment	+	E
	Installation, maintenance and		