SME Preparedness in the EU

Summary of Survey Responses and Recommendations

Ministry of Economic Affairs and Employment of Finland

tillväxt verket

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 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 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 SME-Envoy network. 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.

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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 to 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.

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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.

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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 needs[1].

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-being[2]. 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

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 that 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 Network[4] 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.

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[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 (Etla), 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 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 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.

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